

COVID-19 AND THE "NEW NORMAL" CONSUMER

The Moderator Effect of Fatalism on the Relationship between Consumer Skepticism and Purchase Intention

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ABSTRACT : *The aim of the study is to examine the relationship between consumer skepticism regarding the statements about Covid-19 precautions of the shopping malls which are popular consumption and social life centers of our time, and purchase intention. In addition, the possible regulatory effect of fatalism tendency in this relationship was investigated. Data were collected by applying a questionnaire through social media and e-mails, and reached 425 participants. When the findings of the study are examined, it is seen that the fatalism levels of the participants are higher than the other variables and the purchase intention is higher than the level of skepticism. In addition, there is a significant negative correlation between the skepticism tendencies of the participants towards the statements regarding Covid-19 precautions and their purchase intention. Consumer skepticism decreases the purchase intention. However, when the fatalism trend is added to this relationship, it is seen that the purchase intention increases. Therefore, it can be said that fatalism has a moderator effect on the relationship between consumer skepticism and purchase intention. It is thought that the research will make a significant contribution to the literature by dealing with the issue of Covid-19 from marketing perspective and offering an interdisciplinary perspective.*

KEYWORDS: *Consumer Skepticism, Purchase Intention, Fatalism, Covid-19, Consumer Behavior.*

I. INTRODUCTION

The Covid-19 pandemic, which emerged in China in 2019 and spread all over the world in a short time, had a devastating effect in all areas of life. Use of masks, social distance, hygiene rules, caused the rules to be rewritten in all economic and social relations. In this new period, a great change has been experienced in the field of marketing, as in every field. Firms are still trying to keep up with the "new normal" consumers, who are more sensitive and anxious than before. Although the Covid-19 leads consumers to use online opportunities for shopping, it has become much more important for companies to examine and understand changes in consumers' attitude and behavior in the store environment. Because it is a fact that consumers now spend a shorter period of time in the store environment and exhibit limited and anxious behavior. Today, consumers can meet all their needs and find brands and products in different categories together in shopping malls (SM). In this sense, SMs provide consumers with the opportunity to socialize while saving time, money and effort. On the other hand, they have been the most discussed areas due to the risk they carry in terms of social distance in the Covid-19 process. Therefore, in this study, the level of consumer skepticism of SMs towards Covid-19 precautions and how it reflects on purchasing behavior has been examined. Consumer skepticism is an important trend that can turn into persuasion and purchasing when resolved. Therefore, in this study, consumer responses of SMs to Covid-19 precautions were discussed in the context of skepticism.

Especially in Muslim countries, belief systems are very important in regulating people's behavior as consumers. Beliefs are among the personal factors that affect purchasing behavior. Faith in destiny is among the basic elements of the religion of Islam. Therefore, the possible effect of fatalistic tendencies at the point of purchase can be mentioned. In some cases, the fatalistic tendencies of the consumers can cause them to behave negligently. The fatalistic tendencies of consumers, who need to act more carefully in the Covid-19 process, may be risky. In this context, in this study, the effect of consumer skepticism regarding the statements for Covid-19 precautions on purchasing intention as well as the possible moderator effect of the fatalism in this relationship was investigated.

The research consists of three parts. In the first chapter, theoretical information about the "new normal" consumers, skepticism, purchase intention and fatalism is presented. In the second part, the method, analysis and findings of the research examining the relationship between consumer skepticism regarding the statements of SMs Covid-19 precautions and the purchase intention and the possible moderator effect of fatalism in this relationship are included. In the last part of the research, there is information on which the research results are evaluated and the researchers' comments and suggestions are presented. It is thought that the study will make a significant contribution to the literature as it handles the phenomenon of Covid-19, which shook the whole world, from a marketing perspective, brings managerial suggestions and offers an interdisciplinary perspective by adding the effects of fatalism.

