



Assessing the impact of brand trust and brand image on consumer behavior during a time of crisis

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ABSTRACT

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Title: Assessing the impact of brand trust and brand image on consumer behavior during a time of crisis.

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Keywords: brand trust, brand image, consumer behavior during covid-19

Research question: How is consumer behavior affected by brand trust and brand image during covid-19

Purpose: The primary purpose of the research is to critically highlight and assess how brand trust and image strongly influence consumer behavior during a crisis. As a considerable gap exists in the literature, the study seeks to identify how these aspects influence overall consumer behavior in the pandemic era.

Method: This study used quantitative research and a deductive approach. According to previous research and the conceptual model, hypotheses were developed for the purpose of this study. A total sample of this study resulted of 205 respondents. The results were analyzed proportionally based on the primary data collected through correlation, cronbach's alpha, and multiple regression in IBMSPPSS statistics.

Conclusion: Hence, the primary focus of the study was to identify how brand image and trust influence consumer behavior during the pandemic. Concern to this, it becomes significantly critical to recognize the fact that consumer behavior essentially undergoes a necessary change during a time of crisis. Several aspects affecting the consumers' behavior such as the personal, economical, environmental and related elements, undergo a considerate level of change making the different customers modify their overall behavior. However, the study results showed that the two independent variables influenced consumer behavior during covid-19.

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Chapter 1: Introduction

1.0 Overview

A crisis can be an event such as war, economic decline, pandemic, or extreme natural events which tend to influence all countries in social, cultural, political, economic, and others. One of the time crisis that shook the world back in 2020 was the Covid-19 pandemic, which has brought about several changes in the lifestyle of the different consumers who have now switched to e-commerce purchases and related trends. In this context, associated marketers and enterprises must ensure that they can successfully understand the fundamental way consumer behavior would be influenced critically in the context of the changing pandemic times (Reddipalli, 2020). In this context, brand trust and image are critical in consumer behavior and overall purchases. Hence, the objective of the first chapter is to outline the background of the study and underline the problem statement, which would then be followed by identifying the research aim, objectives, and questions and this would help assess the study's implications. The study's rationale and how it will resolve the research questions will also be critical.

1.1 Background

Current uncertainties in many markets have led to COVID-19. There has been a significant economic and social impact of COVID-19 on the world. The COVID-19 pandemic has caused a global shift in consumer attitudes, behaviors, and purchase habits and in addition to making all efforts to cope with the crisis, brands must develop strategies to survive post-crisis. Various expenditures have been adversely affected by the financial shock and economic downturn triggered by COVID-19 (Curran,2020). Based on Nair and Irani (2020), everyone uses anything and everything to cope with anxiety and fear caused by the crisis. A survey conducted by Kantar group (2020) found that 41% of Indian consumers changed their purchase decisions based on brand, while 52% preferred non-branded alternatives during the ongoing COVID-19 health pandemic. Another study carried out by Mandese (2020), reported that consumers switched from one brand to another during the crisis, with the majority saying they were likely to switch to a new brand after the epidemic had ended. Other findings found that consumers experiencing a problem are aware, expect more from brands, and are likely to change their opinions and preferences after the crisis (Drewniak & Karaszewski, 2016).

Trust's importance has been stressed in indeterminate situations (Drewniak & Karaszewski, 2016). Customers are loyal to brands when they trust the brand. The Consumer must evaluate the information on the product to build trust. Developing emotional trust with customers is possible if companies prove that their brand is only for them and meets their needs (e.g., the brand is trustworthy and family-friendly). Well-

established brands demonstrate this type of behavior. A customer is likely to purchase a brand from a category based on specific features of the brand (Moorman et al., 1993).

Brand trust affects consumers' purchase behavior when events are beyond their control, making them feel vulnerable (JWT, 2009). Some would argue that trust comes from consumers believing that the brand would not take advantage of a vulnerable situation and instead act responsibly (Gefen, 2000). Consumers learn to make rational decisions through trust by lowering their risk exposure. During the recent global crisis, European consumers were more prudent and balanced regarding purchase behavior and spending patterns (Anderson & Narus, 1990). Thus, developing and maintaining loyal customers is crucial for every business in today's competitive market (Zaidun et al., 2020). It depends on a brand's ability to perform its stated functions that consumers will rely on (Sung & Kim, 2010). Creating brand trust is one of the most efficient ways to boost business performance and secure a sustainable competitive advantage (Ha, 2004).

In modern marketing, brand image has become a crucial determinant of consumers' perceptions of a particular product (Murphy, 1992). Brand image influences consumer purchasing decisions, so marketing activities primarily aim to influence potential clients' perceptions, attitudes, and behavior toward a particular brand. In developing a brand, brand image plays a significant role. Understanding a brand's reputation is vital to successfully managing it in the long run (Gilaninia & Mousavian, 2012).

Although brand features and attributes can affect consumers' consumption decisions, consumer perception of the brand image is a more significant factor. Despite the change in consumers' lifestyles and how information is processed, the brand image remains the dominant impact on consumption decisions (Zhang, 2015). Hence, it becomes evident that brand image and trust are critical in customers' overall purchase decisions. As the customers cannot view the products entirely and the visual sensory is absent in this scenario, the customers make their trust based on their understanding and identification of the particular brand (Mothersbaugh et al., 2020).

The role of brand positioning and branding in influencing decisions is well-known. As a result, brand awareness and the communication of aspects such as quality become more important to consumers, affecting their choice and decision-making (Mueller & Szolnoki, 2010). A firm with a strong brand enjoys several benefits, including superior customer loyalty, higher resiliency to customer responses to price changes, and higher profit margins. In addition, there are licensing opportunities and brand extensions. Hence, by building a brand successfully, a producer could withstand the increasing competition of retailers. Kaswengi & Diallo (2015) argue that previous research has not focused on the role of a crisis in influencing customers' brand preferences but rather on drivers like store image, retailer factors, consumer characteristics, perceived risk, and marketing mix variables.

Consumers typically base their brand choices on price, taste, packaging, perceived quality, and personal experiences. Consumers switched to store brands during this economic shock, and consumption decreased. Consumers choose brands during crises, regardless of prior studies emphasizing store formats' importance

in different contexts (Kaswengi & Diallo, 2015). In addition, online shopping is on the rise, consumers are choosing trusted brands, discretionary spending is shrinking, shopping frequency is reducing, and more consumers opt to shop close to home. Changing to local stores rather than distant stores illustrates the polarization of sustainability as the consumer decision journey must be reshaped quickly as consumer behavior changes (Kohli et al., 2020.). A COVID-19 crisis has affected consumers' consumption patterns, according to a survey conducted by the end of 2020. In addition, consumers were willing to pay more for durable products. The pandemic has affected consumers in two ways: 38% are concerned about being able to pay their bills, and 42% are delaying significant purchases. In addition, 56% of consumers are conscious of how their purchases impact the environment. A majority of consumers (80%) remain confident in retailers, some consumers are aware of their rights (27%), and some believe that they can legally complain when there is a problem with their purchase (23%) (European Commission,2021). Marketers should focus on changing consumer mindsets, consumption habits, and lifestyles (Nagpal & Gupta, 2022). Managers can get ideas they will use to make a strategy for future times of crisis. Furthermore, the COVID-19 pandemic has affected people economically and psychologically. A reassuring tone will help brands develop emotional connections with their customers to build closer relationships with them (Nagpal & Gupta, 2022).

