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**The effects of COVID-19 on Finnish buying behavior
towards foreign food products and traveling**

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TIIVISTELMÄ:

Koronapandemia on ollut maailmanlaajuinen ongelma ja se on vaikuttanut myös kuluttajiin monin tavoin. Koska koronavirus levisi Suomeen ulkomailta ja Suomessakin esimerkiksi ihmisten liikkumista ja matkustamista on rajoitettu, tämän pro gradu -tutkielman tavoitteena on tutkia, miten ja miksi koronapandemia on vaikuttanut suomalaisten ostokäyttäytymiseen koskien ulkomaisia tuotteita ja palveluita. Erityisinä tutkimuskohteina ovat suomalaisten asenne ja ostokäyttäytyminen ulkomaisia ruokatuotteita ja matkailua kohtaan. Tutkimuksen tekoon on käytetty hyödyksi aiheeseen liittyvää teoriaa ja kirjallisuutta. Teoriapohja sisältää tietoa ostokäyttäytymiseen yleisesti vaikuttavista seikoista, kuten psykologisista ja henkilökohtaisista tekijöistä. Lisäksi esitellään asioita, jotka vaikuttavat kuluttajien näkemykseen ulkomaisista tuotteista ja palveluista, kuten etnosentrismi (ryhmäkeskeisyys) ja vihamielisyys tiettyä maata kohtaan. Koska tutkielman aiheena on maailmanlaajuisen pandemian vaikutukset kuluttajiin, myös aiempien pandemioiden vaikutuksia käsitellään lyhyesti, minkä jälkeen koronapandemian vaikutuksia kuluttajiin ja yhteiskuntaan yleisesti esitellään. Suurin painopiste on kuitenkin Suomen tilanteella, koska tutkielma käsittelee suomalaiskuluttajia. Aiheeseen liittyvä teoria on koottu teoreettiseksi viitekehyyksi, jossa yhdistyvät yleiset vaikuttimet ja pandemian vaikutukset ostokäyttäytymiseen ulkomaisia tuotteita kohtaan. Viitekehystä verrataan tutkimuksen tuloksiin ja sitä tarkennetaan. Tämä pro gradu -tutkielma on laadullinen tutkimus, jossa on käytetty deduktiivista päätelyä. Kyseessä on poikittaistutkimus ja tiedonkeruumenetelmänä toimivat 20 suomalaiskuluttajalle tehdyt puolistrukturoidut haastattelut. Tutkielmassa käytetty tutkimusfilosofia on interpretivismi ja tutkimuksen tiedot analysoitiin tehden sisältöanalyysi. Tutkimustulokset on jaoteltu ulkomaisten ruokatuotteiden ja matkailun kesken teoriaan pohjautuviin aihealueisiin. Tutkimuksen perusteella suomalaiskuluttajat selkeästi suosivat kotimaisia ruokatuotteita ennen pandemiaa ja suosiminen on jopa kasvanut koronapandemian seurauksena. Selkeää kasvanutta vihamielisyyttä ulkomaisia ruokatuotteita kohtaan pandemia ei kuitenkaan ole aiheuttanut. Suomalaisten ulkomaanmatkailu ja matkailu yleisesti ovat olleet erittäin vähäisiä verrattuna pandemiaa edeltävään aikaan ja monet ovat peruneet matkojaan. Koronapandemian maidenväliset matkailurajoitukset eivät kuitenkaan ole aiheuttaneet selkeää lisäystä kotimaanmatkailuun, vaikka pientä lisäystä on huomattavissa. Korona ei myöskään ole aiheuttanut pysyvää pelkoa ulkomaanmatkailuun, mutta monet suomalaiset miettivät jatkossa matkailun turvallisuutta tarkemmin. Yleisesti suomalaisten asenteet ulkomaita kohtaan, erityisesti ruokatuotteita ja matkailua koskien, ovat muuttuneet hieman negatiivisemmiksi sellaisia maita kohtaan, joissa koronatilanne on ollut heikompi. Puolestaan positiivisemmän käsityksen suomalaiset ovat saaneet maista, joissa koronatilanne on hoidettu tehokkaammin. Tulevaisuutta ajatellen suomalaiskuluttajat uskovat kotimaisuuden suosimisen ruokatuotteissa jatkuvan myös pandemian jälkeen, koska kotimaista tuotantoa halutaan tukea. Suomalaisten matkailuhalukkuus puolestaan ei ole rajoituksista huolimatta selkeästi muuttunut, mutta osa kuluttajista aikoo jatkossa matkustaa hieman enemmän kotimaassa.

KEYWORDS: buying behavior, COVID-19, foreign travel, foreign food products, pandemics

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1 Introduction

In 2020, the whole world has been much affected by the latest pandemic, coronavirus COVID-19. The virus spread all over the world and closed down almost entire countries which affected businesses and livelihoods. It is important to try to understand how the pandemic affected buying behavior of consumers in order to possibly avoid some economic problems caused by the disease or a similar situation in the future. That is why this master's thesis studies the ways and reasons of possible changes in Finnish buying behavior towards foreign products and traveling.

1.1 Background of the study

As of fall 2020, coronavirus COVID-19 had affected all parts of the world for a long time as it was first recognized in December 2019 and it still continues spreading in early 2021 (THL, 2020). Additionally, COVID-19 had influenced many types of businesses, thus making its effects also economic.

Finland has not been as badly affected by the pandemic as some other countries globally when it comes to the number of infections or deaths which makes it interesting to study if the disease has had an effect on consumers' attitudes and buying behavior towards some foreign products and services. In November 13th, 2020, there had been diagnosed around 18,800 COVID-19 cases and 369 deaths in Finland (YLE, n.d. a). Whereas for example, in Sweden, there were over 171,000 cases and 6,100 deaths related to COVID-19 (YLE, n.d. a). In addition, the highest number of cases was in the United States with over 10,5 million cases of infection and more than 242,000 deaths (YLE, n.d. a). However, the ratio of infection cases and deaths in relation to the population of the country should be taken into account too since Finland is a small country which means that the number of cases can thus be smaller too. Nevertheless, the death rate was still lower in Finland compared to Sweden and the United States. Especially, since the virus started abroad

and at first it was only found outside Finland, it is interesting to study if it has affected Finnish consumers' attitude towards buying foreign products or services.

There have been some previous pandemics that have influenced buying behavior which could indicate that also this time there could occur some changes. For instance, during the SARS pandemic in 2003 some people in the United States avoided eating in Asian-owned restaurants in Chinatown areas in a fear of getting infected (Prewitt, 2003). This was because SARS started to spread from China (Prewitt, 2003). SARS is also a coronavirus which makes it a good comparison to COVID-19 (WHO, 2020).

Additionally, there are already some studies that have noticed changes during COVID-19 pandemic in the attitudes of consumers when it comes to foreign products. An article in June by Taylor (2020) stated that there was a significant number of global consumers who were afraid that foreign products could have a risk for safety. Especially Chinese and American goods were seen as risky and thus, those goods were bought less willingly (Taylor, 2020). However, not much research has been made in Finland concerning the topic which creates a research gap that this study will try to fill (University of Southern California, 2020). University of Jyväskylä made a quantitative research about the effects of COVID-19 on Finnish consumers but it did not especially focus on foreign trade (University of Jyväskylä, 2020). Thus, this study will add more specific knowledge about Finnish buying behavior towards some foreign goods and services.