II. CONCEPTUAL FRAMEWORK

The "New Normal" Consumer: Covid-19, a respiratory disease, first appeared in the Wuhan region of China in 2019 and affected the whole world in a short time. Despite the rapid efforts to take precautions in all countries to combat this deadly disease, the spread of the virus could not be prevented. Scientific research has suggested precautions such as physical distance, hygiene and the use of masks. These precautions slowed the spread of the disease, but this process deeply affected people psychologically and physiologically. Social distance, the rule of staying at home and the restrictions that governments have to apply have deeply affected social and economic life. According to the World Trade Organization, the disease caused the global financial crisis [1]. Studies have shown that there is a 4% contraction in the world economy [2].

The negative effects of the disease have caused changes in the field of marketing as well as in other fields. Uncertainty in the economy, decrease in time spent outside, rules such as complying with social distance and staying away from crowded environments have made SMs the center of discussions during the pandemic process. SMs are defined as "in a planned architectural structure, there are stores with more than one section, small or large-scale retail units, cafes, restaurants, entertainment centers, cinemas, exhibition halls, hairdressers, banks, pharmacies, money-changers and similar businesses are complex stores with an average service area of 5,000 m² to 300,000 m², preferably established outside the city and managed from a single center" [3]. SMs make life easier for consumers with their wide range of sectors and products. In addition to saving time, money and effort, consumers can also find opportunities for socializing and entertainment with services such as food, cinema and playgrounds in SMs. SMs, which attract a lot of attention with these features, are described as the "Consumption Cathedrals" of our age [4]. Despite these benefits, SMs are criticized for promoting unnecessary shopping [5] and adversely affecting other tradesmen operating in small cities. SMs have also had their share from the Covid-19 process, and have been the subject of discussion with the crowded environment that does not comply with the social distance rule. In the early days of the pandemic, the activities of SMs in Turkey have been stopped, and with subsequent normalization steps were allowed to operate again in May 2020. In this period, among the precautions taken in SMs against the Covid-19 threat, the use of medical / cloth masks by employees, managers and customers, security guards working at the entrance/exits wear glasses or face protectors/visors with the mask, measuring the fever of everyone (including employees) at the entrance and directing the person(s) with a fever higher than 38 ° C to the relevant health institutions by not being allowed in, customers staying inside as soon as possible (maximum 3 hours), removal of all chairs, seats and tables in restaurants and food and beverage areas, in common areas used for sitting, waiting and resting and in restaurants serving as take-away service, using elevators only by individuals with special needs, having hand sanitizer in the SM and at the entrance of the workplaces, cleaning the floors of workplaces with water and detergent daily, especially in common areas, providing the ventilation system with strictly outside air can be listed [6]. During this period when many precautions were taken against Covid-19, noticeable decreases occurred, although the demand for SMs continued. Therefore, in the study, the SMs precautions related to Covid-19 were discussed which consumers are very skeptical during the pandemic process.

The Covid-19 pandemic has also caused significant changes in consumer behavior. It is even suggested that these behavioral patterns internalized by consumers may continue after the pandemic [7]. According to the research conducted by Kim [8], in the Covid-19 environment, while consumers are under pressure and seek diversity between different brands, they exhibit the opposite behavior in the products of the same brand. Consumers' expenditure items and amounts may also change in this process. According to research by Andersen, Hansen, Johannesen, and Sheridan [9], social distancing strengthens the reduction in virus-related spending for individuals with low health risk while alleviates these expenses for individuals with high health risk by reducing the overall prevalence of the virus in the society. In addition, it is observed that consumers tend to stock more retail products during the pandemic period [10]. On the other hand, some studies also show that consumers go to

