Croatian Purchase Experience During Covid-19: The Role of Company's Media Presence for Consumer Vulnerability, Resilience and Buying Behaviour

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Abstract. This study examines the influence of company's media presence on consumer vulnerability and resilience during Covid-19, as well as the effects of vulnerability and resilience on new online buying behaviour patterns (e.g. forced online buying and learning a new buying skill). These aspects are determined to be underexplored in the existing consumer literature. The sample encompassed 405 Croatian consumers, whereas data was analysed using the regression analyses. Findings indicate that company's media presence significantly impacts consumer resilience, unlike the consumer vulnerability. Furthermore, the results show that the pandemic ''forced'' vulnerable consumers to online buying, whereby such consumers think that the pandemic can be perceived as an opportunity for learning a new buying skill. Moreover, consumer resilience negatively impacts forced online buying, while resilient consumers do not perceive the pandemic as a way of learning about new buying means. Besides theoretical contributions, this study also provides several marketing implications.

Keywords: Covid-19, consumer vulnerability, consumer resilience, company's media presence, online buying behaviour

1 Introduction

Covid-19 pandemic strongly impacted our ways of living and buying, thus posing many challenges for consumers and companies. When faced with economic and health crisis, consumers tend to change their behaviour, attitudes and purchasing habits (Wright and Blackburn 2020, Voinea and Filip 2011). Crisis can make people vulnerable due to the faced fear and uncertainty. However, besides making them vulnerable, tough situations can stimulate consumers to be proactive, i.e. to learn to adjust to crisis situation or disaster finding the ways of building resilience (Maurer 2016, Lorenz and Dittmer 2016). According to Nessel (2016), the marketplace has a crucial role in this. Namely, the companies play a major role in enabling the products and services to consumers for the purpose of delivering satisfying purchasing experience, which might lower the consumer vulnerability and increase their resilience (Nessel 2016). Given the current pandemic and consumer behaviour, researchers predict inevitable changes in buying behaviour patterns whereas the consumers will continue to buy online (Tam 2020). This might especially hold for emerging countries, like Croatia, that generally lag behind the EU average in online purchases (Eurostat 2020). Namely, according to the European Commission insights, in 2019, 40% of the Croatian population purchased online, while this percentage in the most developed EU countries is around 80% (Dujić 2020). Thus, it can be assumed that the pandemic might change these statistics, for instance, by forcing consumers to online buying setting as a way of achieving an adaptive behaviour, i.e. coping with pandemic uncertainty.

Furthermore, it is important to stress the role of companies from the communication perspective. Namely, communication is important in crisis situations as a way of lowering the fear and uncertainty (Camargo 2020, Campbell 2020). This is especially important in crisis, i.e., pandemic situation, when the majority of companies decided to decrease advertising expenses, while researchers argue that they should do the opposite (Camargo 2020). It seems that companies should acknowledge that pandemic changed the traditional role of advertising, whereas it is expected for the companies to change their narratives (Olivares-Delgado et al. 2020). However, the concrete findings regarding such roles, especially Covid-19 setting are still unknown. Hence, our study aims at filling this gap by exploring the

insights about company's media presence in fighting the pandemic, i.e., decreasing consumer vulnerability and increasing their resilience.

When it comes to vulnerability and resilience it should be noted that these are related but diverse concepts vital for understanding the change (Miller et al. 2010). The literature suggests that these concepts are rarely studied from the marketing and consumer experience perspectives (Rew and Minor 2018, Shi et al. 2017, Mayntz 2016, Maurer 2016, Ball and Lamberton 2015, Miller et al. 2010), whereby the pandemic situation offers a new and challenging research setting. Hence, it is expected that this research will fill these gaps thus providing novel findings while contributing to the vulnerability and resilience theories. We aim to do so by examining the role of retailers' media presence for consumer vulnerability and resilience and their impact on new consumer behaviour patterns (shift to forced online buying and perceiving the pandemic as a good opportunity for acquiring new online buying skills).

In this way, the study is expected to shed new light on the consumer behaviour in the pandemic context given vulnerability and resilience aspects. In addition, this research has implications for retailers in terms of developing efficient marketing and communication strategies.