1.2 Research problem

Pandemic-responsible infectious diseases have appeared and spread throughout history regularly. Several significant epidemics and pandemics have already affected humanity, including plague, cholera, flu, and severe acute respiratory syndrome coronavirus (SARS-CoV)(Piret & Boivin, 2021). Past pandemics such as the black death, the plague of London, and the Spanish flu provide some insight into business prospects in the long run (Reader,2020). Many factors contribute to the spread of infectious diseases, including globalization, travel, trade, urbanization, crowded cities, changes in human behavior, and improper use of antibiotics (Reader,2020).

The COVID-19 pandemic has experienced several countries responding differently to the ongoing crisis. The approach taken by other countries has increased the economic impact of the pandemic compared to Sweden, which has limited the economic impact of the pandemic (Rolandet,2020).

There has been a correlation between unhealthy environmental conditions and consumption patterns in the Covid19 pandemic in December 2019, which reflects this quite clearly(Gogoi, 2021). Furthermore, the COVID-19 pandemic has affected people economically and psychologically, so a reassuring tone will help brands develop emotional connections with their customers to build closer relationships with them (Nagpal & Gupta, 2022).

Brands need to develop strategies to survive a crisis while making all efforts to cope during the crisis, taking into account this disturbed equilibrium in the present study (Nagpal & Gupta, 2022). In the aftermath of a crisis, brands evaluate the situation and respond differently due to its delicate nature; However, some

brands have taken a relatively silent approach to the crisis, while others are adapting better than others. The brands that emphasize profit, people, and the planet are succeeding during these times so far (Iss Bautista, 2020).

There is limited empirical research on how pandemics might alter customers' brand choices during a crisis, so it is unclear how a pandemic might affect or change consumers' behavior (Kaswengi & Diallo, 2015). Worldwide, consumers' attitudes, behaviors, and purchasing habits have changed due to the COVID-19 pandemic (Nagpal & Gupta, 2022). Consumers' buying habits are changing as they become more aware of what they buy; quality and safety are more important than brands. A growing number of consumers are concerned about their health and their family's health; as a result, consumers' consumption patterns changed during the pandemic (Gogoi, 2021).

Consumers prefer to buy well-known and popular brands rather than unknown ones due to the cautious nature of current spending. Local brands also do well due to their quality of products (Gogoi, 2021). In the previous research, a survey was done based on the consumers, and this stated that over half (54%) of the respondents said that new brands made up more than 30% of their shopping baskets. Two reasons most often cited for purchasing from a new brand are favorite brands being out of stock (32%) and being willing to try new brands (32%). This under-reaction by the notable brands presents a real opportunity for smaller and mid-tier brands to maximize sales which may not have been possible before (Knowles et al., 2020).

According to previous research, consumers are rethinking their shopping habits, shifting them, and adapting them to meet new demands. Consumer behavior and attitudes are changing, providing more opportunities for brands to capitalize on by developing new services and products (Knowles et al., 2020). This thesis will aim to expand consumer behavior and branding knowledge as a field by studying a phenomenon lacking empirical data and research, thus contributing to a broader and more holistic view of both fields.

1.3 Research aim

The primary purpose of the research is to critically highlight and assess how brand trust and image strongly influence consumer behavior during a crisis. As a considerable gap exists in the literature, the study seeks to identify how these aspects influence the overall consumer behavior in the pandemic era.

1.4 Research question

How is consumer behavior affected by brand trust and brand image during covid-19?

Chapter 2. Literature review

2.0 Overview

The primary focus of the study is to assess the overall impact of the brand image and trust on consumer behavior concerning the current pandemic. As the pandemic is a remarkably recent phenomenon, observing how consumer behavior has changed about the pandemic is very crucial (Trudel, 2019). About this, the focus of the given review of literature is to analyze the current studies presented regarding concepts such as brand image, brand trust, and consumer behavior as this would assess factors affecting the brand image and brand trust alongside consumer behavior. Based on this, the conceptual framework would be developed using the gap in the literature.

2.1 Brand image

Brand image is the process in which consumers tend to think about a particular brand. It can be known as a customer's perspective on a specific brand (Bastos & Levy, 2012). The image does not formulate in one day but can be an aspect that tends to develop over time. In this context, the customers tend to form an image based on the interactions and experiences they tend to have with the brand. In this regard, the exchanges may take the form of purchases, service purchases, or related interactions. The brand image is the aggregate of customers' ideas, beliefs, impressions, and general beliefs regarding the brand (Edelman, 2010). Customers perceive a brand differently; therefore, forming a brand image may be critical for any business. The key reason why a brand image is critical to engage in may be that it helps to extend a company's profits and attract customers to the brand (Fan, 2010). In addition, when the brand image is mainly positive, it helps introduce new products under the same brand.

Moreover, the brand image also contributes to boosting the current customers' confidence and helps retain the customers within the business (Gielens & Steenkamp, 2019). Lastly, when the brand image is positive, it leads to better business and customer relationships. In this context, when a company with a poor brand image is present in the market, the brand may struggle to operate well and achieve its overall objectives at large.

2.1.1 Factors affecting brand image

It becomes critical to note that several factors affect the brand image (Hao et al., 2019). Hence, for a company to be successful in the long run, it is essential to understand the different factors influencing the brand image. The various factors are as follows:

Definition of products and services

The definition of services and products are the most critical aspect of every brand image. All companies may be responsible for engaging in products and services which would contribute to better customer engagements and help create a unique value proposition (Hunt, 2019). Hence, when a brand is strong, this means that the product value proposition is sound.

Visual identity

The visual identity of a brand also has a strong influence on the overall brand image. Although some participants may consider the visuals superficial, it critically impacts the individual's choice (Jacobson, 2020). Hence, the visual identity is integral when the intention is to improve a brand image. For instance, the logo of Apple is clean, free of clutter, and streamlined in a manner such that it is trying to portray a vibe (Franzen & Moriarty, 2015).

Consistency

The consistency as engaged by the brand also strongly influences a brand (Kim & Sullivan, 2019). In this regard, it is critical to note that brand consistency manifests all aspects of the company and seeks to reinforce a brand's image. In line with this, a better brand image would be engaged when the brand performance is consistent at large (Davis, 2017).

Brand associations

The brand associations are the overall connections and fundamental values that the brand portrays to the target audience (Murphy, 1992). A good example is the four seasons, which are associated with luxury, Tesla is strongly associated with sustainability, and Microsoft is associated with simplicity (Kasapi & Cela, 2017).

Emotional resonance

Emotional resonance is the sense of nostalgia experienced by an individual, like Coca-Cola, which is driven by emotion, making the product quality and style matter just a little less. However, brand emotion is broadly relevant (Olins, 2002). Hence, when a brand image is strong, there is a high chance that the customers are driven by emotional cravings (Almeyda-Ibáñez & George, 2017).

Brand loyalty

Brand loyalty also affects the brand image. In this regard, it is evident that when the customers are loyal to the brand, the overall brand image of the organization improves critically (Rizkiyah et al., 2020). Hence, a sustainable brand image is built when the customer's loyalty is high (Rehan, 2014).

2.1.2 Brand theory in marketing

Branding theory - Aker Brand image model

Branding is a concept that the customers perceive a product as involved. Branding theories are primarily available in multiple contexts" (Dinnie, 2015). These can be the double jeopardy effect and the duplication of purchase law (Rehan, 2014). The double jeopardy effect states that small brands generally tend to suffer twice more than large brands because they generally tend to have a smaller number of customers, and in line with this, the customers tend to buy from them less than the large brands. Lipiäinen and Karjaluoto (2015) also underline that another theory is associated with the duplication of purchase law. The law states that different brands generally share familiar customers with the more prominent brands (Dinnie, 2015). Regarding this, a majority of the brands tend to share a majority of the customers with the more famous brands; hence, this takes up a larger market share and leaves a smaller group of customers with a smaller brand (Holt, 2016).

