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Article: **The Effects of Covid-19 Pandemic on Purchasing Habits of Kaduna State Citizens**

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Effects of COVID-19 Pandemic on Purchasing Habits of Kaduna State Citizens

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Abstract

Due to the COVID-19 pandemic and the resultant lockdown, consumers around the globe are facing difficulty in purchasing essential goods. This study examined the effect of the COVID-19 pandemic on the purchasing habits of Kaduna state citizens. For this purpose, it adopted an exploratory research design and concluded that the COVID-19 pandemic has a significant negative impact on the purchasing habits of Kaduna State citizens in terms of fast-moving consumer goods. The study recommended that the Kaduna state government and its private sector should employ flexible supply chain strategies in order to ensure effective and efficient distribution of goods and services for the benefit of consumers.

Keywords: business environment, COVID-19, pandemic, purchasing habits

Introduction

The COVID-19 outbreak in Nigeria prompted Nigerian authorities to take measures to limit the spread of the virus in the country. Due to the outbreak, consumers were mandated to observe the social and physical distance. For this reason, goods manufacturers and service providers must recognize that their response to the COVID-19 pandemic will have a significant impact on the survival of their businesses and must rise to the occasion and find ways better and more efficient ways to deal with the turbulent business environment. The COVID-19 pandemic has brought many unprecedented challenges, due to which the demand for goods and services sharply declined (Gopinath, [2020](#)). Many restrictions have been placed against social activities, especially those having large gatherings. Schools, shops, stores, malls, restaurants, hotels, banks, and many industries are under total or partial lockdown in order to curtail the spread of COVID-19. Due to the

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global lockdown, it is necessary to implement new policies in order to deal with adversities caused by the pandemic head-on.

The Nigerian government has also taken measures to limit the spread of the virus by implementing a lockdown, closing schools, restricting work, and limiting people's mobility, especially the interstate movement. However, the virus still spread rapidly in Nigeria, despite the tightening of lockdown measures, especially in Kaduna State. It could be attributed to weak institutions that were ineffective in responding to the pandemic and inadequate social welfare programs. In Kaduna State, the Governor of the State was among the first patients that contracted the COVID-19 virus, due to which stringent measures were enforced in the State. The fear of the inevitable and not knowing when the lockdown measures would be lifted led to panic buying, flight to safety in consumption, households stocking up on essential food and commodity items, and businesses asking workers to work from home to reduce operating costs. Subsequently, fear of economic collapse led to hoarding of foreign currency by individuals and businesses for speculative reasons. The COVID-19 pandemic caused several businesses to shut down, which lead to a monumental disruption of trade and commerce in many industrial sectors. Retailers and brands faced many short-term challenges with regards to workforce, health and safety, cash flow, supply chain, consumer demand, sales, and marketing. A lot of markets, especially in hospitality and tourism, no longer exist, whereas online shopping, online communication, and online entertainment, have witnessed unprecedented growth (Donthu & Gustafsson, [2020](#)).

There is no doubt that the instinct of preservation and the ubiquitous fear of the exhaustion of essentials necessary for survival caused consumers to sporadically shift their buying habits from "constant periodic purchases" to a "stock-stacking" style of shopping (Poston et al., [2020](#)). Following the global and local lockdown, several companies faced new challenges, while the public was encouraged to keep social and physical distance. Due to the continuous spread of the coronavirus, there have been several undesirable consequences. One such consequence is the change in consumer buying habits, especially in the Kaduna State. In many cases, companies were forced to close temporarily or permanently, leaving the employees in a state of financial unease and anxiety. The crisis caused by COVID-19 has created a business environment that is both challenging and unique.

Those who are observing social and physical distancing or are under partial or total lockdown cannot purchase goods and services regularly. For this reason, several local stores and major markets have been forced to close their doors (Rajagopal & Rajagopal, [2020](#)). Financial uncertainty due to no payment of salary in the private sector, the salary deduction of 25% of civil servants (Kaduna State civil servants), and the prospect of a serious and long-term recession significantly affected consumer outlook, perceptions, and habits. In order to curtail the spread of virus, consumer's purchasing habits must be changed in Kaduna State. Those companies that remain open during the lockdown need to find new and innovative strategies to deal with the unique business condition created by the COVID-19 pandemic. .