2 Literature overview

Consumer vulnerability is a condition when individuals feel helpless due to the marketplace imbalance and interactions (Baker et al. 2005), and out of control in terms of consumption experience while developing a higher dependence on marketers (Ford et al. 2019). Vulnerable consumers are those individuals more predisposed to psychological, economic and physical impairment (Smith and Cooper-Martin 1997). Scholars indicate that consumers might be vulnerable with regards to different consumer aspects, such as product knowledge, product promotion, purchase and distinguish abilities (Shi et al. 2017). Resilience, on other hand, can be defined as the individual's capability to cope with an adverse situation and the ability to recover quickly from a stressful circumstance (Ball and Lamberton 2015, Campbell-Sills and Stein 2007). It stems from different factors including personal, social and environmental (Baker and Mason 2012), thus it makes reasonable to explore its significance for the consumer behaviour given the environmental perspective, such as pandemic situation and marketers communication strategies.

While some scholars claim that vulnerable people lack resilience, other argue differently. According to Miller et al. (2010), vulnerability and resilience represent different concepts in understanding the changes, which offers a plausible reason for researching the consumer resilience and vulnerability that might result in novel findings given the new setting. Furthermore, Uekusa and Matthewman (2019) point out the complex and contextual nature of vulnerability depicting that people can be both vulnerable and resilient simultaneously. Therefore, studying consumer vulnerability and resilience offers the insights into the consumers' responses to threat and their coping mechanisms when faced with some unexpected events, such as pandemic situation (Covid-19). In addition, these concepts are underexplored in social research and theory (Mayntz 2016, Maurer 2016), which strengthens the reasons for researching both concepts within the purchase context tied to Covid-19 crisis. It seems that there is a big gap between scientific and practical implications of how to apply the concepts of vulnerability and resilience (Miller et al. 2010).

Considering the companies' situation in this crisis, there are three perspectives (Camargo 2020): 1) companies whose operations were disrupted (e.g. hotels, airlines, purely brick and mortar businesses), 2) companies that thrive in pandemic crisis (e.g. TV streaming services, online retailers…), and 3) companies somewhere in between whose products may not be viable during the pandemic, but are still available and being bought by the consumers. Therefore, it is worth to investigate how much and how well are companies (retailers) communicating with the consumers and how is this tied to reducing the consumer uncertainty during the pandemic. Some market insights show that the minority of the companies, e.g., big brands, global and national players are investing in advertising (Pili 2020) even more due to the belief they need to be there for the consumers (Šipić 2020) whereas consumers expect

them to perform adequately (Ipsos Puls 2020). Hence, it can be concluded that the communication with the consumers is crucial. Still, the effect of company's media presence in the context of consumer vulnerability and resilience is unknown. Thus, our research aims at filling this gap by examining the role of retailers' media presence for the consumer vulnerability and resilience and thus contributing to the crisis communication, vulnerability and resilience literature.

Consumer behavioural actions, e.g., purchase, represent a vital component of consumer decision making (Schiffman et al. 2012). Thus, behavioural outcomes are an important aspect of this research since they indicate how proactive were consumers during the pandemic given their vulnerability and resilience levels. On one side, past research suggests that during crisis consumers behave more rationally and cautiously and might postpone buying (Skordoulis et al. 2018), while on other side this pandemic left no space but to heavily shift purchases online (Šipić 2020, Dujić 2020). The question here is to what extent were the consumers forced to online buying and did they learn new buying possibilities? In addition, pandemic situation indicates that the online business is the only solution for many companies' survival (Šipić 2020). Therefore, online platforms are becoming a visible tool for all companies especially those that rejected this mode of business prior to this health crisis. Since the shift to online buying becomes a quite clear shift for businesses, it is still unknown how the consumers, given their vulnerability and resilience, perceive new online buying modes. Hence, our research aims to close this gap by exploring the effects of consumer vulnerability and resilience on consumer behaviour. For this purpose, we strive to investigate these effects given the outcomes of a) pandemic forcing consumers to buy online and b) pandemic making consumers perceive online buying as an opportunity for acquiring new learning skill. To the best of knowledge, this study is the first one to explore these relationships in the proposed manner.