alleviate their pain by shopping in bad times [11]. Therefore, regardless of the conditions, it is inevitable to continue the purchasing behavior in order to continue life. Consumer purchasing behavior refers to the selection, purchase and consumption of goods and services to meet their wishes. Many factors and characteristics affect the consumer in the decision-making process [12]. Factors affecting the consumer in purchasing decision are social, cultural, personal and psychological characteristics. Psychological factors can be listed as learning, motivation, perception, beliefs and attitudes [13]. The purchasing decision process is also a problem solving process. The consumer makes an intense psychological effort in this process [14]. With the increase of possible risks during the pandemic process, consumers enter a much more difficult decision process. Therefore, the "new normal" consumers, who have become much more sensitive, anxious and stressful during the Covid-19 outbreak, pay close attention to the precautions taken by companies against the Covid-19 outbreak, especially at the purchasing stage. Some situations or events that they may not care about in normal periods can directly affect the purchasing decisions during the pandemic period. Any health factor they encounter during the pandemic period can be an important source of reference in terms of preference or rejection. At this point, skeptical tendencies that may be displayed by consumers can lead to their negative reactions [15] and cause them to resist persuasive communication [16]. This is an important tendency that can hinder purchasing. It is a fact that consumers behave more anxious and suspicious in the shopping environment during the pandemic process. Therefore, in the study, consumers' reactions to Covid-19 precautions were taken from the perspective of skepticism.

Fatalism and Consumer Behavior: The belief is among the personal factors that affect the consumer in the purchasing decision process. The dimension of belief in Islam consists of believing in Allah, angels, books, prophets, the hereafter and destiny. Thus, the fatalistic tendency can influence the behavior of Muslim consumers. Destiny is Allah's creation of human beings in the order of possibilities, conditions and causes. When a person chooses one of these options with her partial will, Allah fulfills her/his request. Thus, what is appreciated comes true, and destiny turns into practice. Here, the process works as the determination and will of the servant to act, and then Allah creates that thing in line with the will of the servant. In that case, the act that a person puts forward by using his partial will belong to him in terms of doing/processing and belongs to Allah in terms of creation [17]. In this context, although the concept of fate is a situation that develops in line with the preference of the human and the power of Allah to create, the understanding of fate in the society is generally perceived as the predetermined life of the human being and that he/she cannot intervene [18]. This difference has emerged with the development of different perspectives on fate in the historical process. Some movements have a firm belief in destiny that people do not have free will and need, and that everything happens by the will of Allah. This movement, called Cebriyye, attributed all kinds of human actions to Allah. Thus, human beings are not responsible for all kinds of work they do. Some movements such as Mu'tezile also denied the existence of fate for human beings and emphasized the free will of human beings. They also adopted the idea that every act of human beings is created by herself/himself and that Allah never interferes with human actions [19].

In this research, based on this societal trend, the social belief and tendency that fate is predetermined and that people cannot influence and change the process is taken as basis. From this point of view, fatalism is generally defined as "everything that is/will be in life is determined in advance by the will of a supernatural power; the belief that the predetermined destiny cannot be changed, that this determination cannot be left with effort and that this situation should be accepted as an inevitable fact of life, that the person cannot control his own life, and that the person has no chance to choice [18].Fatalism tendency is quite common in Islamic geography. According to Çarkoğlu and Kalaycıoğlu [20], people in Turkey believe that is very little they can do to change the life. Those who have a fatalistic understanding in the belief of Islam prefer a way out that will temporarily relieve themselves, not the truth [21]. In some cases, fatalistic behavior can cause people to approach events in a reckless way. In some cases, they act more carelessly with thoughts like " if it will, it will". As a matter of fact, the view that emerged through the examination of the studies conducted by Aydın [22] the belief in destiny is not fully understood, it is perceived as a kind of defense mechanism and an emotion-oriented coping strategy. In this context, when belief in fate is used as a way of coping with religion, it gives a person a permanent peace and security and positively affects mental health. For this reason, it is thought that consumers can be fatalistic and ignore the store's insufficient perception of Covid-19 measures and continue to buy.

The activities of SMs in Turkey are permitted, with some restrictions again after May 2020. Although there was a noticeable decrease in the demand for SMs in this period it was reflected in the news that some consumers lined up at the SMs gates in early morning [23]. Therefore, the fact that people behave in this way about SMs visits during the Covid-19 process brings to mind the fatalistic tendencies. In this context, in this study fatalism tendency was considered as a moderator variable that could positively affect the purchase intention.