It is currently difficult to define or construct a strategy because there is little evidence or precedent on which assumptions can be based. The few studies that exist in this area of research are from other countries, such as the study of Stanciu et al. ([2020](#)), which have different regulatory frameworks and governance mechanisms to that of Nigeria and Kaduna state in particular. Moreover, these studies document inconclusive pieces of evidence because they cannot be applied to the Nigerian context. Hence, an investigation must be conducted utilizing the Nigerian scenario. This study, therefore, examines the effect of the COVID-19 pandemic on the purchasing habits of Kaduna citizens.

The main objective of the study was to examine the effect of the COVID-19 pandemic on the purchasing habits of Kaduna state citizens in the context of fast-moving consumer goods.

Literature Review

Conceptual Clarification

The first known infection of coronavirus was identified in Wuhan, China on 1 December 2019. Later, it spread to Europe, Asia, America and Africa (Hui et al., [2020](#)). Since then, there have been over 800,000 reported cases around the world. Infected residents who lived in Wuhan had some link to nearby large seafood and live animal market, which suggested that the mode of transmission of coronavirus was from animal to person. The virus has been named "SARS- CoV-2" and the disease it causes has been named the "coronavirus disease 2019" (Covid-19).

The COVID-19 pandemic affected more than 7 million people worldwide. According to Ozili ([2020](#)) citing Worlometer global statistics as

at May 2020, reports show that the USA had the largest number of reported cases, followed by Spain and Russia on the reporting date. In Africa, South Africa had the largest reported cases, followed by Egypt and Nigeria on the reporting date. He also reported that there may be a significant number of unconfirmed cases that were never reported to the public health authorities. As of June 25, 2020, 22,022 cases have been confirmed in Nigeria, but their number is steadily increasing. The elderly, people with a weak immune system, and people with chronic or painful disorders are most often affected and fatal cases are the most common. The severity of COVID-19 symptoms can range from mild to severe.

Many factors influence the communicability of a virus in different countries, including the general health status of the populace, the state of the health system and the economy, the measures taken by policy-makers, and public awareness (Gopinath, [2020](#)). There should be policies to ensure that food and basic necessities are continuously in supply to the population, since actions to stop the virus from spreading in many countries have disrupted the supply of essential products to markets and consumers, both in Nigeria and abroad. The main challenge for the Nigerian government and Kaduna, in particular, is to reduce the effect of the pandemic and avoid situations where there is a lack of basic amenities and social services, such as hospitals.

According to Organization for Economic Cooperation and Development (OECD, [2020](#)), global economic growth is already being affected by an alteration in the structure of supply and demand for goods and services. As a result of the pandemic crisis and the measures taken to combat it, COVID-19 has had a significant impact on consumer purchasing habits. To respond to these changes, suppliers of goods and services should implement several strategies, whether it is to meet the needs of consumers in terms of basic goods and services or to rethink survival strategies in other sectors (Roggeveen & Sethuraman, [2020](#)). A depreciated naira against the USD, a rise in commodity prices, high transport tariffs, and restricted access to banking are a few of the problems Nigerians are facing as a result of the economic crisis. In addition to tourism, trade, and agriculture, lockdown procedures have a major impact on other sectors such as agriculture, trade, and transportation (Stephany et al., [2020](#)).

Fast Moving Consumer Goods

Fast-moving consumer goods (FMCGs) are nondurable products that sell quickly at a relatively low cost. They have low-profit margins and high-volume sales. Examples of FMCGs include milk, gum, fruit and vegetables, toilet paper, packaged food, toiletries, beverages, stationery, over-the-counter medicines, cleaning and laundry products, plastic goods, personal care products, as well as less expensive consumer electronics, such as mobile phones and headphones.

A change in the perspective of the usefulness of certain products has emerged in the context of the COVID-19 pandemic, with an emphasis on food distribution and, to a lesser extent, the luxury goods and services sector (OECD, [2020](#)). Several factors have a chain effect on trade, agricultural production, tourism, and transport, such as the closure of some companies, restrictions on travel, and the closing of state borders (Bank, [2020](#)). The stability of the economy during the pandemic is directly affected by the closure of some areas of the economic activity, a reduction of the labour force, and the need for large investments that strain state budgets (Patel et al., 2016). Due to the spread of the coronavirus around the globe, unprecedented measures have been introduced by many governments. They have caused significant changes in the lifestyle of citizens and the business environment (Ho et al., [2020](#)). In most situations, consumers' decisions to choose a product or service are determined by both its internal characteristics and its external attributes (Asioli et al., [2017](#)). Any marketing strategy for an enterprise must take into account the consumer's decision-making process when choosing a product or service.