Finland is a small country and it relies on international trade in many industries so it is important to understand how COVID-19 has affected a country like Finland. The number of Finnish imports and exports decreased significantly in the second quarter of 2020 (Official Statistics of Finland, 2020a). This was the case for both goods and services when 20 percent less foreign goods and 22 percent less services were imported when compared to the second quarter of 2019 (Official Statistics of Finland, 2020a). Especially exports and imports of travel services decreased compared to the previous year as travel export, i.e., travel to Finland, decreased by 87 percent whereas travel import, i.e., travel

from Finland, went lower by 93 percent (Official Statistics of Finland, 2020a). Since for example travel service imports have fallen significantly, it would be useful to understand the reasons behind consumers' decisions and actions, and whether they will possibly continue the same behavior in the future.

It is also useful to study this topic because it can be beneficial in the future. This research can gather information on some reasons for certain buying behavior and this information could be used by internationally operating companies as well as Finnish companies. International companies can get information on how they could possibly operate in the Finnish market during a pandemic when they know how willing Finnish consumers might be to buy foreign products or to travel abroad. By studying the reasons for the behavior, businesses could create ways to improve and ensure consumers' trust in them also during or after a pandemic.

1.2 Purpose of the study

The purpose of this study is to gain understanding about how COVID-19 has affected the buying of certain foreign products and services of Finnish consumers. Thus, the purpose stated as a research question would be "How has COVID-19 affected Finnish buying behavior towards foreign food products and traveling?".

As indicated on the research question, this study focuses on foreign food products and traveling. Foreign food products were chosen as a subject because some previous pandemics have affected people's buying behavior of food products during the pandemic. For instance, as mentioned earlier, SARS made some people to avoid Asian restaurants (Prewitt, 2003) whereas bird flu affected consumers' willingness to purchase poultry products (Ishida et al., 2010). When it comes to the choice to study foreign traveling, there are a couple of reasons. As in the case of foreign food products, also traveling has been previously influenced by epidemics and pandemics, such as SARS (Prewitt, 2003) and swine flu (Newport, 2009). Additionally, COVID-19 has caused governments and

organizations to restrict traveling, thus creating significant impact on traveling services (Finnish Government, n.d.; Official Statistics of Finland, 2020a). Thus, it is interesting to study how consumers' attitude towards foreign traveling has been influenced by COVID-19.

This study has a couple of objectives that are divided into theoretical and empirical objectives. There are two theoretical objectives and three empirical ones. These objectives are presented and explained below.

Theoretical objectives:

1. The first theoretical objective of this master's thesis is to study the information about which are the main factors that usually affect buying behavior. These factors will then be used in analyzing the research material. For example, since the reasons for consumers' buying behavior are studied, these factors can be used when analyzing the reasons behind the behavior during a pandemic.
2. The other theoretical objective is to study the literature about consumers' perception of foreign products and services and what affects it. The literature will then help in analyzing and understanding the research material gathered for this master's thesis.

Empirical objectives:

1. The first empirical objective of this research is to study how the COVID-19 pandemic has influenced the buying behavior of Finnish consumers when it comes to foreign products and services. The focus will be on food products and traveling. For example, if consumers have decreased their purchasing of foreign products or whether their attitude towards foreign traveling has changed. Additionally, especially the reasons for the changes are important to find out.

2. Another empirical aim is to study if there are some certain foreign countries towards which the Finns' attitudes have changed because of the pandemic. Again, in this objective, the reasons for the attitude are important, i.e., why certain countries have been considered differently than others. For example, one interesting aspect would be to find out if Finnish consumers have avoided products from countries with higher number of COVID-19 cases more than products from countries with fewer cases.

3. The third and last empirical objective is to study the timing and lasting of the effects. For example, if the changes in buying behavior will only last during the pandemic or if they will remain also after it. Additionally, it will be studied whether the consumers' attitude towards foreign product and service offering has changed also during the pandemic, i.e., between the start of the pandemic and the time of the study.

These research objectives support the interest to study the reasons behind consumers' buying behavior during the COVID-19 pandemic. The effects of COVID-19 on consumers have already been studied to some extent but the reasons and factors behind the behavioral changes still need covering. This master's thesis study aims to do this. Additionally, gaining more qualitative information about consumers' attitudes towards foreign countries and their products during the pandemic is a purpose of this study.

This study uses mostly deductive approach as existing literature will be used to help in analyzing the empirical findings. The findings will be compared with the existing research. Additionally, some inductive approach might be used if some new information arises from the interviews that has not been covered in the existing literature. Furthermore, semi-structured interviews are used as a data gathering method in order to gain more in-depth information from Finnish consumers.

1.3 Delimitations of the topic

This study has some delimitations in order to have a good focus on the topic. As discussed earlier, this master's thesis research studies how the coronavirus COVID-19 pandemic has influenced Finnish buying behavior when it comes to purchasing foreign products and services. As for the theoretical part, the theory is delimited to focus on which factors usually affect buying behavior and the perception of foreign products and services. Furthermore, some effects caused by previous pandemics and COVID-19 are also discussed. These issues form the basis for the empirical part where the focus is especially on food products and traveling to narrow the topic. Food products and traveling were decided as a focus because they are very different so this study can offer information on two different aspects. Moreover, food is a necessity while traveling is more a leisure activity which means that consumers' opinions about the two topics can differ. Another delimitation is to focus only on Finnish consumers. Finland has not had the highest nor the lowest numbers of disease infections around the world (YLE, n.d.) which makes it interesting to study whether the attitude of Finnish consumers towards other countries has been affected by the global pandemic. One more delimitation is that this research studies the influence of a certain phenomenon, i.e., COVID-19 which delimits the time frame of the study.

1.4 Definitions of main concepts

This chapter includes the definitions of some of the main terms and concepts that are important in this master's thesis.

Buying behavior can be defined in several ways but often it refers to selecting, purchasing and using products and services (Ramya & Ali, 2016; Dudovskiy, 2013). In addition, there are several factors that can affect buying behavior, for example social, economic, psychological, personal and cultural factors (Ramya & Ali, 2016; Shethna, 2020).

Foreign products can be described as goods that have been manufactured in a foreign country and imported to another country where they are sold (Carter & Maher, 2015). This master's thesis study focuses on foreign food products.

Foreign travel means traveling outside the domestic country. In this master's thesis, foreign traveling is the focus when it comes to foreign services. Travel from Finland to other countries is recorded as travel imports and it is part of international trade of services (Official Statistics of Finland, 2020a).

Epidemic means a disease that has an effect on large number of people within a community, population or region (Intermountain Healthcare, 2020). Epidemic also means that the number of cases has risen above the expected level (Centers for Disease Control and Prevention, 2012).

Pandemic is an epidemic that has spread over several countries or continents (Intermountain Healthcare, 2020).

COVID-19 is a coronavirus disease that started to spread in the end of 2019 (Finnish Institute for Health and Welfare, 2020).

1.5 Structure of the thesis

This master's thesis has the following structure. The thesis begins with the introduction to the topic. Additionally, the purpose and goals for the study are explained as well as some key definitions. After that, the second chapter will discuss theoretical background for the research. The theory includes literature about buying behavior and consumers' perception of foreign products. In addition, effects of some previous health pandemics on consumers will be presented as well as some general societal effects caused by COVID-19. Then the research methodology will be presented. After that the empirical

results of the research will be discussed and analyzed. Finally, the thesis will present some conclusions. At the end of the paper, there will also be a list of references and an appendix. Below, there is Figure 1 which illustrates the flow of this master's thesis study as mentioned in this chapter.

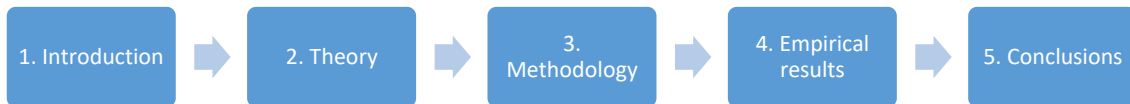


Figure 1. The flow of the work.