The Aaker Brand equity model by David Aaker viewed brand equity as a combination of brand awareness, loyalty, and associations that comprise together with one another and seek to offer the consumers a product or a service that holds considerable value (Olins, 2002). In this regard, the focus is on ensuring that the brand can be managed and built correctly. Brand management primarily focuses on brand identity, which relates to brand affiliations, and seeks to understand and assess the offerings made to a brand. The model identifies a brand as a product of several aspects, such as a product, an organization, and a person.

Brand as a product focuses on the product's scope, attributes, quality, and value. On the other hand, a brand as an organization determines details, local workings, and global activities (Alkindin et al.,2021). Lastly, brand personality and brand relationships are focused. In addition to this, the brand as a symbol is the audio and visual imagery. Thordal-Christensen (2020) argues that the model helps compromise the business strategy and is separate from its rivals. However, it fails to include the subjective nature of each brand.

2.2 Brand trust

Brand trust is the prevailing belief and assurance a particular customer may have in a brand. In this concern, it is evident that how individuals feel about the brand is critical and strongly influences a brand's overall reputation. In line with this, it can affect the bottom, like operational profits (Rooney, 1995). Rowley (2004) mentions that most people like buying from online stores like Amazon because they know the brand is trustworthy. According to Ruiz-Real, Uribe-Toril, and Gázquez-Abad (2020), 81% of the customers purchase from a brand they trust.

Brand trust measures the different customers' confidence in the company. It is a clear reflection of how the brand delivers on its promises and stays true to the overall values it reflects (Schlecht,2003). Simmons (2007) defines that customers may find a brand largely trustful due to its delivery of quality products and services. When a brand provides a good quality product in such a context, they may trust it and become more intensely loyal. In addition, when a brand receives sound reviews and ratings, it may find ultimate success and trust from different customers (Rehan, 2014).

Experts charging a fair price for the products being sold and treating the customers might be other critical factors contributing to good brand trust (Swaminathan et al., 2020). In this regard, when the company intends to find long-term success, ensuring that a reasonable rate is provided to the customers and the customer service issues may be handled well is integral (Almeyda-Ibáñez & George, 2017). According to Vaid and Campbell (2003), brand trust is critically important for several reasons. These reasons are customer retention, good reviews, recommendations, and popularity. Some of the key reasons why brand trust needs to be built in the context of a company are as follows:

Brand trust helps bring customers value (Vander Shee et al., 2020). In this concern, it is evident that when the brand is trusted, it brings valuation to the customers. Brand trust encourages loyalty and repeated sales, ensuring value generation and fulfillment of customer needs. Gielens and Steenkamp (2019) also mention that when the brand is primarily trusted, it helps in influencing buying decisions. In this regard, it is evident that when the buying decisions are engaged, the Consumer's trust in the brand plays a critical role.

Brand trust also helps in building brand loyalty. In this context, it is crucial to understand that when brand loyalty is built, customer relationship management is engaged successfully, and the purchases are made correctly (Hao et al., 2019). Lastly, brand trust can also lead to successful brand advocacy (Lipiäinen & Karjaluoto, 2015). When customers are "satisfied," they become loyal customers of the brand and refer the products to other consumers, leading to better results. In this concern, creating a brand advocate goes a long way in inculcating a positive experience (Holt, 2016).

2.2.1 Techniques to engage in better brand trust

Brand trust would contribute to overall organizational satisfaction, and the company must contribute adequately to creating a better brand strategy (Hunt, 2019). In this regard, the following techniques may be applied to ensure that higher brand trust is achieved:

- Consistency in the context of customer service may be viewed as the key to success. In this regard, it is evident that when consistent services are offered, the company can build a trustful relationship with the different customers (Holt, 2016). Hence, consistency is the key to long-term success.
Secondly, building awareness is another critical strategy with which the company could find long-term success (Dinnie, 2015). Here it is practical to note that when brand awareness is built correctly, in such a context, better brand trust is made, leading to better organizational results and fruitful engagements, thus resulting in better efficiency (Holt, 2016).
- Jacobson (2020) mentions that the goal is improving customer service. It is worth noting that when the customer experience is increased to a great extent, there will be better engagement in that context. In this regard, it is critical to state that the customer experience may be such that

the customers feel that all their needs have been fulfilled (Franzen & Moriarty, 2015). When such a provision is provided, the customers become loyal, increasing their trust in the brand.

- Another critical technique for customers to trust the brand is by making the connection strong. When customers are highly engaged and communicate accurately, trust is built successfully, resulting in better relationship management and successful outcomes (Abrardi et al., 2021).
- Kim and Sullivan (2019) state that transparency is another crucial technique to build better brand trust. In this regard, it is evident to highlight the fact that when better transparency is ensured, the customers feel valued and motivated to work hard for the enterprise. In such a scenario, the sense of confusion and disputes are avoided. Which builds the trust of a brand with the customers (Saura et al., 2020)
- Another critical technique the company may apply is the maintenance of relationships with loyal customers. In this regard, it is integral to understand that when the enterprise is engaged in building a relationship with loyal customers, the business sales are estimated to increase by 42% (Murphy, 1992). These customers are bound to trust the brand when their needs are satisfied adequately.

2.2.2 Factors affecting brand trust

Brand trust requires years of practice and persistence, which a company would be required to show to customers. In this regard, it is critical to note that when the brand is trustful, the sales and revenues increase as well (Olins, 2002). Hence, in the context of the workplace environment and consumer relationship, a company must see that it can maintain trust properly. For this, the factors affecting brand trust are critical to identifying and have been given as follows:

Privacy

Brand privacy is the usage of the brand that makes a person feel exclusive, and the brand does not publish the private details of a customer. For instance, if an individual is undergoing some service at a clinic, it is critical that their personal information is not published or the essential details of their treatment are disclosed. In such consideration, the trust in the brand is comparatively very high (Warren et al., 2018).

Brand name

The brand name has a critical role in ensuring better engagements and outcomes. The brand name gives way to better security, leading to better brand trust (Amberg & Fogarassy, 2019).

Quality information

Rooney (1995) states that the brand's information influences the overall level of trust within the context of an enterprise and the customers. In this regard, when the quality of information is high, then in such a con-

text, better quality information maybe derived from the enterprise, and the employees are satisfied critically (Rooney, 1995).

Word of mouth

Word of mouth is another crucial factor that strongly influences brand trust. The word of mouth marketing refers to the related marketing engagements adopted by the customers in favor of the enterprise when they have a good experience. Good word of mouth improves brand trust and identity (Agarwala, Mishra & Singh, 2019).

Perceived risk

The perceived risk associated with the relationship with other brands is also bound to extend the overall brand trust. In this regard, customers believe that in case they change their overall brand, the customers might face higher risks which can only be mitigated when strong ties occur with the existing brand. Hence, perceived risks influence overall brand trust (Fetscherin, 2019).

2.3 Consumer behavior

Consumer behavior is the study of a consumer's action, as it strongly influences the purchasing pattern, use, evaluation, and overall disposal of products and services which will satisfy their general needs (Han, 2021).

The marketers would be required to ensure that they can understand the consumer decision-making process correctly, which will give way to better engagement and security. Hamilton et al. (2019), mentioned that consumer behavior could be a set of activities people tend to undertake while consuming and disposing of different products and services. Mothersbaugh et al. (2020), mentioned that consumer behavior is a procedure that enables diverse individuals to decide the what, when, and how aspects that help purchase services and goods. Khan (2020) also states that the dynamic interaction of behavior, environment and other factors enables the better exchange of the critical aspects of one's life. The key reason why consumer behavior is studied is that it helps decide what purchases must be made and ensures that the different consumers' mental and emotional procedures can be correct. In this context, better decisions are made when the consumer can engage in the purchase and post-purchase virtually.