II. RESEARCH METHOD

The purpose of the research is to determine what the skepticism levels of consumers regarding the statements about SMs Covid-19 precautions and how affect their purchase intention. It is also to examine whether the fatalistic tendency has a regulatory effect in this relationship of skepticism and purchase intention. In the research, online survey method was used for data collection. Participants were reached via social media and e-mail. Participants were asked questions to their views on the statements of SMs on Covid-19 precautions, on purchase intentions and on fatalism tendencies. The main mass of the research is the public sector employees living in Uşak. The regular income of public employees, using to SMs where they find different opportunities together due to time constraints, finding opportunities for shopping, entertainment and socializing with their families at the same point, especially on weekends has been effective in the selection of this main mass.

The questionnaire of the research consists of three parts. In the introduction of the questionnaire, the statements of the SMs regarding Covid-19 precautions were presented to the participant as a statement. In the first part of the questionnaire, there is a 4-item scale of consumer skepticism determined by Mohr, Eroğlu, and Ellen [24] to measure consumer skepticism towards these statements, a 5-item purchase intention scale compiled from the literature by Duffett [25] and Shirin Aliyar and Clara Mutambala [26] and a 6-item fatalism scale determined by McIlroy et al. [27]. In the last part of the questionnaire, there are 5 questions measuring the demographic characteristics of the participants. Explanatory and confirmatory factor analyzes were used to determine the validity of skepticism, purchase intention and fatalism scales used in the study. In factor analysis, items that are not included in the factors and whose factor loads are below .40 were excluded from the analysis. In order to determine the reliability of the scales used in the study, internal consistency coefficients for the scale structures were calculated. Cronbach's Alpha (α) correlation coefficient was used to determine the internal consistency coefficients of the structures. In the study, correlation and regression analyzes were used to examine whether there is a relationship between variables (independent variable: consumer skepticism and fatalism, dependent variable: purchase intention), and the direction and strength of the relationship, if any. The model of the research is presented in Fig.1. Accordingly, in the study, the effect of consumer skepticism regarding the statements of SMs about Covid-19 precautions on purchase intention and whether the fatalistic tendencies of the participants have a regulatory effect in this relationship were examined.

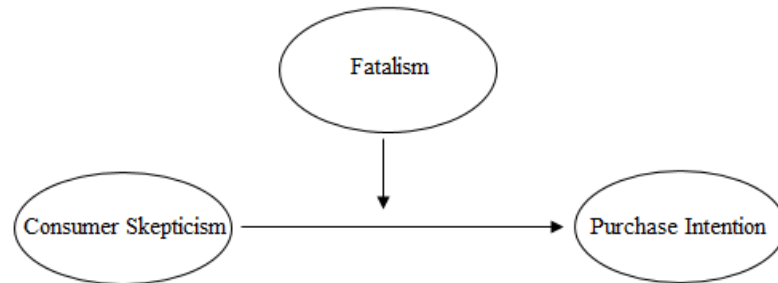


Figure 1. Research Model

III. ANALYSIS AND FINDINGS

There were 425 questionnaire returns in the study. Conducting the survey application online reduces the rate of return. The demographic characteristics of the participants are shown in Table 1. Accordingly, nearly two-thirds of the participants are male, while more than half of them are not married. When the age distribution is examined, it can be said that the majority of the participants (79%) are in the middle age (31-50) group. A significant portion of the participants, such as 68%, are university graduates and those with a monthly family income above 6500 TL come first. The family income of a significant portion of the participants is in the range of 3501-5500 TL.