2 Buying behavior, perception of foreign products, and effects of pandemics

This chapter introduces and discusses existing theory and literature about the topic of this study. This will help in understanding the topic better as the literature offers knowledge about several important aspects regarding the topic of the study. This theoretical chapter is constructed of a couple of themes. First, theory about buying behavior is presented. Then some aspects affecting consumers' perception of foreign offering will be covered. After that, the effects of previous health pandemics on buying behavior are discussed. Then the general effects of COVID-19 on consumers and societies are discussed. Lastly, there is a summary of the theoretical framework.

2.1 Buying behavior

Buying behavior includes several actions taken by consumers. According to Ramya and Ali (2016), buying behavior includes selecting, purchasing and consuming goods or services. However, there are some differences between theories of which actions are included in consumer buying behavior since Ramya and Ali (2016) and Dubovskiy (2013) include consumption in buying behavior whereas some literature does not include consumption (Shethna, 2020). Nevertheless, the psychological process of consumer buying behavior begins when a consumer recognizes the need of a product or a service (Ashman et al., 2015; Shethna, 2020). Additionally, the selection or the decision of purchasing a certain product or a service is an important part of buying behavior (AIPMM, 2010; Ramya & Ali, 2016; Shethna, 2020). Product selection also includes the evaluation of the product (Ashman et al., 2015; Carter & Maher, 2015). Moreover, consumer's attitude towards the product and purchase intention are part of buying behavior (Carter & Maher, 2015). The attitude towards products and services is also a significant part of this master's thesis study because the reasons behind buying behavior are studied.

Furthermore, another significant part of buying behavior is conducting the purchase (Carter & Maher, 2015; Shethna, 2020). This includes the place where the buying happens and also the way the purchase is made (Shethna, 2020). For example, a product can be bought from a brick-and-mortar store or online (University of Minnesota Libraries, 2020). Moreover, as mentioned earlier, some theories include the consumption of the purchased products or services into buying behavior (AIPMM, 2010; Ramya & Ali, 2016). However, this aspect of consumer buying behavior is not significant for this study since the consumption of foreign products or services is not a focus of this study.

As for consumer behavior, it can be divided into four different types. First, there is programmed or routine behavior which refers to purchasing regular and daily products, such as food (Shethna, 2020). This behavior does not require much money or research (Shethna, 2020). Second type is occasional buying or limited decision making which means that certain products are only bought sometimes, such as clothes, and in order to make the purchase, some information needs to be gathered (Shethna, 2020). Then there is complex buying with high economic involvement and there, extensive time and information are needed to make a decision about the purchase (Shethna, 2020). This category includes for instance, computers and cars (Shethna, 2020). Lastly, the fourth type is impulse buying (Shethna, 2020).

There are also several different theories about consumer behavior. Firstly, Fishbein and Ajzen created a theory about reasoned action that states that consumers make purchase decisions according to pre-existing attitudes and they expect to have a specific outcome from the purchase (Ohio University, 2020; Riserbato, 2019). Another theory is EKB (Engel, Kollatt, Blackwell) model which presents five stages of a decision-making process (Ashman et al., 2015). The steps include problem recognition, information search, alternative evaluation, choice/purchase and finally post-purchase evaluation (Ashman et al., 2015; Solomon et al., 2019). Then there is also Hawkins Stern Impulse Buying theory which is about impulse purchases driven by external stimuli (Riserbato, 2019). There are four types of impulse buying decisions and they are pure, reminded, suggested and planned

(Ohio University, 2020). One more theory is Maslow's Motivation-Need theory that categorizes people's needs into several levels (Riserbato, 2019). This theory will be discussed more later in the chapter 2.1.1.

When it comes to buying behavior, there are several factors affecting the decisions and actions of consumers (Qazzafi, 2020; Shethna, 2020). These major factors also consist of several more specific factors (Clootrack, 2020). The major factors that affect buying behavior are psychological, personal, social, cultural and economic factors (Clootrack, 2020; Shethna, 2020). There are some differences in the division of the factors between sources since some sources include the economic factors into personal factors (AIPMM, 2010; Open University, 2020a; Shethna, 2020) whereas some separate them (Clootrack, 2020; Ramya & Ali, 2016). In this study, the economic factors are discussed separately from personal factors because of clarity. All of these major factors and their subfactors are discussed in the following subchapters.

2.1.1 Psychological factors

Psychological factors have a strong influence on buying behavior as being part of human psychology (Clootrack, 2020). These factors can be divided into four main psychological factors that are affecting consumer buying behavior (Clootrack, 2020; Shethna, 2020).

First of the psychological factors is motivation. Motivation is about the different types of needs and requirements that consumers have (Shethna, 2020) and it is the reason that causes certain behavior (Solomon et al., 2019). It is a buying motive when consumers try to satisfy some need with a purchase (Ramya & Ali, 2016). Solomon et al. (2019) also state that a want manifests a need. However, all of the needs are not equally important. Some needs are more pressing than others and thus, those needs affect buying behavior more (AIPMM, 2010; Clootrack, 2020). According to Abraham Maslow's theory of hierarchy of needs, the needs can be divided into five levels (Cherry, 2021). The categories are physiological (or basic), safety, social, esteem and self-actualization needs in the

order of importance, and the first or most important needs have to be fulfilled before others (Cherry, 2021).

The most important needs are basic needs and then safety needs, thus having strongest influence on buying behavior (Clootrack, 2020). Basic needs include food, water and sleep (Cherry, 2021; Open University, 2020b). Whereas having a stable environment and feeling safe from threats are safety needs (Cherry, 2021; Open University, 2020b). Then there come the social needs, including love, friendship and belonging (Cherry, 2021). The fourth level is esteem which means appreciation and respect (Cherry, 2021). Finally, there is self-actualization which refers to reaching the people's full potential (Cherry, 2021).

The hierarchy of needs is also useful for this study since two different types of needs are studied, i.e., food and traveling. Food is a basic and one of the most important needs while traveling belongs to a higher level of the need hierarchy. Thus, there might be differences between the buying behavior related to food and traveling.

Another important psychologically affecting factor is consumer perception. Solomon et al. (2019) state that perception is a process of three steps. It includes collecting information and stimuli from different types of sources, organizing the stimuli and then using the information for interpreting an image of something, for example a product (Clootrack, 2020; Solomon et al., 2019). Possible sources for information are for instance, advertisements, customer reviews, feedback and other types of messages that can be seen or heard in television, radio, Internet and magazines (Clootrack, 2020; University of Minnesota, 2020). Especially since the use of social media is high nowadays, consumers express their opinions about products for others to see which in turn affects buying behavior (Ashman et al., 2015). In addition, selectivity affects perceptions and there are three possible processes of perception (Ramya & Ali, 2016; University of Minnesota Libraries, 2020). One of them is selective attention which means that consumers filter the information according to its relevance to them (University of Minnesota Libraries, 2020). In

other words, consumers notice more of the information that they need at the moment (University of Minnesota Libraries, 2020). Another process is selective retention. When using that process, companies try to repeat their message in order for consumers to retain the information (AIPMM, 2010; University of Minnesota Libraries, 2020). Often also the information is contradictory to consumer's belief (University of Minnesota Libraries, 2020). The third perception process is selective distortion which also means misinterpretation. Consumers interpret the information in the way they want to understand it so that it supports their earlier beliefs (AIPMM, 2012; University of Minnesota Libraries, 2020). All of these perception processes create an image of a product or service in the minds of consumers, thus affecting consumer decision-making (Cloomack, 2020). For example, when it comes to food products, the perception of their healthiness can influence buying behavior (Singh & Verma, 2017).