Agarwala, Mishra, and Singh (2019) state consumer is an individual or an entity that purchases the products and assists in evaluating and acquiring or disposing of the goods and services as available. In this context, consumer behavior is a decision-making procedure whereby consumers engage in physical activity to make the right choice. Reyes (2020) mentions that there are four main types of buying decision behavior which is generally engaged in by a consumer and may be categorized as follows:

- Dissonance Reducing Buying Behaviour
- Complex Buying Behaviour
- Variety Seeking Buying Behaviour
- Habitual buying Behaviour

According to Stanciu et al. (2020), the dissonance-reducing buying behavior is reflected by the customers when the customer involvement is very high, and there is no substantial differentiation amongst the varying alternatives. In this context, the consumers are highly involved and see little difference between the alternatives available. Consumers are highly involved in the procedure but are aware of the substantial difference between the different brands (Amberg & Fogarassy, 2019). Here the buyer develops a particular perception about a specific product and makes an associate choice. This behavior is when the purchases are relatively expensive. Another behavior type is the variety-seeking behavior type, whereby the buyer is involved in some situations and not so involved in others. However, there does exist a significant brand difference (Sheth, 2020). Lastly, in habitual buying behavior, there are some situations where the Consumer shows low involvement, but a brand difference does not exist.

2.3.1 Consumer behavior theory

Nicosia model

The Nicosia model can be a structural model of purchase decision-making whereby an individual consumer or an entire family engages in personal decision-making. This model shows the relationship between the company, the consumer and the overall communication that engages in the context of the promotional activities. In contrast, the consumers make the purchase decision (Mothersbaugh et al., 2020). Here, it is relative to understand and identify that the author of the model, F.M Nicosia, has identified three main stages that move accordingly. These are the preferences, attitudes, and motivations. Murphy (1992) argues that this model is complex because it involves four areas of decision-making. These comprise the consumer attitudes, the information availability, the act of purchase, and the overall feedback which gives way to better opportunities. Hence, the marketer needs to focus on these four aspects and the feedback mechanism.

2.3.2 Factors Influencing Consumer Behaviour

Key factors influencing consumers' behavior may be cultural, social, personal, economic and psychological factors. According to Warren et al. (2018), cultural factors can be identified as the fundamental values, perceptions, behaviors, and wants of a particular individual living in a society. The cultural factors comprise of the subculture, culture and social class. On the other hand, the social factors tend to reflect a constant influx through which an individual can learn and identify consumption. In this concern, the family roles and status are determined critically (Saura et al., 2020). The personal factors are comprised of characteristics in line with the demographics such as age, income, personality, self-concept, lifestyle and overall occupation (Abrardi, Cambini & Rondi, 2021). Lastly, psychological factors are influenced by individual psychology, which strongly influences the decision-making procedure. In this concern, the psychological factors comprise learning, perception, attitudes and beliefs, and motivation. Economic factors include personal and family income, consumer credit, income expectations, liquid assets and other critical engagements (Franzen & Moriarty, 2015). Understanding consumer behavior is vital because it gives way to manufacturing and pricing policies, distribution decisions, marketing opportunities, technology influence and product offerings.

2.4 Factors of brand image that influence consumer behavior

The key factors of brand image influencing consumer behavior are loyalty associated with the brand, emotional resonance with the brand, consistency offered by the brand, and the services given. Rooney (1995) mentions that consumer behavior is greatly affected by how a particular participant views the related manner in which the purchase has to be made. Several studies, such as Rowley (2004), have mentioned that brand image is vital in consumer behavior.

2.5 Relationship between brand image and consumer behavior and its impact

Ruiz-Rea et al. (2020) framework explains the relationship between consumer behavior and brand image. In this regard, it is evident to consider the fact that product image, country image, and corporate image dimensions affect individual beliefs and greatly determine their purchase behavior (Ruiz-Rea et al., 2020). However, Saura et al. (2020) argues that aspects used as moderators in this model are somewhat limited. Hence, Rowley (2004) also mentions that the brand image impacts consumer behavior critically, whereby if the brand image is positive, the behavior will favor the company and if the brand image is negative, the behavior would not be in favor of the brand.

2.6 Trends related to consumer behavior towards shopping during the pandemic-Covid 19

Covid 19 pandemic has been able to transform lives with the three primary forces governing the same as the economic downturn, preference shifts, and digital acceleration. In this context, it is critical to understand that behavioral changes were identified (Kasapi & Cela, 2017). Hence, one of the first changes concerning consumer behavior observed in the context of consumer behavior is the economic downturn. Many individuals recently lost their jobs, so they had to change their consumption patterns which led to an economic downturn. In addition, the different consumers' preference has shifted to a greater extent (Davis, 2017). Customers now prefer items that can be delivered to them at their homes; in this regard, they prefer relatively cheap things. In this regard, it is evident to understand that when the customers are offered products which are affordable and deliverable at home, then in this regard, they would be willing to shop from the given source. Lastly, digital acceleration may be another pandemic's impact on overall shopping behavior (Abrardi et al., 2021). E-commerce purchases have come into concern. Here it is essential to understand that e-commerce has had a drastic impact on the overall consumers at large. In this concern, it becomes evident to note the fact that it has changed how consumers tend to engage in purchasing products.

2.7 Conceptual framework

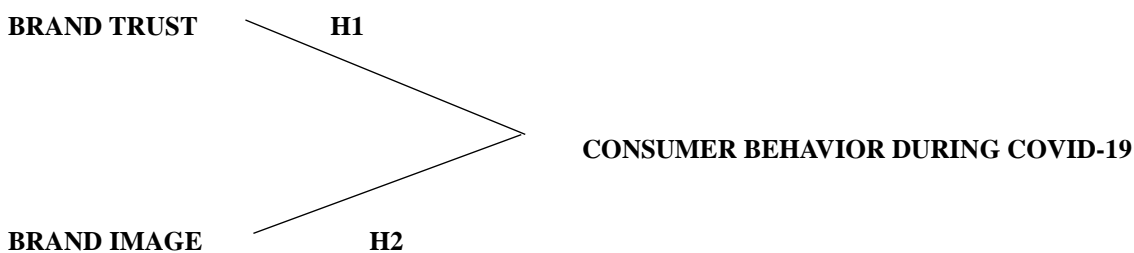
“Trust is a willingness to rely on an exchange partner in whom one has confidence.” Brand trust refers to a consumer's attitude towards a particular brand (Morgan & Hunt, 1994). To establish trust between the brand and the customer, the brand must demonstrate characteristics that enable it to be considered more than just another product (Amron, 2018). In the past, researchers have conducted various studies establishing the relationship between brand trust and purchase decisions. Repurchasing was likely to occur as consumers started to trust a particular brand and started to prefer that brand (Chinomona et al., 2013). Additionally, brand trust and purchase intention were positively correlated, which implies that if the level of brand trust grows, the level of purchase intention will increase (Aydin et al., 2014). In addition, brand trust can be derived from the brand experience and intangible elements such as emotional quality. Emotional qualities that contribute to brand trust are typically the feeling of safety and the willingness to trust the brand (Alwi et al., 2016). According to the research results, brand trust positively influences consumers'

buying behavior. Therefore, we proposed a positive association between brand trust and consumer buying behavior during Covid-19.