Purchase Intentions

According to Shah et al. ([2012](#)), purchase intention investigates a customer's reason to buy a particular brand of product. Egorova et al. ([2007](#)) define purchase intention as a situation where consumers tend to buy a certain product under a certain condition.

Purchase intention is dependent upon the behaviour, perception, and attitudes of consumers. Purchase intention may be affected by a product's price or perceived quality and value. Additionally, the consumers are also affected by internal and external factors during the buying process (Gogoi, [2013](#)).

In a study published in 2009, Price-Smith (2008) noted that the pandemic instigates social tensions, which causes social discrimination and raises doubts about the local governance. Due to systematic hardship during this period of economic, social, and political instability, there is a "loss of control over the environment" (Botti & McGill, 2011). When individuals face hardship, they tend to either save money to acquire creature comforts or impulsively purchase products they consider necessary (Durante & Laran, 2016). Accordingly, companies must adapt their strategies and identify new methods to achieve their goal based on consumer purchasing habits (OECD, 2020). Furthermore, the growth in the demand for durable products with longer shelf life can be attributed to the abundance of perishable food items in some countries. Farmers also suffer serious losses due to the lack of labour in the field and when it comes to storing perishable food items (FAO, 2020a). Resultantly, all members of the food value chain (FVC) will feel the impact of this change, but small and medium-sized enterprises, in particular, will feel the effects in the short and long term (FAO, 2020a)

For example, Ramesh Kumar and Advani (2005) suggest that consumer buying habits include not only the acquisition, consumption, and promotion of goods and services, but also the decision-making processes leading up to and following these actions. Schiffman and Lazar (2010) explain consumer habits as choosing and purchasing products or services that meet consumer needs. Purchasing habits denote what kind of product a consumer needs and how it meets their needs and wishes (Abtin & Pouramiri, 2016). Customer habits are the holistic perception of customers, which they experience at any time when trying to purchase a product (Abd-El-Salam et al., 2013).

Thus, it can be concluded that purchasing habit is correlated with all activities associated with consumers and their preferences for services, products, brand and their use. An investigation of consumers' purchasing habits at the core explains why buyers act in a certain way in certain conditions. It also explains how money, social, and mental state affect a buyer when he tries to choose a product or brand to meet their needs. Furthermore, it is also concluded that the COVID-19 pandemic and the fear of infection trigger a change in consumer habits of individuals. When a customer feels threatened by external or internal factors, they try to mitigate the threat by looking for ways to eliminate or avoid it. According to (Mendez et al., 2015), a feature is that customers intentionally or

automatically experience a sequence of procedures that will go full circle when purchasing.

Theoretical Framework

This study utilizes both the prospect theory as well as the information integration theory and adopts the prospect theory.

Prospect Theory

Prospect theory is based on decision making during uncertainty (Tversky, [1969](#)). For this reason, this theory is suitable for situations, such as the pandemic. Investors decisions are premised on how a problem is framed. Prospect theory explain the biases that people use when they make decisions. It explains how gains and losses are understood and valued. Prospect theory helps to predict how consumers would react under a pandemic situation as it shows how people decide between alternatives that involve risk and uncertainty

Information Integration Theory

The information integration theory (IIT) was proposed by Anderson ([1981](#)). It aims to elucidate how individual stimuli are put in place to create beliefs or attitudes about a product or service. According to IIT, a consumer's habit develops when they receive new information, which allows them to understand, weigh, measure and then integrate the new information in accordance with the existing beliefs. It attempts to describe how several coaching stimuli are combined by an individual to produce a response. This means that a customer evaluates the different options available in terms of purchasing products and services and then compares the different information functions and characteristics that will represent the buying habits, and the customer makes an informed decision about the best buying habits.

Empirical Review

Quevedo-Silva et al. ([2022](#)) examined the effect of the COVID–19 pandemic on the purchase intention of certified beef in Brazil. A quantitative study was conducted with 862 Brazilian consumers. It was found that the level of subjective knowledge of certification is associated with the importance attributed to traceability and purchase intention. Data analysis was conducted through structural equation modelling.