Learning also plays a role in buying behavior when it comes to psychological factors. Learning includes researching the possible products or services before making the purchase decision (Shethna, 2020). It can be done for example, via Internet and other people (Shethna, 2020). Additionally, learning happens through experience (Solomon et al., 2019). For example, bad experience of a product can stop consumers' from buying the same product again (University of Minnesota Libraries, 2020). Moreover, if consumers do not have much experience of something, they usually try to find more information about it than more experienced consumers (University of Minnesota Libraries, 2020). There are also two ways to learn, conditional and cognitive (Cloomack, 2020). Conditional learning means that a certain thing repeats and consumer develops a response to it (Cloomack, 2020; University of Minnesota Libraries, 2020). Whereas cognitive learning means that consumers use their knowledge to find a solution to a problem with the purchased product (Cloomack, 2020; Solomon et al., 2019). According to Solomon et al. (2019), also memory is related to learning since it is a process of storing acquired information.

The fourth psychological factor in buying behavior is consumers' attitudes and beliefs. Consumers have certain attitudes and feelings towards products (University of Minnesota Libraries, 2020). According to Solomon et al. (2019), attitudes can be formed for example through conditioning or learning. The attitude can be positive or negative, and it affects the brand image (AIPMM, 2010; Clootrack, 2020; University of Minnesota Libraries, 2020). Beliefs are also assumptions that consumers have over products (Shethna, 2020). Those attitudes and beliefs influence the way consumers behave towards the products and services (Clootrack, 2020).

2.1.2 Personal factors

Consumer buying behavior is influenced by personal factors too. These factors are different for every person which makes consumers act differently (Clootrack, 2020). In addition, personal factors are a major influence for buying behavior (Shethna, 2020). There are several aspects that affect consumers on personal level.

One of the important personal factors is age. There are clear differences in the purchased products when it comes to young people and older people (Clootrack, 2020). For example, teenagers usually want to buy different types of clothes than older people, whereas younger children do not even want to buy clothes (Clootrack, 2020; University of Minnesota Libraries, 2020) This is also linked to the life cycle stage (Shethna, 2020). It affects buying behavior and purchase decisions whether someone is a young unmarried person or a married person who also has children (University of Minnesota Libraries, 2020). For example, organic food is more purchased by younger households than older ones (Singh & Verma, 2017). Furthermore, people's age has two different dimensions, chronological and cognitive age (University of Minnesota Libraries, 2020). Chronological age is the actual age of a person whereas cognitive age is the perceived age (University of Minnesota Libraries, 2020). Cognitive age affects consumer buying behavior because it influences people's activities (University of Minnesota Libraries, 2020). As for age, also the age

cohort can influence consumers since different generations might have different preferences based on their experiences (Solomon et al., 2019).

Gender also has some effect on buying behavior because gender identity impacts consumer's self-concept (Solomon et al., 2019). This is because often women and men do not need or want the same things (University of Minnesota Libraries, 2020). For example, mostly women buy make-up. In addition, women and men shop differently and their attitudes towards shopping can be different (University of Minnesota Libraries, 2020). For instance, according to Solomon et al. (2019), when meat is consumed more by men, women buy more fruits. Additionally, women usually have more positive attitude towards for instance, organic food products than men (Singh & Verma, 2017). However, the shopping habits of women and men are also changing and the differences may become smaller (Solomon et al., 2019; University of Minnesota Libraries, 2020).

People's personality and self-concept also affect consumers' buying (Open University, 2020; Shethna, 2020). They create differences between consumers' buying behavior because personality is different from person to person (AIPMM, 2020; Badgaiyan & Verma, 2014). Personality is about people's unique traits and dispositions (Badgaiyan & Verma, 2014; University of Minnesota Libraries, 2020). Personality is also a person's behavior in different circumstances and situations (AIPMM, 2020). Self-concept on the other hand means the way people see themselves (University of Minnesota Libraries, 2020). In addition, *ideal self*, the way a person would want to see him-/herself, affects buying behavior because people buy products that improve them and would get them closer to their ideal image of themselves (University of Minnesota Libraries, 2020).

Another personal factor is occupation. Consumer's occupation has an effect on what type of products or services he or she buys because people usually buy products that are appropriate to them or their profession (Clootrack, 2020; Shethna, 2020). Differences between occupational groups' buying habits can be seen for example, in purchasing of clothes (Clootrack, 2020; AIPMM, 2020). A consumer working in business would

probably buy suits whereas someone who works at lower level might buy another type of work clothes (AIPMM, 2020).

Lifestyle highly affects buying behavior and purchase patterns too (Clootrack, 2020; Open University, 2020a; Shethna, 2020). Lifestyle is about people's attitudes, values and the way they live in the society (AIPMM, 2020; Clootrack, 2020; Solomon et al., 2019). Things in person's surroundings also express his or her lifestyle (AIPMM, 2020). Consumers' lifestyles are affected by their opinions, interests and activities (AIPMM, 2020; Shethna, 2020; University of Minnesota Libraries, 2020). Lifestyle also influences consumers' acting patterns, interaction and their choices on how to use their money (AIPMM, 2020; Solomon et al., 2019). For instance, if a consumer has a lifestyle that emphasizes health, the consumer is likely to purchase products or services that are considered healthy (Clootrack, 2020). Consumers' lifestyle and personality traits can also be combined to psychographic characteristics which is a combination of people's values, attitudes and activities (Solomon et al., 2019; University of Minnesota Libraries, 2020).

Income and overall economic situation of a person are also personal factors that can highly affect buying behavior since money is needed for purchasing (AIPMM, 2020; Clootrack, 2020; Open University, 2020a; Shethna, 2020). The higher the consumer's income or savings are, the higher is also his or her purchasing power (Clootrack, 2020; Shethna, 2020). Thus, the consumer can buy a higher number of products or more expensive products (AIPMM, 2020; Clootrack, 2020). Luxury products are more easily available for consumers with higher income but it is only offering an opportunity to buy them, it is not self-evident that it would always happen (Clootrack, 2020). On the other hand, if a consumer has lower income, the consumer is more likely to spend the money on basic needs, such as food (Clootrack, 2020).

As mentioned earlier, despite the financial and economic situation being part of the personal factors, it can also be considered as its own category (Clootrack, 2020). Thus, it will be discussed more in the following chapter.

2.1.3 Economic factors

The economic factors that can affect buying behavior can be subdivided into several more detailed factors that also take into account broader economic situation than only one person's income, and those factors will be presented in this chapter. In addition to the personal economy, also the national economic situation affects purchasing (Clootrack, 2020). Generally, when the national economic situation and the purchasing power are good, consumers can be more confident and spend more money (Clootrack, 2020).

As discussed earlier, consumer's personal income and economic situation affect his buying behavior (AIPMM, 2020; Shethna, 2020). However, there are also other economic factors too, such as the income of the family (Clootrack, 2020). Family income affects the consumer in similar way than personal income but it takes into account the income of all of the family members and it also affects the family's buying behavior (Clootrack, 2020; Ramya & Ali, 2016). Thus, the higher the family income, the broader buying opportunities they can have (Clootrack, 2020).

When it comes to the income, also income expectations influence buying behavior (Ramya & Ali, 2016). If income is expected to increase, it is likely that also purchases increase (Ramya & Ali, 2016). Additionally, if the situation is the opposite, meaning that the income will get lower, the consumer will probably concentrate on buying only the necessary products in order to save money (Ramya & Ali, 2016).

Consumer credit also gives the consumer better opportunities to spend more money and buy more luxury items than without credit (Clootrack, 2020; Ramya & Ali, 2016). Consumers can get credit from several options, such as credit cards, bank loans and easy installments (Clootrack, 2020; Ramya & Ali, 2016). Then consumers may buy something that they otherwise would not be able to buy, for example something to increase their comfort instead of only buying basic needs (Clootrack, 2020).