H1: Brand trust positively impacts consumer behavior during Covid-19

Brand image is the perceptions, ideas, and beliefs a customer holds or possesses about an object, product, or service. Marketers define a brand image as everything customers think or feel about a brand (Ahmed, 2021). Based on the type of a particular brand, a brand's image is defined as the sense it creates in the consumer's mind (Diallo et al., 2013). Consumers will become more loyal to brands if they become increasingly ingrained in their memory. The goal is continuously to create a fantastic or memorable brand image in consumers' minds that they can constantly reflect on and as the number of consumers exposed to the brand increases or improves, so does the emerging brand impression in the consumers' mind. The generated brand image will also become more powerful when a brand association is highly interconnected (Amron, 2018). German consumers were also studied to determine the impact of brand image on their decision to purchase branded products. Findings indicate that brand image can positively influence customer buying behavior (Watson et al., 2015). Researchers have conducted numerous studies linking brand image and buying decisions. Among 200 respondents, researchers examined the role of brand image in the decision to purchase branded items in Malaysia. Additionally, the study concluded that brand image influences consumers positively and significantly (Sasmita & Mohd Suki, 2015). Our first hypothesis is a positive relationship between brand image and consumer buying behavior during covid-19.

H2: Brand image positively impacts consumer behavior during Covid-19.



Chapter 3. Method

3.1 Epistemology

It derives from two Greek words: episteme, meaning knowledge, and logos, meaning theory (Bell et al., 2019). Therefore epistemology is the theory of knowledge assumptions that include what we consider acceptable, valid, legitimate knowledge and how we can communicate (Saunders et al., 2019). As researchers, epistemology plays a crucial role in determining how to efficiently conduct business research. In order to make better assertions about business and inform policy, we need to feel confident about how to design studies and employ methods that will generate knowledge (Bell et al., 2019). There are two types of epistemology; positivism and interpretivism epistemology (Bell et al., 2019). Objectivist ontology informs positivist epistemology. As reality exists objectively and externally, a way to gather data is to measure by using surveys or other instruments (Bell et al., 2019). Positivism is a deductive approach to social science. The process mimics experimental research in the physical sciences in which, hypotheses are made, data is collected, theories are evaluated, and then, if not rejected, they are accepted as representing factual statements about reality (Bell et al., 2019). On the other hand, in the interpretive research philosophy, the data relied upon can be interpreted by the researcher to add their perspectives to the study (Lancaster, 2007). The approach the author is taking in this research is positivism. Hence, the study intends to identify the relationship between the independent variables Brand trust and image on consumer behavior during the pandemic. The dependent variable is the application of positivism. Research philosophy is best suited for the study as it will give way to ensuring the best technique to gain consumer perspectives.

3.2 Research approach

The research approach is the study's research plan based on the data analysis techniques. Once the data has been collected in the context of the study, the data must be analyzed critically which will help find the answers to the research questions (Ghauri, Grønhaug & Strange, 2020). There three main approaches to theory development, and these include deduction, induction, and abduction (Bell et al., 2019). Abduction theory is testing an existing hypothesis or generating a new one, often through other data collection, to confirm or reject it. Sometimes abduction is referred to as reproduction and in an abduction case, a 'surprising fact' is observed, then a plausible explanation is worked out (Saunders et al., 2019).

A deduction is developing a theory or hypothesis and designing research strategies to test them. Induction data is used to view results of data analysis (Saunders et al., 2019)

Abductive research approach moving from theory to data or data to idea moves back and forth to affiliate deduction and induction (Saunders et al., 2019). In the deductive research approach, the researcher deduces

the critical information out of the data available. In contrast, in the inductive research approach, the researcher induces crucial information from the data by applying their thinking and perspectives (Lê & Schmid, 2022). Quantitative research involves a deductive approach, collecting and analyzing data to test a theory. Qualitative research is associated with an inductive approach, where one can develop a better theoretical perspective than what is already available in the literature (Saunders et al., 2019). However, the choice of the research approach is based upon the philosophy opted for and the researcher's involvement in the study. In this context, the research approach applied for the study may be identified as the deductive research approach. The deductive research approach minimizes the role of the researcher in the study and is engaged in critically assessing the findings based on scientific facts and data. Hence, the deductive research approach is used because the opinion regarding brand trust and image can be engaged rightly with the assistance of consumer behavior during the pandemic.

3.3 Research design

Research design describes how to collect and analyze data. In choosing a research design, a range of dimensions are prioritized (Bell et al., 2019). The distinction between design and tactics is helpful at this point. In research, design is concerned with the overall strategy and plan while tactics are concerned with data collection and analysis details. In deciding on tactics, they should know how qualitative and quantitative data are collected and analyzed (Saunders et al., 2019). The current study applies a quantitative research approach, as previously mentioned. When using structured and predetermined data collection techniques, quantitative research methods are often associated with positivism and deduction.

The research design is broken down into three types: descriptive research design, exploratory research design, and explanatory research design. An amalgamation of descriptive and explanatory research has been used in this study. The descriptive research design explains the findings critically based on the data collected and assessed in greater detail while on the other hand, explanatory research establishes causal relationships among variables. This method focuses on understanding why something occurs when limited information is available. Explanatory research aims to explain a situation or problem by analyzing its variables (Saunders et al., 2019). Multiple linear regression analysis, Cronbach's alpha, and correlation analysis are used to generate the descriptive and explanatory variables for the study. Using descriptive and explanatory research to explain the relationship between the dependent variable (consumer behavior during covid-19) and the independent variable (brand trust, brand image), we can gain a deeper understanding of the relationship.

Thus, a research strategy explains how a researcher intends to answer a particular research question. The methodology refers to gathering and analyzing data based on their adopted philosophy. Experimental and survey research strategies are the most common strategies in quantitative research. Surveys are used in quantitative analysis using questionnaires, structured interviews, or structured observations. The author conduct-

ed questionnaire research to collect data from different respondents and analyze it based on deductive theory, positivism, and descriptive design (Saunders et al., 2019).

3.4 Data collection method

Data collection is the overall technique for the study to resolve the research problems.

3.4.1 Primary and Secondary data

Secondary data analysis involves using other people's data to serve the researcher's interests. The study was used to answer newly developed research questions or examine alternative perspectives on previously explored questions. Hence, include raw data and published summaries (Saunders et al., 2019). The author utilized peer-reviewed articles in the two chapters, ensuring validity and reliability. The author used articles and books from databases such as google scholar, diva, and sage as secondary data. In addition, the library searching tool of Mälardalen university.

Primary data is data that is first-hand rather than relying on a pre-existing data sample so to test the hypothesis, the author chose a self-completed questionnaire, often called a survey, filled out by respondents (Saunders et al., 2019). By answering the questionnaire self-referentially, respondents are not affected by administrators' interference (Bell et al., 2019,). It is possible to broaden the sample size by distributing a questionnaire to a larger audience. Saunders et al. (2019) explain that participants receive the same set of questions without the questions being tailored specifically for them. Self-completion questionnaires were distributed electronically via social media sites by the author. The areas used were WhatsApp, Facebook, Instagram, and WeChat.

3.4.2 Questionnaire

The author used Google Forms to construct the questionnaire and these questions were designed to answer the research question and test the hypothesis. This study will use an online questionnaire because the author hoped to obtain a representative International sample. For this reason, the language that has been chosen is English. The author was able to gather respondents from 30 different countries, including India, Tanzania, Uganda, the United Kingdom, the United States, Denmark, and Sweden, with a majority of participants. It was designed with an easy-to-follow layout so that participants would have a pleasant experience answering the questionnaire. Each chapter is introduced with a short headline and questions are arranged according to topics. A vertical scale was designed by the author to reduce the chance of participants entering incorrect answers (Bell et al., 2019).