Table 1. Demographic features

		n	%			n	%	
Gender	Female	152	36	Education	Primary education	58	14	
	Male	273	64		High school	76	18	
Marital Status	Married	238	56		Associate Degree	128	30	
	Single	187	44		Graduate	112	26	
Income	2051-3500 TL	79	18		Postgraduate	51	12	
	3501-4500 TL	83	20		Age	25 and less	12	3
	4501-5500 TL	80	19			31-40	193	45
	5501-6500 TL	61	14			41-50	144	34
6500 TL and over	122	29	51 and over	76		18		

According to the results of the Bartlett Sphericity Test ($p < 0.05$) and Kaiser-Meyer-Olkin Test (KMO) (0.78), which are used to test the suitability of the factor model of the research scale, it is seen that the scale is suitable for factor analysis. The factor analysis results of the scale are shown in Table 2. Accordingly, consumer skepticism is represented by 3 items, purchasing intention is represented by 5 items, and fatalism with 6 items. Items grouped under three factors represent 68% of the total variance explained. When the reliability values of the factors (Cronbach's Alpha) are examined, it can be said that the scale is reliable.

Table 2. Factor analysis results of the research scale

Substances	Factor Loadings	Eigenvalue	Variance Explained	Cronbach α
Factor 1: Consumer Skepticism				
3. The statements of the SMs regarding the precautions taken on Covid-19 aim to mislead consumers rather than inform them.	0,818	1,324	8,829	0,846
2. Since the statements of SMs regarding the precautions taken on Covid-19 are exaggerated, it will be better for consumers to eliminate such claims.	0,691			
4. I do not believe most of the statements of SMs regarding the precautions taken on Covid-19.	0,689			
Factor 2: Purchase Intention				
1. I intend to buy from SMs in the near future (For example, in the next 3 months).	0,862	4,439	29,591	0,877
3. The statements of the SMs regarding the precautions taken on Covid-19 have a positive effect on my purchasing decisions.	0,844			
5. I have an intention to purchase from SMs.	0,834			
4. I have a positive view of purchasing from SMs.	0,785			
2. Statements of the SMs regarding the precautions taken on Covid-19 do not increase my purchase intention.	0,535			
Factor 3: Fatalism				
1. If good or bad things have happened in life, it is because it should have happened.	0,868	4,548	30,323	0,919
6. I know that if something will happen, it will.	0,865			

3. If something bad happens to me, it will happen to me no matter what I do.	0,810
5. People die when the time comes and there is not much that can be done about it.	0,789
Life is very unpredictable and there is nothing that can be done to change the future.	0,707
4. There is no point in planning too much; If something good will happen, it will.	0,700

When the mean and standard deviation values of the variables are examined (Table 3), it is seen that the fatalism levels of the participants are higher than the other variables. It is observed that the purchase intention of the participants is higher than the level of skepticism.

Table 3. Statistics of the variables

	\bar{x}	S
Consumer Skepticism	3,0518	,62775
Purchase Intention	3,1376	,84841
Fatalism	3,7267	,89906

The results of the correlation analysis made for the existence of a relationship between variables are shown in Table 4. Accordingly, there is a significant negative correlation ($p < 0.05$) between consumer skepticism and purchase intention at 95% significance level. Accordingly, the higher the consumer skepticism, the lower the purchase intention. It is seen that there is a positive significant ($p < 0.05$) relationship between consumer skepticism and fatalism at the 99% significance level. The higher the consumer skepticism, the higher the fatalism tendency. On the other hand, there is a significant positive ($p < 0.05$) relationship between purchase intention and fatalism at 95% significance level. It can be said that the higher the fatalistic tendency, the higher the purchase intention.