Liquid assets also help consumers to purchase more confidently (Clootrack, 2020). Liquid assets can be described as assets that are easily converted into cash without significantly losing value (CFI Education, 2020; Clootrack, 2020). Examples of liquid assets are cash in hand, cash equivalents like bank savings, and securities, such as stocks (CFI Education, 2020; Clootrack, 2020). In addition, savings do not only give consumers a higher purchasing power but it can also reduce buying (Ramya & Ali, 2016). This is because if a consumer wants to save more money aside from his income, he will not be able to purchase as much as before (Clootrack, 2020; Ramya & Ali, 2016).

2.1.4 Social factors

Social circumstances influence consumers and their buying behavior (AIPMM, 2020; Clootrack, 2020; Open University, 2020a). People are social beings and they try to imitate others (Clootrack, 2020; Ramya & Ali, 2016). This is because people want to be accepted by others in the society and people do not often do things that would not be accepted by others (Clootrack, 2020; Ramya & Ali, 2016). This all affects buying behavior.

There are three main social factors and one of them is family (Clootrack, 2020; Shethna, 2020). Family has an important impact in buying behavior because a person's preferences are developed in childhood when the person sees the family's buying behavior, for example which products and brands they buy and use (Clootrack, 2020). These preferences and habits are then usually continued by the person in his own purchasing and consumption patterns (Clootrack, 2020; University of Minnesota Libraries, 2020). However, there are two ways how the family can affect buying behavior (Ramya & Ali, 2016). One of them is by influencing the individual's personality and attitudes, for instance in childhood, and the other one is by influencing the decision-making process about a purchase (Ramya & Ali, 2016). In addition, different family members are usually impacting the purchase decisions of different types of products (AIPMM, 2020; University of Minnesota Libraries, 2020).

As for family, according to Solomon et al. (2019), there are differences between the notions of family in different countries and cultures. This in turn impacts the way how family affects buying behavior (Solomon et al., 2019). For example, there are even significant differences within a continent, such as Europe, which includes many different cultures (Solomon et al., 2019). The authors state that Finland, for instance, belongs to Scandinavian cultures where genders are very equal and both women and men work. Whereas for example, Southern European countries have more differentiated gender roles. Additionally, the authors state that buying behavior is affected by family size, i.e., whether the family includes children or not. In the European Union, the biggest rate of households with children were in Ireland while Finland was among the smallest proportion (Solomon et al., 2019).

Furthermore, reference groups can affect buying behavior (AIPMM, 2020; Clootrack, 2020; Open University, 2020a). Reference group is a group with whom the consumer identifies and associates him-/herself (Clootrack, 2020; University of Minnesota Libraries, 2020). A reference group can be for instance, family, friends or work group (University of Minnesota Libraries, 2020). People in the reference group usually influence each other's purchasing and they share a similar buying behavior (Clootrack, 2020). This is because they influence people's attitudes and behavior, either positively or negatively (AIPMM, 2020; Solomon et al., 2019). As mentioned earlier, social media also has impact on consumers' decision-making about buying because people's networks affect them and during a very digital time, people are very connected (Ashman et al., 2015). However, the type of the product or service can affect the level of impact of the reference group on a consumer (AIPMM, 2020). The impact is usually higher on visible products, such as clothes (AIMPP, 2020). Moreover, especially younger consumers use the Internet for research before a purchase (Ashman et al., 2015). Ashman et al. call the social digital sharing of purchase experiences "social shopping" (2015, p. 130).

One aspect of reference groups are opinion leaders (AIPMM, 2020; Shethna, 2020). An opinion leader could be described as a person who influences others because he or she has special expertise or knowledge in certain area (AIPMM, 2020; Solomon et al., 2019). It can also be about some special skill or other characteristic feature (AIPMM, 2020). Opinion leaders are respected by consumers and their opinions matter in purchase decisions (University of Minnesota Libraries, 2020). Opinions leaders are also often in “the forefront of leading trends” (University of Minnesota Libraries, 2020). Solomon et al. (2019) also state that culture can impact the influence of opinion leaders since for instance in Finland, consumers rely more on impersonal information, such as magazines, whereas for example Italian consumers are the opposite, thus preferring personal information. Furthermore, according to Ashman et al. (2015), digitalization has made consumers relying less on professional information since people rely more on non-professional sources, for instance blogs and reviews. The high amount of available information can also cause consumers a problem with too many choices (Ashman et al., 2015).

The role and status of a consumer in the society are also social factors influencing buying behavior (Clootrack, 2020; Open University, 2020a; Shethna, 2020). Consumers in higher positions generally tend to buy different products than consumers in lower positions because they have different types of statuses to maintain (Clootrack, 2020; Shethna, 2020). Thus, consumers buy according to their status (Clootrack, 2020; Shethna, 2020). The role and status in the society is dependent of the groups, family and organization where the consumer belongs to (AIPMM, 2020; Shethna, 2020). Thus, the purchasing behavior can be affected by whether the consumer is a manager or a lower-level employee since they have different statuses (Clootrack, 2020; University of Minnesota Libraries, 2020).

2.1.5 Cultural factors

Culture influences people’s behavior and thus also buying behavior very much (AIPMM, 2020; Clootrack, 2020; Open University, 2020a; Shethna, 2020). When people belong to a certain community, they are influenced by certain cultural values and ideologies which

affect the people (Clootrack, 2020). However, according to Solomon et al. (2019), globalization creates also a more global consumer behavior thus possibly decreasing the differences between buying behavior in different cultures. Nevertheless, the authors also state that consumer behavior always includes some local aspects which creates glocalization. Cultures also change over time (Solomon et al., 2019).

Cultural factors can be subdivided into few more detailed factors which are presented in the following paragraphs. One of the cultural factors is the actual culture (Clootrack, 2020; Shethna, 2020). Culture distinguishes one people group from another as it is a “collective mental programming of the human mind” (Bagdaiyan & Verma, 2014, p. 539; Hofstede Insights, 2021a). Culture influences consumers strongly but it is a very complex concept because culture includes several aspects (Clootrack, 2020; Shethna, 2020). Cultures include the societies, their roles and behavior, as well as societies’ values, traditions and customs (Shethna, 2020). Culture is also about shared beliefs and attitudes within a society and it describes how people in that society should live (Bagdaiyan & Verma, 2014; University of Minnesota Libraries, 2020). According to Solomon et al. (2019), cultural systems include ecology, social structure and ideology. People learn the cultural aspects by observing their family members and other people near them (Clootrack, 2020).

Different cultures also affect buying behavior differently (AIPMM, 2020). Thus, culture impacts consumers in many ways. For instance, consumers’ values, wants, needs and behavior can be affected (AIPMM, 2020; Bagdaiyan & Verma, 2014). In addition, the preferences and perceptions about things are influenced by culture (Bagdaiyan & Verma, 2014; Clootrack, 2020). As for some values in Europe, Solomon et al. (2019) state that consumers are starting to value sustainability more. In addition, the authors state that the cultural context of a product can impact consumers since for instance, products from Western countries are valued in Eastern Europe and American products are also valued in Europe.

Despite some consumers belonging to a same cultural group, there can be several sub-cultures too, thus making those consumers behave differently (Clootrack, 2020; Open University, 2020a). Subculture consists of people within a culture who are somehow different from the main culture but the subgroup shares something in common (University of Minnesota Libraries, 2020). Like in cultural groups, also people in subcultural groups share similar values, beliefs, traditions and customs (Clootrack, 2020; Shethna, 2020). People in a subculture can share for instance, religion, ethnicity or nationality (AIPMM, 2020; Clootrack, 2020; Shethna, 2020; University of Minnesota Libraries, 2020). Even the same geographic location or a job can create a subculture too (AIPMM, 2020; University of Minnesota Libraries, 2020). A subculture also creates a customer segment (AIPMM, 2020; Clootrack, 2020). As for religion, Christianity is the biggest religion in Europe even though the number of active members is decreasing (Solomon et al., 2019).