3 Hypotheses development

3.1 Company's media presence and consumer vulnerability and resilience

Given the pandemic, all businesses are struggling to shift resources and make adjustments, but communication is in this situation vital because it underlines humanistic messaging (Camargo 2020, Sharma 2020). This is important because it can calm the consumers and reduce the perceived risk or fear given the pandemic threat. Companies that respond to pandemic well are those that recognised they need to change the traditional advertising strategies and become the active agents in fighting the disease by communicating the health and psychological support (Olivares-Delgado et al. 2020). The companies that are present in media and change the tone of messaging are on a good way to connect and engage with consumers (Camargo 2020). Hence, this suggests the importance of company's media presence during the pandemic, especially since the media consumption has changed. Namely, lockdown faced consumers with intensive media (TV, online) consumption, thus extending the reach of consumers for companies. Therefore, those companies who fail to adhere to these changes might not prosper and could face financial losses. Opposed to possible thinking that advertising is an expense and that companies should cut down their budget when in crisis, only those companies that are present in the media might prosper. Namely, products/brands, i.e., companies that thrive are those that are present in the media, i.e. those that increase their advertising spending (Campbell 2020). People are more at home and watch more of TV (Warc 2020, Rothwell 2020), which offers companies the possibility to integrate offline and online communication in order to maintain their media presence for the purpose of triggering memory among consumers. Past findings emphasize the importance of communication in crisis situations, including messages and specific content, as a way of handling the uncertainty that consumers face (Rodin et al. 2019, Sellnow et al. 2009, Coombs and Holladay 2008, Reynolds and Seeger 2005, Conrow and Pohlmann, 2004). In addition, WHO (2011) stresses the communication as one of the greatest challenges and also necessities in coping with pandemic, as it was the case with H1N1 pandemic. The same line of reasoning can be applied in the context of current Covid-19 pandemic. Therefore, it is

assumed that the communication, i.e., constant company's media presence, might have a significant effect on the consumers in terms of their vulnerability and resilience given the Covid-19 crisis. Hence, the following hypotheses are proposed:

H1: Company's media presence significantly influences consumer vulnerability.
H2: Company's media presence significantly influences consumer resilience.

3.2 Consumer vulnerability and behavioural outcomes

When faced with adverse situations and feeling vulnerable, consumers tend to develop defensive actions that help them to reduce the adversity (Mehrolia et al. 2020). The main question here is: are consumers prepared to accept forced online buying and are they willing to learn about new online buying means as a way of reducing their vulnerability, i.e., coping with Covid-19 threat. Past literature findings suggest that the research of vulnerability's effect on purchase decisions are rare (Choudhury et al. 2019). However, some indirect connections might be derived. For instance, due to the higher perceived risk (Schiffman et al. 2012) and limited sources of information while buying consumers might become vulnerable, which can limit their consumption decisions (Baker et al. 2016, Overall 2004). Buying decisions are highly dependable on how consumers manage adverse situations and thus manage their vulnerability (LaBarge and Pyle 2020). Therefore, it is expected that the pandemic might force consumers to buy online as a way of an adaptive behaviour for coping with adversity while reducing their vulnerability. In addition, sometimes consumers can learn new ways of handling the negative consumption experiences (Stewart and Yap 2020), and rely on marketers as way of getting back the control over their lives (Hill and Sharma 2020). Moreover, when faced with crisis consumers tend to search for simple and smart solutions (Mansoor 2011), which might be seen within the available online environment. Also, the pandemic might be seen as a situation providing the possibility for accepting the technology (Wright and Blackburn 2020), while adapting to the new situation that makes consumers vulnerable. Therefore, one way of achieving the control, and thus coping with the vulnerability, is the search for new consumption channels (Hill and Sharma 2020). Thus, another assumption is that the vulnerable consumers might start to search for and learn about new online buying skills given the pandemic situation. Hence, the following hypotheses are proposed:

H3: Consumer vulnerability significantly influences forced online buying.
H4: Consumer vulnerability significantly influences new buying learning skill.