A survey has been compiled based on previous literature concerning the concepts. It is advisable to use already established questions that have been previously examined and validated, thus ensuring their quality (Bell et al., 2019). The study also employed closed questions in which respondents were given multiple choices which explain that closed questions have the main advantage of enhancing the comparability of the

answers. By participating in the survey and providing your answers, your responses will be included in the research, it is clearly stated at the beginning of the questionnaire. Although answers will be handled anonymously, it is explained that they will be treated as confidential. Additionally, respondents were asked to rate the statements attached to the theoretical concepts with a Likert scale of 7/8 point measure. Saunders et al. (2019) state that a Likert scale is a system in which people are asked to rate items using a scale. Usually between 7/8, where 1 would indicate "Completely agree", 2 would indicate "Agree", 3 would indicate "Somewhat agree", 4 would indicate "Neither Agree nor Disagree", 5 would indicate "Somewhat disagree", 6 would indicate "Disagree", 7 would indicate "totally disagree and 8 would indicate "Do not know / Does not apply". Some example of the questions has been displayed in Appendix B.

3.4.3 Operationalization

The author used the questionnaire used in earlier studies by Hartanto et al., 2020; Kim & Chao, 2019; Khudri & Farjana, 2017, Susanti et al., 2020, Crosta et al., 2021, Hesham et al., 2021, in Appendix B. The survey had two independent variables and one dependent variable. The author dependent variable was consumer behavior during covid-19; we had nine closed questions. The author independent variable was a brand image with eight closed questions, and another independent variable was brand trust, which had seven closed questions, making up 24 questions on our survey. In general, five questions about demographic information were included in the control items. In one of the questions, the participants' nationality was an open question while in others, it was a closed question. The questions in connection to the research are all structured as statements. In the theoretical background and hypotheses development chapters, these topics were described in more detail. The survey questions are composed of original research from other authors, which means they have already been tested in a different setting. The purpose of using tested survey questions was to ensure both the reliability and validity of the survey (Bell et al., 2019).

3.4.4 Sampling

Sampling techniques, when employed in research, are essential for improving the accuracy of the survey results. Sampling practices that are not based on the norms of probability sampling are referred to as non-probability sampling (Bell et al., 2019). Samples chosen non-probably are not representative of the whole population, but they can be helpful in situations in which randomization is impossible, such as in large populations. It was vital for us to carefully define our target population according to the purpose and practicalities of our research. In this case, the author aims to get a sample of international respondents for their questionnaire. Hence, our target population was mainly consumers from different parts of the world. For our particular study, convenience sampling was the fittest to carry out our research effectively. This method involves researchers gathering information from participants that are easily accessible (Bell et al., 2019). The method can be helpful when resources, time, and workforce are limited. As a standard practice in many fields, convenience samples, such as consumer behavior, are widespread in business and management (Bell et

al.,2019). As a result, convenience samples typically meet relevant purposive sample selection criteria (Saunders et al.,2019). In the above explanation, the author decided to use convenience sampling because it was easy to gather information from participants who were easily accessible and willing to answer the questionnaire. Because of the limited time that I had, it was the best method to use so that I can be able to gather reliable data, and it was cheap. The sampling size of the research is another factor to consider. Even researchers cannot agree on the sample size, which needs to be mentioned. Generally, they agree that samples larger than 1000 participants have fewer errors, but this is only true for pieces smaller than this. Further, samples' absolute and relative sizes should be distinguished (Bell et al., 2019,). The author were able to gather sample of 205 participants. The timeline in which the survey was open for people to participate was for one week and three days.

3.5 Quality criteria research

When I talk about reliability, I am referring to a measure's consistency (Bell et al.,2019). To ensure reliable results across different samples and research conditions, consider the robustness of the questionnaire when developing it (Saunders et al.,2019). During this research, author planned effectively and discussed critical interpretations to reach appropriate decisions to ensure inter reliability of each construct. Internal reliability is the correlation between answers to questionnaire questions. It determines if respondent scores on one indicator correlate with those on other hands related to that concept (Bell et al.,2019). Cronbach's alpha tests internal reliability (Saunders et al.,2019). Participants may however, be unable to complete a questionnaire promptly, which can undermine the reliability of the study in some cases. The questionnaire was sent on a weekday at a time when professionals are not very busy, such as early mornings, late afternoons, and post-work evenings. Hence, the survey is less likely to get lost.

Cronbach's alpha verifies the internal reliability of each item within a construct and the construct as a whole if they are reliable. The calculation consists of calculating the average of all possible split-half reliability coefficients. Alpha coefficients range between 1 (demonstration of perfect internal reliability) and 0 (indicating no internal reliability). The number 0.8 is usually used as a rule of thumb to denote an acceptable level of reliability although many researchers accept a slightly lower figure(Saunders et al.,2019). For our three latent variables, Cronbach's Alpha is above >0.8, which means the internal reliability is good.

Reliability Statistics		
	Cronbach's Alpha	N of items
Brand trust	0.907	7
Brand image	0.904	8
Consumer behavior during Covid-19	0.904	9

Researchers use validity to ensure that the conclusions generated from their research are valid (Saunders et al.,2019). In essence, this type of validity is concerned with whether an instrument measures what it is supposed to measure. In internal validity, I determined whether two or more variables are causally related (Bell et al.,2019). The validity analysis is engaged in identifying and understanding the sampling adequacy. Kaiser-Meyer-Olkin is the amount of variation in the distribution of values appropriate for factor analysis. A measure $> .9$ is marvelous, $> .8$ is meritorious, $> .7$ is middling, $> .6$ is mediocre, $> .5$ is miserable. Bartlett test of sphericity is to measure the multivariate normality of the distributions collected. The correlation matrix is tested to determine whether it is an identity matrix (George & Mallery, 2019).

As the survey questionnaire was used in the data collection, the sampling size was 200. Fortunately, 205 responses were attained, and the KMO and Bartlett tests helped identify the study's overall validity. From the given table, it can be assessed that the given KMO value is 0.918, which reflects that the sample size is adequate (Kundu, 2021). Concerning Bartlett's test, it is significant to underline that when the P value is less than 0.05, it reflects a substantial data correlation (Saunders et al.,2019). Hence, as Bartlett's significant value is less than 0.05, the data can be identified as substantially correlated with one.

Validity Analysis	
Kaiser-Meyer-Olkin (KMO)	0.918
Bartlett's Test of Sphericity	.000

3.6 Method analysis

Method analysis comes after collecting the necessary details and is one of the most crucial parts of research. The process usually occurs at the end of the research process and is considered a separate step (Bell et al.,2019). After collecting the data from Google Forms, it was transferred to an Excel sheet to be coded and prepared for analysis. The data analysis technique most suited for the study here is quantitative. In the quantitative method, the focus lies on assessing the statistical tools to find the results of the hypothesis. In this regard, it is evident to underline the fact that quantitative analysis is most suited for the study as it is focused on assessing the key which can prove the relationship between variables and as the survey largely aimed at finding the relationship between brand trust and image alongside consumer behavior during the pandemic. Using the spss software would focus on statistical analysis techniques such as correlation and regression analysis would be focused to help find the relationship between variables.

3.6.1 Descriptive statistics

A statistic aims to clarify and conveniently describe a set of data characteristics. Accordingly, Bell et al. (2019) learn how the variables are distributed in this analysis. Description statistics aim to make sense of chaos by bringing order to it. This study examined normality by calculating the standard deviation and mean of the constructs and items. A mean is the sum of a collection of numbers divided by their count. An

example of a group is survey results. Standard deviation measures how much a set of values varies or disperses. A standard deviation of less than one indicates a closeness to the mean, while a standard deviation of more than one means that the values are spread out over a broader range.