The social class of the consumer also has an effect on purchasing decisions (Open University, 2020a; University of Minnesota Libraries, 2020). Social class means a group of people in the society who belong to a similar social, educational or economic status group (University of Minnesota Libraries, 2020). The social class of a person is affected by his or her income and family background too but mainly by the occupation of the person (Solomon et al., 2019; University of Minnesota Libraries, 2020). Additionally, other factors, such as education, family background and wealth determine the social class (AIPMM, 2020; Clootrack, 2020). Consumers in the same social class have a similar buying behavior to some extent (AIPMM, 2020; Shethna, 2020). In Finland, social classes do not have the most significant difference because the gap between the highest and lowest income earners is one of the smallest within Europe while the Balkan countries have the biggest gaps (Solomon et al., 2019).

In addition to the above mentioned five major factors affecting purchasing behavior, there are also some situational factors (Solomon et al., 2019; University of Minnesota Libraries, 2020). For instance, some physical factors, such as weather, can influence buying behavior. Consumers may not want to go shopping in a bad weather and then they

might buy things online instead (University of Minnesota Libraries, 2020). Moreover, another situational factor is crowding. Some consumers may not want to go to a store if it is too crowded (Solomon et al., 2019; University of Minnesota Libraries, 2020).

Social situation can also sometimes affect consumers and their purchasing (University of Minnesota Libraries, 2020). Consumers can be buying something that they otherwise would not or vice versa because of the social situation, such as trying to give a certain impression to others (University of Minnesota Libraries, 2020). In addition, time for the shopping affects what or how much consumers might purchase (Solomon et al., 2019; University of Minnesota Libraries, 2020). The time used for purchasing is also affected by the reason for the purchase (University of Minnesota Libraries, 2020). For example, if a consumer needs to buy something fast, then he or she might not use significant amount of time to decide which product to purchase and just buys something that is easily accessible (University of Minnesota Libraries, 2020).

One more situational factor is mood which influences consumers' willingness of purchasing (Solomon et al., 2019; University of Minnesota Libraries, 2020). According to Solomon et al. (2019), mood is affected by pleasure and arousal. Societal situation can also affect consumers' mood when for example, economic situation is bad (University of Minnesota Libraries). Then consumers might purchase less than usually because they can have less money to spend. However, consumers might also purchase some products more because they want to do more things themselves, such as food (University of Minnesota Libraries, 2020).

2.1.6 Summary of factors affecting buying behavior

Since there are several detailed factors that can affect buying behavior, it is useful to repeat and summarize them. This chapter presents Figure 2 that summarizes the main factors that usually affect consumers' buying behavior.

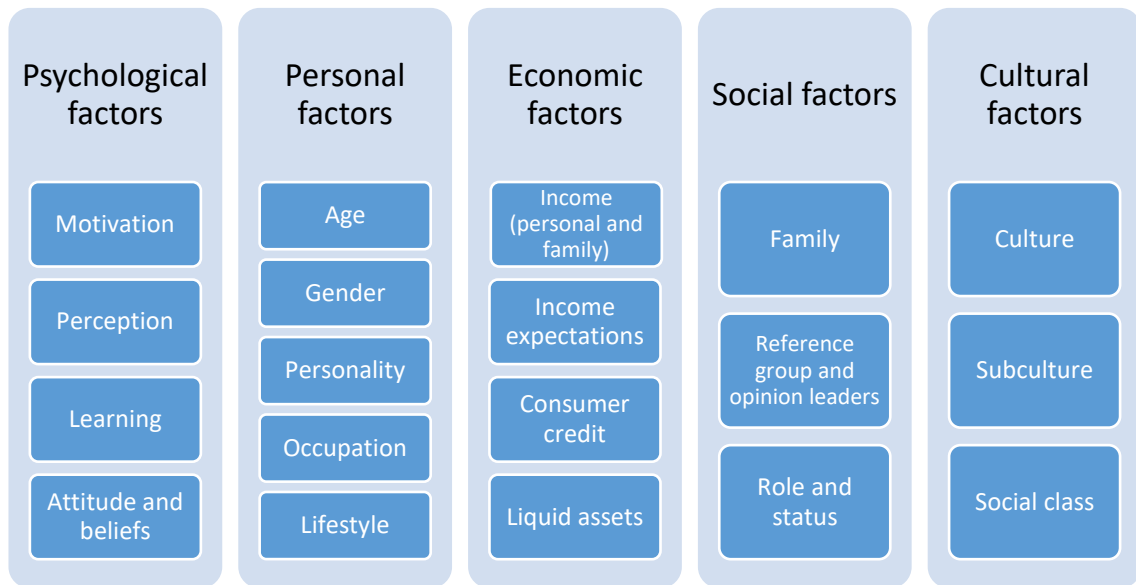


Figure 2. Factors affecting buying behavior (based on AIPMM, 2020; Clootrack, 2020; Shethna, 2020; Solomon et al., 2019).

First of all, when planning of purchasing something, there are psychological factors that affect people. For example, the motivation for making the purchase influences the choice. Then also the consumer perception as well as attitude or belief of the product or service impacts when making a decision about buying something since a consumer can have a positive or negative image of a product. Furthermore, people learn about products through experience or by researching the products that they might want to buy.

Moreover, some personal factors might impact what consumers want to buy. For instance, people at different ages may want or need different types of products. Additionally, there can be differences between genders too. Then also the consumer's personality and lifestyle can affect the product or service choice as well as the occupation of the consumer.

Then again, economic factors include several aspects related to the economic situation of the consumer, such as his or her own income and also the family income. In addition, the expectations of income might affect what people are willing to buy at a certain time

since people may not want to make big purchases when their income is expected to be low. However, consumers can also have access to different types of credits which in turn can impact buying behavior. Moreover, consumer's liquid assets can affect their purchase decisions.

When it comes to social factors, for example family can influence a person's purchases. Additionally, other types of reference groups, such as friends as well as opinion leaders, might impact consumers' decisions. Furthermore, the role and status of the consumer can affect the product choices he or she makes.

Finally, also the culture of the consumer can affect his or her buying behavior. Additionally, the consumer can belong to a subculture, such as minorities within countries, which can have its own impact on decision-making related to a purchase. Moreover, the social class may affect purchasing because certain aspects can be more acceptable or expected in certain social classes.

2.2 Perception of foreign products and services

As this study focuses on buying behavior towards foreign products and services, it is important to understand how the country of origin of the product or service affects consumers' perceptions about them.

2.2.1 Country of origin

One aspect that affects the perception of foreign products is the concept of country of origin (COO) as it tells the consumers where for example the product has been manufactured or assembled (Kalicharan, 2014; Manolică et al., 2018). Consumers may for instance evaluate the quality of the product or service with the COO cue when they are not previously familiar with the brand or product (Khan et al., 2012; Maruyama & Wu,

2014). Moreover, products made in a foreign country might be perceived as risky in general (Elliott & Cameron, 1994). However, according to Maruyama and Wu (2014), often products from more economically developed countries are perceived as better-quality products and less risky than those from less developed countries. This can be seen in that usually consumers in developed countries prefer purchasing products that are made in developed countries (Khan et al., 2012). Additionally, consumers in less developed countries also often want to buy products from developed countries (Khan et al., 2012). However, some people also prefer to buy products from countries that are more similar to their country instead of culturally very different or distant countries (Khan et al., 2012; Zafer Erdogan & Uz Kurt, 2010).