3.3 Consumer resilience and behavioural outcomes

Consumer resilience impacts person's attitudes and actions (Maddi 2012). It is an important factor that can tell how effective were the consumers during this Covid-19 pandemic when it comes to their purchasing behaviour especially bearing on notions that resilient consumers score low on perceived conflict and are generally more satisfied (Kossek and Perrigino 2016). Furthermore, resilience is an important agent in making purchasing decisions that constitute people's everyday activities (Skondras et al. 2020, Connelly et al. 2017), whereby consumers might exhibit different coping behaviours when facing stressful situation as a way of maintaining their capabilities (Ford et al. 2019). In addition, less capable consumers lack abilities for making consumption related tasks (Stewart and Yap 2020) and yet one's capability represents an important precondition for acting, i.e., exhibiting a particular behaviour (Thakur 2018). Moreover, an individual's behaviour is prone to changes when experiencing ambiguity (Voinea and Filip 2011). Therefore, it can be anticipated that consumer resilience could be vital for consumers' functioning during Covid-19 in terms of the buying decision making. In this regard, it can be assumed that resilient consumers were more capable and opt differently in terms of forced online buying as a way of maintaining their regular buying habits within the new normal. Moreover, when

faced with adversity consumers usually look for the ways of regaining the control by considering the new buying channels (Hill and Sharma 2020). Although no past findings were found that explored these relationships directly, we aim at revealing new insights in this regard. Therefore, we expect that resilience might pose significant effects on forced online buying and perception of a pandemic as an opportunity for learning new buying skill. Hence, we propose the following hypotheses:

H5: Consumer resilience significantly influences forced online buying.
*H6: Consumer resilience significantly influences new buying learning skill.*

3.4 Behavioural outcomes co-relation

When experiencing the crisis consumers might be prone to seek for simplicity (Mansoor, 2011) in order to ease the encountered difficulty. While relying greatly on the companies/providers as a way of bouncing back from the adversity the consumers might be open towards new buying channel exploration and adoption (Hill and Sharma 2020). The notions that the pandemic might be seen as a situation providing the possibility for accepting the technology (Wright and Blackburn 2020) and available simple means of buying, thus easing the crisis handling derives the assumption of possible co-relation between forced online buying and learning new buying skill. In addition, negative circumstances result in consumption disruption whereby consumers might strive to learn new ways of handling such situation (Stewart and Yap 2020). Thus, it seems worthy to explore whether forced online buying behaviour might significantly influence consumers to perceive the negative situation, i.e. pandemic, as a good opportunity for learning new buying skills. Hence, it is assumed that these behavioural outcomes are connected:

H7: Forced online buying significantly influences new buying learning skill.

Based on the previously discussed theory and developed hypotheses, the following research model is presented in Figure 1.

Figure 1: Research model
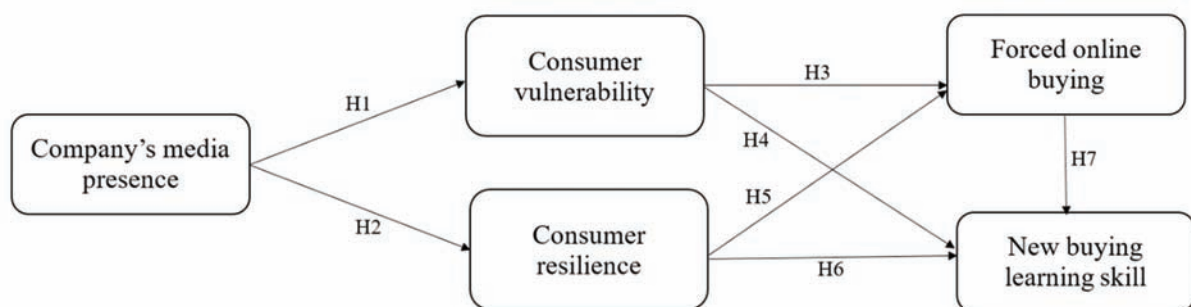
4 Methodology

4.1 Sample and data collection

The sample encompassed 500 Croatian consumers. For this purpose, online questionnaire was developed in Qualtrics software and distributed to respondents through the variety of online means and social network applications (e.g., emails, WhatsApp, Viber, Facebook) applying the convenience