Stanciu et al. (2020) analyzed the behaviour of a Romanian consumer during the COVID-19 pandemic. Market research conducted by specialized companies illustrated that the introduction of isolation conditions at home due to an emergency significantly reduced the social activity of the Romanian consumer, whose actions were mainly aimed at covering basic needs.

(Aladejebi, 2020) examined how small businesses were managed during the COVID-19 Crisis. It also investigated the impact of the pandemic and the survival strategies employed by the small businesses. The study employed correlation analysis to test the relationship between small and medium-sized enterprises (SMEs) and growth. It determined that COVID - 19 crisis has negatively affected the growth of SMEs.

(Bukar et al., 2020) examined the effect of COVID-19 on Nigerian economies and societies and found that the COVID pandemic has set nations and economies back on decades of progress with respect to global poverty. The investments needed to overcome this issue are only a fraction of what the world is losing due to COVID-19.

David et al. (2020) examined the socio-economic impact of COVID-19 on the economic activities of some selected states in Nigeria. It investigated the lockdown policy in Oyo, Adamawa, and Kogi States. Multiple regression analysis was used to test the hypothetical research model. The results of the study illustrated that the lockdown had a negative and significant effect on economic activities in the States under study.

Based on the literature reviewed, no research has examined the impact of the COVID-19 pandemic on the consumer habits of Kaduna state citizens.

Methodology

In this study, we examined the effect of the COVID-19 pandemic on the purchase intention of Kaduna citizens. An exploratory research design was used in this study since the researcher did not possess previous data due to a lack of previously published research on the topic at hand. Review and analysis of the published literature are the only sources of data used in the paper. A qualitative study is a preliminary research tool that gives a theoretical or hypothetical perspective on the problem under study. Qualitative research aims to examine non-enumerable data (such as text, video, or audio) in order to understand concepts, opinions, or experiences. Researchers can use it to gather a deep understanding of a problem or to generate new research ideas.

Fast Moving Consumer Goods and Purchasing Habits of Kaduna State Citizens

The COVID-19 pandemic has significantly affected the economic activities around the globe. Furthermore, the lockdown directives and the social distancing measures have also affected SMEs and consumers significantly and in order to alleviate some of the hardships, the Federal government implemented a three-month repayment moratorium for all farmer money, trader money, and market money loans under the COVID-19 Regulation 2020. Under this regulation, direct food/cash was distributed to vulnerable households. Furthermore, a provision of ₦1trillion for loans was also made in order to increase local production and manufacturing in critical sectors of the economy. On March 24, 2020, the House of Representatives passed the Emergency Economic Stimulus bill, 2020. The highlight of the bill includes 50% income tax rebate on Pay As You Earn (PAYE) tax to protect employees from loss of their jobs, suspension of import duties on medical equipment, personal protective gear and medicine, and three months deferral on mortgage obligations on residential mortgages obtained by individual contributors to the National Housing Fund.

According to a report by NBS ([2019](#)), it was determined that the food, beverages, and tobacco consumer goods subsector accounts for about 5% of Nigeria's Gross Domestic Product (GDP). The impact of fast-growing consumer goods is unclear since food, beverages and pharmaceutical subsectors are seen as suppliers of basic products and services and are allowed to continue operating during the crisis. However, given the price war and inability of fast-moving consumer products to pass on rising costs to consumers, entry costs must be managed to continuously drive healthy product margins. Seeing that the profit margins are sometimes usually quite small, several companies operating in the fast-growing consumer goods sector mainly use various marketing strategies focused on stimulating sales at a high level and, consequently, increasing market share. Products classified under the banner of fast-moving consumer products include food and beverages, home and personal care, pharmaceuticals, and other similar products. To increase profitability, fast-moving consumer products seek to increase loyalty from customers and differentiate products through a combination of strategies.

The consumer goods sector is one of the largest sectors in Nigeria. Fast-moving consumer goods usually have a short shelf life and are not durable.

From a retail perspective, fast-moving consumer goods are often referred to as low-margin, high-volume goods. Additionally, all sectors of the Nigerian economy have seen a decline due to the COVID-19 pandemic and the blockade of major cities in Nigeria, especially Kaduna, as well as the devaluation of foreign currency.