Table 4. Correlation values showing the relationship between variables

		Purchase Intention	Fatalism
Consumer Skepticism	Pearson Correlation	-,123*	,239**
	Sig. (2-tailed)	,004	,000
	N	425	425
Purchase Intention	Pearson Correlation		0,054**
	Sig. (2-tailed)		0,002
	N		425

* Significant at 0.05 level

** Significant at 0.01 level

According to the results of the regression analysis applied to analyze the direction and strength of the relationships determined between the variables and, the probable moderator effect of the fatalism tendency (Table 5), it is seen that consumer skepticism negatively affects the purchase intention ($p < 0.05$). One unit of change in consumer skepticism reduces purchase intention by 0.029. There is no significant relationship between consumer skepticism and fatalism tendency ($p > 0.05$). Although there is a correlation between the two variables, the regression analysis results do not support this relationship, which shows that the two variables do not affect each other and that the relationship in question is coincidental. When fatalism is added to the above-mentioned relationship between consumer skepticism and purchase intention, a statistically significant ($p < 0.05$) relationship is seen. Accordingly, while each unit change in consumer skepticism decreases purchase intention by 0.029, when evaluated together with fatalism, each unit change increases purchase intention by 0.078. While consumer skepticism reduces purchase intention, when fatalism is added to the system, purchasing intention increases. This result shows the moderator effect of fatalism in this relationship.

Table 5. Moderator effect of fatalism in skepticism and purchasing relationship

	(β)	St. error	(t)	p
Constant	3,119	0,42	74,659	,000
Consumer Skepticism	-,029	,043	-,668	,000
Fatalism	,050	,042	1,171	,242
Moderator (CS*F)	,078	,034	2,287	,027

Dependent variable: Purchase Intention

When the graph in which the effect of consumer skepticism on purchase intention and the moderator effect of fatalism are evaluated together (Fig.2), it can be seen that the regression lines regarding the purchase intention and fatalism tendency are not parallel and are intersect. This situation shows that there is an unordered interaction between variables. This table shows more clearly the moderator effect of fatalism in the relationship between skepticism and purchasing.

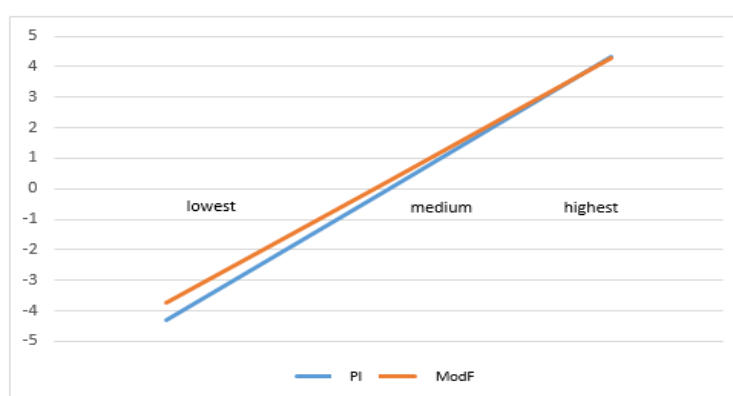


Figure 2. Purchase intention and moderator effect of fatalism

V. RESULTS AND DISCUSSION

In the research, consumer reactions to the statements of the SMs regarding the precautions taken on Covid-19, which is the agenda of the whole world today, were discussed. Whether the skepticism tendencies that consumers can develop regarding the said statements are related to the purchase intention, and if any, the dimensions of this relationship are discussed. In addition, it was examined whether the fatalism tendency, one of the dimensions of belief, had a regulatory effect on this relationship.

The research results can be summarized as follows:

- 425 participants were reached in the research. While nearly two thirds of the participants are male, more than half of them are not married. When the age distribution is examined, it can be said that the majority of the participants (79%) are in the middle age (31-50) group. A significant portion of the participants, 68%, are university graduates, and those with a monthly family income above 6500 TL come first (29%).
- According to the results of the factor analysis, consumer skepticism is represented with 3 items, purchasing intention is represented with 5 items, and fatalism with 6 items. Items grouped under three factors represent 68% of the total variance explained. When the reliability values of the factors (Cronbach's Alpha) are examined, it can be said that the scale is reliable.
- It is seen that the fatalism levels of the participants are higher than other variables. It is observed that the purchase intention of the participants is higher than the level of skepticism.
- There is a significant negative relationship between consumer skepticism and purchase intention. One unit of change in consumer skepticism reduces purchase intention by 0.029. Consumer skepticism is one of the most important factors in persuasion. Therefore, it is a result predicted by the researchers that the skepticism of the participants regarding the statements of the SMs regarding the Covid-19 precautions will negatively affect the purchase intention. This finding of the research supports the results of previous studies [28], [29], [30] that show