sampling methods. Prior to research, the questionnaire was pretested on 15 respondents in order to check for the comprehension and clarity. Some items were not fully clear and thus were modified for a better understanding. During the questionnaire preparation, two marketing professors and one professor of English language were consulted for the purpose of content and linguistic validations. Finally, the empirical research took place at the end of May and beginning of June 2020 covering the period of two weeks.

Data was analysed for missing values and outliers. Upon missing values (91) and outliers' (4) purification the final sample was N=405. The sample characteristics are shown in Table 1.

Table 1. Sample characteristics

Characteristic	N	%
Gender		
Female	291	71.9
Male	114	28.1
Age		
18-24	75	18.5
25-34	113	27.9
35-44	141	34.8
45-54	46	11.4
55-64	19	4.7
65-74	10	2.5
75-84	1	0.2
Education		
Elementary school	2	0.5
High school	168	41.5
College	90	22.2
University and higher	145	35.8
Total	405	100

4.2 Measurement scales

Measurement scales for consumer vulnerability and resilience were adapted from the existing literature sources, while other constructs were self-developed in order to fit the research (pandemic) context better. In this regard, consumer vulnerability, measured on a seven point Likert scale, was adapted from Shi et al. (2017) and included the following items: *When buying a product I am not sure whether the product is harmful for me., When I buy product I do not compare it with some other similar products., When buying a product I am often familiar with other similar product brands., I often buy advertised products., I often buy according to the product information obtained from mass media (TV, radio, magazines...), I usually buy products that are recommended in market promotion activities., When buying a product, I often have no alternative but to give up my first preference and choose another/worse one., When buying a product, I often realise that there are very few options within my ability., I am often not able to buy what I want and need to buy a similar substitute., When buying a product, I usually do not know what information is fraudulent., Within the consumption process, I usually could not tell which marketing method is fraudulent.*

Consumer resilience was adapted from Connor and Davidson's (2003) Resilience scale whereby items were rated on a Likert scale of seven degrees, while exploring the following: *When things look hopeless, I never give up., When under pressure, I can focus and think clearly., I think of myself as a strong person., I can handle unpleasant feelings., I think I am in control of my life.*

Company's media presence was self-developed and also rated on a Likert scale of seven degrees encompassing several items: *I think that companies did a good job during the pandemic in terms of*

informing the consumers about their offers using all available media channels., I think that, in this pandemic situation, the companies need to be present and available to consumers through all media channels., During this pandemic, the constant company's presence via all available media channels (TV, radio, online…) instilled the confidence in me about the company and its products.

Behavioural outcomes were explored with items referring to forced online buying and new buying learning skill. To investigate whether pandemic forced consumers to buy online the following item was used: *This pandemic situation forced me to buy products through, for me, new (online/Internet) channels.* Respondents were able to choose the answer within four categories: not at all, to a lesser degree, to a greater degree, completely. Furthermore, to explore whether consumers think of a pandemic as a way of learning some new buying skills, the following was asked: *I think of this pandemic as of a great opportunity to learn about new ways of (online) buying.* Here, the respondents also had the opportunity to choose between: not at all, to a lesser degree, to a greater degree, completely.

5 Research results

Data was tested for normality of distribution (skewness absolute values ranging from 0.253 to 1.108; kurtosis absolute values from 0.304 to 1.847) and collinearity (tolerance 0.995 and 1, variance inflation factor around 1). All values were adequate for further analysis (i.e. skewness should be between -2 and +2, kurtosis between -7 and +7, tolerance >0.10 and variance inflation factor <10), as suggested by Pallant (2011). The measurement scales of consumer vulnerability, resilience and media presence were checked for reliability and it was determined that these measurement scales show the characteristics of acceptable reliability (Cronbach alpha >0.7). Given the researched variables, descriptive analysis (Table 2) shows that consumers do not feel highly vulnerable when it comes to their purchasing during the pandemic, but they feel quite resilient. The results also show that consumers think the company's media presence was important and visible during this pandemic. When it comes to behavioural outcomes it can be seen that the pandemic forced consumers to online buying to a lesser degree and the same is for the consumers' perception of pandemic as a way of learning about new ways of buying.