3.6.2 Correlation analysis

The correlation analysis as a statistical tool can be identified as the procedure used to measure how two or more variables are associated with one another and the degree of the association as shared by them (Saunders et al.,2019). In this regard, it becomes evident that a correlation association is generally strong or weak and positive or negative in terms of the value varying from -1 to +1. Hence, a positive correlation reflects that a change in any one variable will bring about a positive difference in the other variable. In contrast, a negative correlation suggests that a change in one variable would bring about an adverse change in the other variable (Anderson et al., 2020). An instance of a correlation is determined by calculating the p-value, which is marked with an asterisk (*) (George & Mallery, 2019). A P-value less than 0.05 is statistically significant (Bell et al.,2019). According to the rule, when calculating correlation, the thumb uses two-tailed significance. A $p < 0.05$ threshold has been applied in this study, as suggested by Bell et al. (2019).

3.6.3 Multiple regression

Multiple regression is a statistical technique that can be used to analysis of the relationship between several independent variables and a single dependent variable. In this case, the objective is to predict the value of a single dependent variable based on the independent variables' importance (Saunders et al.,2019). In this study, multiple regression analysis was conducted to examine the effect of a variety of independent variables and dependent variables on consumer behavior during a crisis. Using control variable regression analysis, the author ensured that independent and dependent variables were not falsely related. As a result, the author used applied gender as the control variable since its constant. The relationship is statistically significant if the p-value is less than 0.05 (Bell et al.,2019). In this study, the author used the coefficients matrix and Anova (analysis of variance). The coefficient matrix is a function that describes the regression relationship between variables in the model if it is statistically significant, as well as the nature of the relationship. For interpreting the coefficient matrix, the study utilized standardized coefficient beta (β), significance, and t-values. An independent variable and a dependent variable are associated with a beta coefficient. There is a relationship between two variables when the t-value is greater than or equal to 2 in absolute value (Bell et al.,2019).

Regarding ANOVA, this study focused on adjusted R-square, the standard error of the estimate, and F-value. Moreover, the extent of association between different is identified through the importance of adjusted R. As a result, the adjusted R-square computes the proportion of variance in the independent variable explained by the dependent variable (Saunders et al.,2019). The Standard error of the estimate shows how the regres-

sion model predicts the dependent variable by summing the errors with the independent variable. Since the estimated model fits the sample data better when the standard error is closer to zero, the standard error of the estimate can take any value between zero and infinity (Jaggia & Hawke, 2020). Multiple regression models often use an F-value to determine how valuable a model is in predicting the dependent variable, indicating that various variables have a combined statistical effect on it (Jaggia & Hawke, 2020).

It is more difficult to determine the individual effects of independent variables when there is no correlation between them. In determining extreme collinearity, Tolerance values and Variance inflation factors (VIFs) are other commonly used measures. High collinearity is measured by a low tolerance value (0.10 or below) or a significant VIF value (10 or above) (Saunders et al.,2019).

Chapter 4: Results and Discussion

4.1 Demographics

62% of the participants mentioned that they belonged to the age of 21-30, 21% of the participants belonged to 31 to 40 years of age and the rest belonged to either 18-20, 41-50, or 51-60. Concern to this, it was assessed that 56% of the participants were female, whereas the rest, 41%, were male. Very few belonged to non-binary. Still, the study attempted to identify the impact of brand image and trust on consumer behavior during the pandemic. The participants were also asked about their overall educational level and 43% of them stated they had a bachelor's degree. Whereas 41% mentioned that they had a master's degree. The rest were either primary school dropouts, high school dropouts or had a Ph.D. 92% of the participants said they were willing to share their nationality with the researchers to identify the scope of the study, whereas 7% said they were not ready to share their overall nationality details. Most participants belonged to India 30%, Tanzania 33%, Uganda 10%, Denmark 11%, the United States 9%, and the United Kingdom 12%, other countries were less than 5%. The respondent's employment status is also essential to identify to understand their overall perspectives at large. Regarding this, 54% of the respondents were full-time employees, whereas 13% were full-time students. The rest were either retired or self-employed.

Age	Frequency	Percent
18-20 years	15	7.3
21-30 years	128	62.4
31-40 years	44	21.5
41-50 years	13	6.3
51-60 years	2	1.0
Over 61 years	1	0.5
Under 18	2	1.0
Total	205	100

Gender	Frequency	Percent
Female	115	56.1
Male	85	41.5
I don't want to	4	2.0

say		
Non-binary	1	0.5
Total	205	100

Education	Frequency	Percent
Bachelor degree	90	43.9
Master's degree	84	41.0
High school	17	8.3
Primary school	8	3.9
PHD	1	0.5
I don't want to say	5	2.4
Employment		
Employed full time	111	54.1
Employed part-time	20	9.8
Full-time student	28	13.7
Not employed	7	3.4
Part-time student	7	3.4
Self-employed	27	13.2
Retired	2	1.0
Unable to work	2	1.0

4.2 Descriptive statistics

Model	Mean	Standard deviation
Brand trust	16.28	7.34
Brand Image	16.30	7.24
Consumer behavior during covid	21.54	10.38

4.3 Correlation analysis

The relationship between the variables and correlation analysis has been tested. Therefore, the table shows the correlation where Spearman's Rho has been used to investigate the relationship between the variables. The study determines that consumer behavior during covid-19 has the most vital relationship with brand trust, which indicates a significant positive relationship with the value of 0.633**. Meanwhile, the relationship between consumer behavior during covid-19 with brand image shows a significant positive relationship with the value of 0.567**. Hence, consumer behavior during covid-19 has a stronger relationship with brand trust than brand image.

	Brand trust	Brand Image	Consumer behavior during covid-19.
Brand trust	1		0.633**
Brand Image		1	0.567**

** . Correlation is significant at the 0.01 level.

4.4 Multiple Regression analysis

The dependent variable of consumer behavior during covid-19 has an Adjusted R square of 42%, explained by brand trust and brand image. Gender was included as a control variable. The covariance analysis of two independent variables (brand trust, brand image) and the dependent variable (consumer behavior during covid-19) revealed a significance level of $p < 0.05$, indicating a strong relationship. The independent variable, brand trust, has a significant and positive impact on the dependent variable. Consumer behavior during covid-19, with the β -value of 0.472*** and t-value of 5821. Meanwhile, the brand image has a significant and positive impact on the dependent variable, Consumer behavior during covid-19, with the β - a value of 0.215*** and t-value of 2.649. High collinearity is indicated by a low tolerance value (0.10 or below) or a

large VIFvalue (10 or above). The table shows that the tolerance value is 0.442 and VIF is 2.260; no multi-collinearity has emerged between the variables. The f-value is 72.2, and the standard error of the estimate is 7.93.

	Unstandardized coefficients		Standardized coefficients	t	sig	95.0% confidence interval for B		Collinearity statistics	
	B	Std.Error	Beta			Lower bound	Upper bound	Tolerance	VIF
Brand trust	0.664	0.114	0.472	5.821	<0.01	0.439	0.889	0.442	2.260
Brandimage	0.311	0.117	0.215	2.649	<0.09	0.080	0.543	0.442	2.260
Gender(control variable)	0.000	0.001	-0.011†	-0.230	0.777				
The standard error of the estimate is 7.93									
F value	72.2								
Adjusted R square	0.415								

4.5 Discussion

In our current study conceptual model was built based on brand image, brand trust, and consumer behavior during covid-19. The model was used for empirical analysis of 205 responses. As shown by the results of multiple regression analysis, that brand trust and brand image have a robust significant relationship with consumer behavior during covid-19. These results supported two proposed hypotheses. The correlation analysis shows a positive and significant relationship between brand trust and consumer behavior during covid-19 0.633**. Moreover, from multiple regression analysis, a β -value of 0.472*** demonstrated that brand trust positively and significantly impacts consumer behavior during covid-19. The dependent variable of consumer behavior during covid-19 has an Adjusted R square of 42%, explained by brand trust and brand image. The covariance analysis of two independent variables (brand trust, brand image) and the dependent variable (consumer behavior during covid-19) revealed a significance level of $p < 0.05$, indicating a strong relationship. Brand trust continuously impacts consumer behavior during Covid-19, suggesting a causality between variables. As consumers become aware that brand trust matters, the stronger the impact on consumer behavior toward brand trust becomes. The results from the previous research by Amron(2018) concluded that there is a positive relationship between brand trust and consumer behavior during covid-19. According to many researchers, trust plays a significant role in establishing a positive relationship between brands and consumers (Morgan & Hunt), and the p-value limit is < 0.05 , concluded that

there is a positive relationship between brand trust and consumer behavior during covid-19, **so the Hypothesis 1 is supported.**