that consumer skepticism affects the purchase intention. Skepticism is a tendency that can turn into persuasion and buying when sufficient evidence is presented. Therefore, in order to minimize or eliminate the skepticism about the statements of the SMs regarding Covid-19 precautions, it would be appropriate to deliver the appropriate evidence to consumers at the appropriate time and through appropriate channels. For example, hanging posters and informative letters regarding the precautions taken at the entrance of the SMs will create a positive effect in this context. At this point, the most important factor is the meticulous implementation of the precautions taken. The skepticism of the consumers will decrease who experienced that the information presented to them is also found in practice. On the contrary, encountering applications that do not comply with these statements will increase consumer skepticism and decrease purchase intention. Therefore, the important point is that the statements of the SMs regarding the precautions they have taken against the Covid-19 threat and the actions of them are compatible with each other.

- It is seen that there is a positive and significant relationship between consumer skepticism and fatalism. The higher the consumer skepticism, the higher the fatalism tendency. However, despite the correlation between the two variables, the results of the regression analysis do not support this relationship, showing that the two variables do not affect each other and that the relationship in question is coincidental. As a matter of fact, there is no study examining the relationship between two variables in the relevant literature. However, it can be said that the participants exhibit the fatalism, which is the subjective element, and the skepticism, which is the objective element, together.

- There is a positive and significant relationship between purchase intention and fatalism. It can be said that the higher the fatalistic tendency, the higher the purchase intention. This finding of the study is also a finding predicted by the researchers. As a matter of fact, fatalism can lead people to reckless behavior in some situations. Fatalistic tendencies such as "If there will be, it will" may lead to direct action at the point of purchase without considering different alternatives or risks.

- In the above-mentioned relationship between consumer skepticism and purchase intention, fatalism has a moderator effect. While each unit of change in consumer skepticism reduces purchase intention by 0.029, when evaluated together with fatalism, each unit of change increases purchase intention by 0.078. The most important finding of the research is the moderator effect of fatalism in the relationship between consumer skepticism and purchasing intention, which is the answer to the basic research question. Consumers' skeptical tendencies towards Covid-19 precautions reduce their purchase intention while the fatalistic tendencies of the them cause indifference and the purchase intention increases. Although this situation, where purchase intention increases, seems to be positive from a marketing point of view, it is an undesirable result in the context of fatalism negatively affecting objective thinking and making consumers indifferent to the risks associated with Covid-19. Therefore, although the effect of fatalism is common in Islamic countries, it is very important to take the relevant precautions and be cautious in Covid-19 and similar high-risk situations. However, when evaluated from a managerial point of view, it is thought that the decisions and precautions to be taken by the shopping mall, taking into account the findings that the fatalism of consumers change their shopping habits, will prevent future consumer loss. The research results include public employees living in Uşak/Turkey and cannot be generalized to other audiences and cities. In addition, the research results are for the Covid-19 precautions of SMs and do not cover other institutions or subjects. It is thought that the study will make a significant contribution to the literature as it handles the Covid-19 phenomenon that shook the whole World, from a marketing perspective, brings managerial suggestions and offers an interdisciplinary perspective by adding the effects of fatalism. In future research, the relationship between fatalism or other belief elements and different business issues can be examined. In this way, the reflection of belief dimensions, which are important factors affecting human behavior in Islamic geography, on consumer behavior can also be examined. In addition, the method of this research conducted for the Covid-19 precautions of SMs can be applied to different businesses, institutions and other issues related to skepticism in the future. Finally, the relationships between consumer perceptions of Covid-19 precautions and different consumer outputs (brand loyalty, word of mouth marketing, etc.) can also be examined.

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