Table 2: Descriptive statistics

Variable	Mean	Standard deviation
Consumer vulnerability	3.50	0.87
Consumer resilience	5.34	0.99
Company's media presence	5.10	0.96
Forced online buying	1.62	0.68
New buying learning skill	1.82	0.81

Moreover, considering the behavioural outcomes the more precise proportions across categories can be seen in Table 3.

Table 3. Behavioural outcomes – descriptive data

Variable	Not at all	To a lesser degree	To a greater degree	Completely
Forced online buying	48.4 %	42.5 %	8.1 %	1 %
New buying learning skill	39 %	44.5 %	12.1 %	4.4 %

For testing the research hypotheses regression analyses in several steps were used. The hypotheses were confirmed based on the p-value <0.05. The regression results are shown in Table 4.

Table 4. Regression results

Hypothesis	β coefficient	Status
H1: Company's media presence significantly influences consumer vulnerability.	0.051	Rejected
H2: Company's media presence significantly influences consumer resilience.	0.218**	Supported
H3: Consumer vulnerability significantly influences forced online buying.	0.112*	Supported
H4: Consumer vulnerability significantly influences new buying learning skill.	0.119*	Supported
H5: Consumer resilience significantly influences forced online buying.	- 0.108*	Supported
H6: Consumer resilience significantly influences new buying learning skill.	0.000	Rejected
H7: Forced online buying significantly influences new buying learning skill.	0.621**	Supported

Note: *p value <0.05, **p value <0.001

Research results show that company's media presence has a significant effect on consumer resilience unlike the consumer vulnerability. Furthermore, the results indicate that consumer vulnerability affects the behavioural outcomes of both forced online buying and new buying learning skill, whereby the consumer resilience significantly and negatively influences only the outcome of forced online buying. In addition, behavioural outcomes seem to be co-related. Namely, forced online buying positively influences the perception of pandemic being a good opportunity for learning new (online) buying skill. The results are further elaborated in the discussion section.

6 Discussion and conclusions

Covid-19 brought changes in consumer attitudes and behaviour. The main purpose of this study was to explore the consumer vulnerability and resilience given the company's media presence and their further impact on behaviour in terms of forced online buying and learning about new buying means.

In this regard, our findings indicate that Croatian consumers seem to be moderately vulnerable and highly resilient, while company's media presence plays an important role for the consumer resilience unlike the vulnerability. Namely, the research results show that company's media presence does not significantly impact consumer vulnerability. Therefore, hypothesis H1 was rejected. The possible reason for such result could be sought within the finding of our research that depicted consumers as not being so vulnerable in this pandemic situation. However, our study shows that company's media presence positively influences consumer resilience. This finding suggests that higher is the company's media presence, higher is the consumer resilience. Thus, hypothesis H2 was supported. This result is novel given the explored relationship and research setting, however it corroborates some of the previous findings (Rodin et al. 2019, Sellnow et al. 2009, Coombs and Holladay 2008, Reynolds and Seeger 2005, Conrow and Pohlmann 2004) suggesting that the communication is important in crisis situations as a way of managing consumer's uncertainty.

Furthermore, research results show that consumer vulnerability positively influences behavioural outcomes of forced online buying and perceiving the pandemic as an opportunity for learning new (online) buying skill. These results mean that the more consumers feel vulnerable the more they are forced to buy online and to perceive pandemic as a way of learning new buying skill. Therefore,

hypotheses H3 and H4 were supported. Although these are new findings, they are aligned with some previous general notions indicating that when consumers feel vulnerable they tend to develop defensive actions that might help them to reduce the stress (Mehrolia et al. 2020). These results also corroborate the existing findings arguing that consumers might learn new ways of handling negative consumption experience (Stewart and Yap 2020) while relying on marketers for getting back the control and searching for new buying channels (Hill and Sharma 2020).