Nevertheless, one aspect of COO is that its influence may decrease in time because the world is already very global and still continues to become even more global (Kalicharan, 2014; Khan et al., 2012). That indicates that the country of origin might not matter very much (Khan et al., 2012). Additionally, according to a study by Elliott and Cameron (1994), country of origin in general is not the most important attribute of a product. Instead for example quality and price are more important (Elliott & Cameron, 1994). However, country of origin influences consumers' perception of quality significantly when other product attributes, such as price, are equal (Elliott & Cameron, 1994). Additionally, there are still for instance national stereotypes that influence consumers and their decision-making (Elliott & Cameron, 1994; Khan et al., 2012). According to the study by Khan et al. (2012), COO preference can also differ according to the product type because certain product categories can be associated with certain countries, such as Switzerland and watches. This can influence the quality perception that consumers have about a product more than price or brand (Kalicharan, 2014; Khan et al., 2012).

As mentioned earlier, perceived quality of the product affects consumers' willingness to purchase the product. Perceived quality is not the actual quality of the product but it is more of an individual's own assessment of the certain product (Kashi, 2013). Perceived quality is one of the aspects that influence the whole perception of the product (Kashi,

2013). Thus, it also affects the purchase intention (Kashi, 2013). In addition to perceived quality, also emotional value influences purchase decision-making (Kashi, 2013). Emotional value of a product or service means that the product generates a positive feeling which is the benefit of the product (Kashi, 2013).

Related to country of origin, country image is a total image of a certain country and it includes descriptive, informational and inferential beliefs (De Nisco et al., 2015). Country image also significantly influences consumers' perception of the foreign product since it is about the perception of the quality of a product or service from a certain country (De Nisco et al., 2015; Khan et al., 2012). The image consists of three components that are cognitive, affective and conative (Khan et al., 2012). Cognitive component means the person's beliefs about the country, whereas affective part is about the emotional value attached to the country (Khan et al., 2012). Lastly, the conative component refers to the behavioral intentions about the certain country (Khan et al., 2012).

The brand can also be important for the consumers when forming a perception of a foreign product or service (Tran & Fabrize, 2013). As mentioned earlier, the country of origin can affect the perception of the brand because consumers' knowledge about the country and culture influences the evaluation of the brand (Tran & Fabrize, 2013). However, some brands are more global and the brand is not clearly associated to one specific country (Tran & Fabrize, 2013). Nevertheless, domestic brands are usually more favorably viewed than foreign brands (Tran & Fabrize, 2013). The perception of a brand can also be affected by product ratings, i.e., high ratings can improve the perception of the brand (Tran & Fabrize, 2013).

2.2.2 Animosity and ethnocentrism

Another significant concept for the perception of foreign products is animosity towards a country. It can be caused by several reasons, such as wars, political causes or religion when they increase nationalism (De Nisco et al., 2015; Manolică et al., 2018). Animosity

can be described as a form of antipathy towards a country due to different reasons, ongoing or previous (De Nisco et al., 2015; Manolică et al., 2018). Animosity, as an attitude of consumers, can affect the willingness to purchase products or services from a certain country (Kalicharan, 2014; Manolică et al., 2018). According to De Nisco et al. (2015), animosity towards a country usually negatively affects consumers' willingness to purchase products from that country. However, it does not necessarily influence consumers' evaluation of products from that country or the general country image (De Nisco et al., 2015). Country image also affects product receptivity which means the consumers' willingness to purchase products from foreign countries (De Nisco et al., 2015). In addition, animosity usually influences negatively product receptivity which means that if consumers have animosity towards a certain country, they are more likely to avoid buying products imported from that country (De Nisco et al., 2015).

Animosity can be seen on national and personal level. National animosity is influenced by the effects caused by another country whereas personal animosity is related to negative experiences (Manolică et al., 2018). Additionally, according to De Nisco et al. (2015), animosity can be either situational or stable. Situational animosity means that it is caused by a particular episode or event and is only temporary, while stable animosity accumulates over time (De Nisco et al., 2015).

Additionally, related to animosity, ethnocentrism affects the perception of products and services as well as purchase intentions (De Nisco et al., 2015; Kaynak & Kara, 2002). Ethnocentrism means that for example, a consumer considers his or her own cultural values better as those of other's (Manolică et al., 2018). Highly ethnocentric people can even be intolerant and judgmental to foreign cultures (Zafer Erdogan & Uz Kurt, 2010). Thus, ethnocentric consumers may value domestic product offering more than foreign (Kaynak & Kara, 2002). When it comes to buying behavior, consumers may see products from their own culture as inherently superior when compared to similar foreign products (Rahnama, 2017). However, ethnocentric consumers may avoid buying foreign goods even though they would be better in quality than domestic goods (De Nisco et al., 2015).

Purchasing imported products may also be seen unpatriotic because it does not help domestic economy and it could even be considered as morally wrong by very ethnocentric individuals (Khan et al., 2012; Rahnama, 2017). Thus, consumers who are highly ethnocentric may pay more attention to the COO cue than others (Khan et al., 2012). In turn, consumers who are less ethnocentric tend to have a more positive attitude towards foreign products and services (Zafer Erdogan & Uz Kurt, 2010). The positive attitude can be for example based on a good experience of a product from a certain foreign country (Kaynak & Kara, 2002). Additionally, according to a study by Kaynak and Kara (2002), consumer's lifestyle also can affect the level of ethnocentrism as more community-oriented consumers usually are more ethnocentric than for example, opinion leaders. When it comes to the difference between animosity and ethnocentrism, animosity focuses on a certain country whereas ethnocentrism means that a consumer tends to avoid purchasing foreign products in general (De Nisco et al., 2015).

The product type and its importance can also affect consumers' ethnocentric behavior (Zafer Erdogan & Uz Kurt, 2010). For example, when the product is less important and needed for the everyday life of the consumer, ethnocentrism for those products may be lower and the country of origin of the product does not matter very much (Park et al., 2016; Zafer Erdogan & Uz Kurt, 2010). In addition, authenticity of a foreign product or service is also valued by consumers (Park et al., 2016). Authenticity of products or services is about being genuine, real and representative of the culture (Park et al., 2016). The better the perceived product authenticity is, the better consumers view the foreign product (Park et al., 2016). It is especially important for some products, such as art, wine, coffee, tourism and clothing (Park et al., 2016). Authenticity is also related to product ethnicity which means a stereotypical connection between a certain product and its country of origin (Park et al., 2016). It can also be called "product-country match" (Park et al., 2016). If the product is well associated with its country of origin, it is more likely that consumers' attitude towards it is good (Park et al., 2016).

In addition, some demographic variables, such as gender and age, can have some influence on ethnocentrism (Khan et al., 2012; Zafer Erdogan & Uz Kurt, 2010). For instance, older consumers may have a more negative attitude towards foreign products than younger consumers (Zafer Erdogan & Uz Kurt, 2010). However, there is no clear conclusion about gender's influence since there are studies that show that female consumers tend to be more ethnocentric than male consumers (Zafer Erdogan & Uz Kurt, 2010) but also studies that indicate that women are more favorable towards foreign products than men (Khan et al., 2012). In addition, consumers with higher education and income level can be more positive towards products from foreign countries (Zafer Erdogan & Uz Kurt, 2010). One aspect that can also influence whether consumers want to buy local or foreign products is their need for uniqueness (Kashi, 2013). If a consumer has a high need for uniqueness, he or she may be more open to purchase new products, such as foreign products, because the consumer wants to be different in comparison to others (Kashi, 2013). Furthermore, the size of the home country can affect ethnocentrism since according to Anic (2010), consumers in countries of small and emerging markets can display higher ethnocentrism because consumers want to support domestic economy.