The findings of this study show that the brand's image is positively correlated with the behavior of consumers during Covid-19. The Correlation analysis shows a positive and significant relationship between brand image and Consumer behavior during covid-19 0.567**. Moreover the Multiple regression analysis demonstrated that brand trust has a positive and significant impact on consumer behavior during covid-19 β - value 0.215***. The dependent variable of consumer behavior during covid-19 has an Adjusted R square of 42%, explained by brand trust and brand image. The covariance analysis of two independent variables (brand trust, brand image) and the dependent variable (consumer behavior during covid-19) revealed a significance level of $p < 0.05$, indicating a strong relationship. Brand image continuously impacts consumer behavior during Covid-19, suggesting a causality between variables. As consumers become aware that brand image matters, the stronger the impact on consumer behavior toward brand image becomes. These results are consistent with Watson et al. (2015) and Sasmita & Mohd Suki (2015) that brand image influences consumer behavior in a positive and significant way. To maintain a strong brand and consumers' minds, they should always keep a positive image and consumer confidence (Amron, 2018), and the p-value limit is < 0.05 concluded that there is a positive relationship between brand image and consumer behavior during covid-19, **so Hypothesis 2 is supported.**

Chapter 5. Conclusion and recommendations

5.1. Conclusion

Hence, the primary focus of the study was to identify how brand image and trust influence consumer behavior during the pandemic. Concern to this, it becomes significantly critical to recognize the fact that consumer behavior essentially undergoes a necessary change during a time crisis. Several aspects affecting the consumers' behavior such as the personal, economical, environmental and related elements, undergo a considerate level of change making the different customers modify their overall behavior. However, the study results showed that the two independent variables influenced consumer behavior during covid-19. Still, surprisingly, the variable of brand trust has a significant effect and positive significance level compared with other variables like brand image influencing consumer behavior during covid-19. Brands should view the COVID-19 crisis as an opportunity to enhance their visibility and gain consumers' trust by implementing necessary strategic changes. Companies must implement so-called crisis-specific strategies to achieve a competitive edge and maintain good standing with consumers. Brand image and trust have a powerful influence on consumer behavior during a crisis. During the pandemic, customers do not prefer to engage in experimentation and instead place their overall focus on a brand that lives up to the value and is focused on better provisions regarding overall customer satisfaction (Antonetti, Manika & Katsikeas, 2019). The focus of this chapter is to verify how the study results have aligned well with its overall objectives and provide the study's limitations, recommendations, and future scope.

5.2 Alignment with the objectives

The different objectives prepared for the study may be identified as follows:

To analyze the concept of consumer behavior during the time crisis.

The literature review and discussion chapter have greatly assisted in understanding the overall concept of consumer behavior during the time crisis. Here it is crucial to identify and understand that consumer behavior during a crisis undergoes a considerable change. The brand would be required to ensure that they can manage the different parameters well, which will ensure better results for the future. Consumers often become more conscious about their overall purchases during a time crisis.

To assess the concept of brand trust and the factors affecting it.

The comprehensive review of the literature and the discussion successfully identified the overall concept of brand trust and how the different factors influence it. In this concern, it is crucial to recognize that brand

trust is the general belief of the customers on the brand to bring about better provisions and is focused mainly on ensuring that better purchases can be engaged.

To analyze the brand image as a concept and identify its factors.

The brand image as a concept has also been well analyzed and studied with the assistance of the literature review and the discussion. In this context, it becomes essential to note that it was identified that several factors affect a brand and the overall image it has created, and the enterprises must make it a point to live up to that image.

To understand the impact of the brand image and brand trust on consumer behavior during a time of crisis.

The findings and related analysis identified the relationship between brand trust and brand image. It was established that brand trust and image have a solid capability to influence the general behavior of the consumers and either attract or distract the consumer in a particular direction.

5.3 Limitations of the research

The fundamental limitations of the study may be identified as follows:

Only the primary quantitative method of research strategy was opted for use in the study. Had the study obtained a comprehensive approach, it would have assisted in ensuring that the study outcomes could be attained better. Secondly, the number of responses were restricted to 205 responses only. As the time and scope of the study were limited, a large number of responses could not be attained for the survey. The data we received for this study was not collected from all over the world, making our findings insufficient for generalization as this was a quantitative study. We could collect only 205 responses. As the survey was conducted in English, it applies to an international audience but is limited to people with a particular English comprehension level. Thus, it may not accurately reflect the state of the entire world market. To better understand the global market, a repeat of the study using the same method, with increased responses, would help increase the study's validity. In all likelihood, combining qualitative and quantitative data collection methods could have produced more reliable and generalizable data across environments and populations. There is still room for further study on how consumer behavior will affect brand image and trust in a crisis.

5.4 Future scope of the study

In the future, the study can engage in a qualitative approach whereby in-depth interviews can be conducted to identify and understand the perspective of the different participants and to assess whether the brand image or trust level can change the overall views of the participants at large during a global crisis.

5.5 Recommendations for brands to manage consumer behavior during the pandemic

As recommendations, it can be stated that the different brands must ensure that they can maintain the brand image and trust by ensuring that they are living up to the expectations. In addition, the focus must also lie in ensuring that the right kind of service provisions are being made, which will give way to better ordeals. Once such perspectives are taken care of, the enterprise could give way to better operational efficiencies, and the enterprise would be able to secure a better result.

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Appendix

Demographic question	Answers
How old are you?	Under 18 years 18-20 years 21-30 years 31-40 years 41-50 years 51-60 years Over 61 years
What is your gender?	Female Male I don't want to say Non-binary
To help understand how far our study reaches, Are you willing to share your nationality with us?	No Yes

<p>What is your highest level of (completed) education?</p>	<p>Primary School High School or Equivalent Bachelor degree Master's degree PHD I don't want to say</p>
<p>What is your employment status?</p>	<p>Employed full time Employed part-time Full-time student Not employed Part-time student Self-employed Retired Unable to work</p>

Appendix B

Topic/ Variable	Original Question	Source
Brand Image	<ol style="list-style-type: none"> 1. I have a unique image of a brand in my mind 2. I have a positive opinion about my brand. 3. The brand has a large influence. 4. I like brands. 5. Some characteristics of that specific product come to mind promptly. 6. I know what that specific product looks like. 7. I can quickly recall the logo of that specific product. 8. I think the brand quality is good. 	<p>(Hartanto et al., 2020)</p> <p>(Kim & Chao, 2019)</p> <p>(Hartanto et al, 2020)</p> <p>(Khudri & Farjana, 2017)</p> <p>(Kim & Chao, 2019)</p>
Brand Trust	<ol style="list-style-type: none"> 1. I consider the brand as reliable. 2. I believe the brand keeps its promises. 3. I trust brands do the right things. 4. I have confidence in the brand. 5. I believe that the brand treats stakeholders like me fairly and justly. 6. I feel very confident about brand capabilities. 7. Brand can accomplish what it says it will do 	<p>(Hartanto et al, 2020)</p> <p>(Susanti et al, 2020)</p>