At present, except for companies that produce basic goods, the Federal Government of Nigeria and the Government of Kaduna's directive to cease production significantly reduced production activities. All businesses rely on their flow of goods and people to operate, and disruption of these flows, even for a short period of time, can have a dramatic and immediate effect on the business. Due to the COVID-19 pandemic, people and goods have been restricted from moving across international and local boundaries (Gopinath, [2020](#)). Resultantly, local suppliers may increase the costs of raw materials, while the current devaluation of the Naira puts great strain on imported raw materials. In order to rectify this issue, a temporary purchase from an alternative supplier should be considered for credit and margin implications.

The COVID-19 pandemic also affected consumer purchasing power in the short and medium-term (Roggeveen & Sethuraman, [2020](#)). For example, growing demand instigated panic buying of the most essential products at the expense of other goods and services. Even though the Nigerian economy is gradually opening up, all major markets are still closed in Kaduna state. Resultantly, there is a risk that the recovery of discretionary spending will be slow. Furthermore, increased demand for essential goods may lead to a sharp jump in prices. On the other hand, companies that produce non-essential goods may need to provide incentives, such as price discounts, to encourage discretionary spending. At present, the decrease in expected cash inflows has led to the need to develop a comprehensive cash management strategy to ensure business continuity. This has affected the ability of fast-moving consumer goods to finance operating costs, which has led to the elimination, reduction, or postponement of certain costs, especially administrative and overhead costs not related to production.

Conclusion

Following the COVID-19 pandemic, a new norm has been set in Kaduna State, Nigeria. Generally, a crisis is often a time of opportunity and innovation, as has been documented by many researchers. For this reason, it is important to implement flexible supply chain strategies in areas affected

by COVID-19. Hence, this study investigated the purchasing intentions of Kaduna state citizens to determine how the food distribution system can be improved in the said area during and after the pandemic.

The economic activities of Kaduna State were either suspended or significantly weakened after a statewide lockdown was implemented due to the pandemic. Resultantly, consumer activities in the state were profoundly affected as well. For this reason, online retail is growing much more rapidly in Kaduna. Food distributions and delivery are gradually becoming the new way of doing business. Following the pandemic, fast-moving consumer goods businesses in Kaduna State have witnessed new entrants and new marketing strategies, which are expected to grow due to the gradual change in consumer buying habits.

The most significant and obvious short-term impact of the COVID-19 pandemic in Kaduna state will be a/ is the decline in consumer confidence. Resultantly, many people suffering from a sharp and unexpected salary reduction, including Kaduna state government employees who have a guaranteed job, may limit their purchasing and spending habits, while some will find it difficult to afford even the essentials. Even those who are not directly affected by the economic impact of the pandemic are likely to reduce their spending due to the climate of anxiety and uncertainty induced by it. The cost of discretionary items, such as long-lasting household items, will significantly rise. On the other hand, the cost of products, such as over-the-counter health care and packaged foods and beverages for health and beauty can lead to modest profits as consumers seek to improve their immune system.

The economic instability succeeding the pandemic will significantly affect those located at the bottom of the income pyramid, especially those working in the informal sector. These consumers will become more price-sensitive and will likely focus their spending on staple foods. They will buy fewer items, putting pressure on the average basket size. Their already unstable position will worsen if COVID-19 disrupts the supply chains and induces food price inflation.

The current pandemic situation around the globe is likely to reinforce the trend of buying at supermarkets since the common markets have been closed indefinitely. This is because supermarkets are larger and better equipped than smaller stores and generally have larger packaging sizes.

Hence, they are better suited for bulk purchases. Supermarket sales may also increase because consumers tend to believe that supermarkets have higher hygiene standards than traditional retailers. On the other hand, as transport in urban areas becomes more problematic due to traffic restrictions, individuals who do not have a supermarket in their immediate vicinity may have difficulties buying essentials, at least in the short-term. Hence, this study concluded that the COVID-19 pandemic has a significant negative effect on the purchasing habits of the citizens of Kaduna State in terms of fast-moving consumer goods, retail, and e-commerce due to various factors ranging from customer uncertainty to traffic restrictions.

Recommendations

Based on the findings, the study makes the following recommendations:

- i. The Kaduna state government and its private sector should implement flexible supply chain strategies in order to negate the external risk factors that can adversely affect the continuity of production and distribution to retail outlets.
- ii. The Kaduna state government and its private sector should develop and implement a unified digital interaction system to suit the needs of the fast-growing consumer goods businesses.

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