When it comes to consumer resilience and behavioural outcomes the results are slightly different. Namely, consumer resilience seems to significantly, but negatively, influence forced online buying suggesting that when consumers are high on their resilience they are less forced to online buying given the pandemic. This led to hypothesis H5 acceptance. This result might be explained in a sense that when feeling resilient and not intimidated by the pandemic consumers do not perceive a need for changing their buying habits due to the adverse situation. Furthermore, the results do not indicate the significant relationship between consumer resilience and perception of the pandemic as a good way for learning the new buying skills. Thus hypothesis H6 was rejected. This result indicates that when consumers feel resilient enough given the Covid-19 threat they do not feel as if in a need to learn a new buying skill. These are the novel findings given the researched context and are aligned with some previous general, though indicative, notions stating that consumers show different coping behaviours when faced with stressful situations as a way of maintaining their capabilities (Ford et al. 2019). In addition, these results are in accordance with Stewart and Yap's (2019) notions claiming that only less capable, i.e. less resilient, consumers lack capability for making the consumption related tasks. In addition, these results are contradictory to findings (Hill and Sharma 2020) stating that consumers can regain the control by considering the new buying channels. With respect to the consumer behaviour, research results show that the explored behavioural outcomes are co-related. Namely, forced online buying positively influences perception of a pandemic being a good opportunity for learning a new buying skill. Thus, hypothesis H7 is accepted. This is a novel finding though aligned with some previous notions indicating that when facing the adversity consumers might be open towards new buying channel exploration and adoption (Hill and Sharma 2020), and might strive to learn new ways of managing stressful circumstances (Stewart and Yap 2020). This finding is also aligned with an assumption that the pandemic might be seen as a stimulus for technology acceptance (Wright and Blackburn 2020).

There are several theoretical contributions of this research. First, this study explores consumer behaviour in crisis/pandemic situation which is novel to its scope and extent and thus enriches the existing and forthcoming knowledge base regarding Covid-19 and consumer behaviour. Second, this study contributes to vulnerability and resilience literature that was previously determined as underexplored, as indicated by Rew and Minor (2018), Shi et al. (2017), Maurer (2016) and Mayntz (2016). Third, this study explains the relationships of vulnerability and resilience in terms of novel behavioural outcomes, i.e., new buying habits, such as forced online buying and learning orientation.

Apart from this, our findings have several marketing implications. First, marketers can better understand and assess consumer vulnerability and resilience in connection to the consumer behaviour, i.e. buying habits, during the pandemic. Second, marketers can strive to develop better, and modify existing, communication and marketing strategies. Namely, since the results show that company's media presence is relevant for consumer resilience, the companies need to invest more in advertising in order to serve as active marketing agents in reducing the consumer vulnerability and increasing and building their resilience. Moreover, this means that the companies need to consider more media/channels in order to achieve the adequate reach of their target market, and thus consider omnichanneling possibilities. Third, companies should base their communication strategies on the adequate appeals. For instance, they should educate consumers about the online buying means; should appeal to reassuring messages, while entertaining as well. This is important in order to connect with their consumers, while engaging the consumers, helping them and stimulating them to online buying. In this way, companies will be able to communicate trust and confidence, which might result in satisfying online purchasing experience.

This could also stimulate the buying in post-corona period, while enhancing the customer relationships attained during Covid-19.

This study is not without research limitations. Apart from conducting the research in one point in time, one limitation is the sampling method. Namely, this study employed convenience sampling, while probability and representative approach might provide more comprehensive insights. Another limitation could be sought within the limited number of researched personal factors. Therefore, the future research might go into this direction while encompassing additional personality factors and representative population. Future exploration could be done in terms of the variety of products and or industries and also in different countries to capture the cross-cultural variations. Future studies might include the companies' perspectives regarding corona period, as well as the consumer insights in post-corona time. Nevertheless, pandemic opened new research streamlines that can shed new light on both consumer and business behaviours.

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