2.2.3 Food products

As for especially food products, according to Rahnama (2017), some demographic variables, such as age and gender, can influence the buying of local food products, i.e., food products that have been produced nearby. Additionally, the quality of the food products as well as economic factors, such as price, affects consumers' willingness to buy local food (Rahnama, 2017). Moreover, the safety of the products can motivate consumers to buy local food (Rahnama, 2017).

Furthermore, according to a report by Agriculture and Horticulture Development Board (AHDB) (2018), food quality, safety, price and healthiness are significant factors that affect the purchase decision of food. However, there are differences between countries about which driver is the most important for consumers (AHDB, 2018). For example, food

quality is a priority in Germany while Japanese consumers are significantly impacted by price (AHDB, 2018). Moreover, there is also variation between different product types, such as meat, dairy, and fruit and vegetables (AHDB, 2018). For instance, product safety is very important in meat products whereas the expiration date can affect more on dairy products (AHDB, 2018). Other possible drivers for food product decisions are for example, preferences of the family, environmental impact, organic assurance and the appearance of the product (AHDB, 2018).

According to a study by Elliott and Cameron (1994), Australian consumers perceived domestic jam to have the highest quality compared to foreign jams and they were most willing to buy the domestic food product. However, for example price of the jam was the same for all the options in their study which can affect consumers' choices (Elliott & Cameron, 1994). Domestic food products were preferred and considered as having better quality than foreign food products also by Austrian consumers in the study by Orth and L etal (2001). Domestic food was also trusted more by the developed country consumers (Orth & L etal, 2001). Czech consumers in turn, generally perceived foreign EU-made food products better than domestic (Orth & L etal, 2001).

In general, ethnic food consumption has increased during the years and its availability has grown (Bell et al., 2011). Consumers want to have new food experiences and it is also healthier to have a more diverse diet (Bell et al., 2011). Especially Asian foods are perceived to have some health benefits (Bell et al., 2011). Additionally, according to Bell et al. (2011), memory about food influences what food products consumers purchase. In addition, some flavor and food preferences are formed in childhood through parents and by trying new things (Bell et al., 2011). Children also usually accept new foods better than adults older than 55 years (Bell et al., 2011).

2.2.4 Foreign traveling

Travelers need to decide several aspects about their trips, such as the destination, when to travel and for how long time (Nuraeni et al., 2015). One aspect that impacts the destination choice, is the overall image of the destination (Nuraeni et al., 2015). Tourists also think about their wants and needs as well as the attributes of the destinations (Nuraeni et al., 2015). Furthermore, according to Nuraeni et al. (2015), the economic situation of the tourist impacts the travel decisions.

As for tourism, travelers usually want to relax and have positive experiences during vacations and not experience negative incidents, such as cancelled events or bad-quality food (Kozak et al., 2007). Thus, travel destinations need to have good image among consumers since they usually have several options to choose from (Kozak et al., 2007). As for buying behavior in general, also decision-making about travel destinations is affected by several factors, such as age, income, personality, cost, and motivation (Kozak et al., 2007). Additionally, when traveling to foreign countries, perception of safety and risks significantly influences travelers' intentions to travel (Kozak et al., 2007; Reisinger & Mavondo, 2005). According to Reisinger and Mavondo (2005), risk means for example a hazard, a chance of injury or losing something valuable. As for tourism, risk is about what tourists perceive and experience during the purchase and consumption of traveling services (Reisinger & Mavondo, 2005). For instance, SARS pandemic, tsunamis and terrorist attacks are examples of risks that can make people avoid certain travel destinations or regions (Kozak et al., 2007; Reisinger & Mavondo, 2005). Perceived risk can make travelers for example, to change the destination or find more information about the risk (Reisinger & Mavondo, 2005). Safety risks can have a lasting effect on tourism since the need for safety is essential for people (Kozak et al., 2007; Reisinger & Mavondo, 2005). However, travelers who have already visited the same destination usually feel more confident in traveling to the certain destination since they have an experience of safety from the country (Kozak et al., 2007).

Anxiety is a feeling that can be caused by a risk and it can also be related to traveling (Reisinger & Mavondo, 2005). Anxiety can show for instance as nervousness, panic, stress or being uncomfortable (Reisinger & Mavondo, 2005). Travelers evaluate risks in their decision-making for avoiding anxiety since anxiety strongly affects the feeling of safety (Reisinger & Mavondo, 2005). According to Reisinger and Mavondo (2005), when travelers' anxiety is high, they tend to feel less safe and less willing to travel internationally. Additionally, the motivation for the trip can influence the anxiety of the traveler (Reisinger & Mavondo, 2005). For example, relaxation can be a motivation for certain tourists and they avoid risks, whereas others want to have more excitement, thus not avoiding risks (Reisinger & Mavondo, 2005).

Culture and personality can influence consumers' willingness to travel to a destination that is perceived risky since people can feel different about risks (Kozak et al., 2007; Reisinger & Mavondo, 2005). Moreover, some people prefer familiarity while others may seek novelty (Reisinger & Mavondo, 2005). The traveler's national culture on the other hand can impact the uncertainty avoidance of the person and thus the avoidance of risks and ambiguous situations (Hofstede Insights, 2021b; Kozak et al., 2007). According to Kozak et al. (2007), tourists from high uncertainty avoidance cultures are more likely to avoid risky destinations and cancel their planned trips than people from low uncertainty avoidance cultures. Additionally, high uncertainty avoidant travelers usually stay a shorter time in the destination, visit fewer destinations and travel with a group (Reisinger & Mavondo, 2005). Especially disease threats are seen riskier by high uncertainty avoidant people than for example natural disasters (Kozak et al., 2007). When it comes to Finland, the score in uncertainty avoidance is 59 which means that Finnish people are quite in the middle of the scale (1-100) but they generally prefer avoiding risks and uncertainty (Hofstede Insights, 2021b). Furthermore, transparent information and free insurance coverage are aspects that give more confidence for traveling to risky destinations (Kozak et al., 2007).

2.3 Effects of previous pandemics on buying behavior

COVID-19 is only one of many health pandemics that has occurred in the world. Thus, there exists already studies about how previous pandemics have changed consumers' buying behavior in different countries and industries. In order to better understand how health pandemics and epidemics around the world can affect consumers' buying behavior, this chapter will discuss the effects caused by previous pandemics on buying behavior. This chapter will cover the effects caused by three earlier epidemics and pandemics which are SARS, swine flu and bird flu.

An epidemic is defined as a disease that affects large number of people within a community, population or region (Intermountain Healthcare, 2020). To be defined as an epidemic, the disease cases also have to rise above the expected level (Centers for Disease Control and Prevention, 2012).

A pandemic in turn is a broader version of epidemic since it means that the disease has spread over several countries or continents (Intermountain Healthcare, 2020).

2.3.1 SARS

SARS (Severe Acute Respiratory Syndrome) is a coronavirus that caused a global epidemic in 2002-2003. It first infected humans in China in 2002 and then spread to other countries affecting 26 countries in total. It is an influenza-like disease. The global epidemic of SARS ended in July 2003. (WHO, 2020.)

As briefly mentioned in the introduction, the global SARS epidemic in 2003 influenced consumers' buying behavior for example, in the United States. Especially purchasing of foreign country-related products and services was affected by the epidemic (Prewitt, 2003). For instance, consumers in the United States avoided eating out in restaurants that were owned by Asian-Americans, and this was especially the case in Chinatown

districts (Prewitt, 2003). Before the pandemic, those districts and restaurants were thriving but the epidemic created a SARS scare and the sales decreased by up to 60 percent because of the avoidance (Prewitt, 2003). The buying behavior was affected and caused by some untrue rumors that claimed that the restaurant owners would have had the disease (Prewitt, 2003). Additionally, in Hong Kong, consumers stayed at home instead of going to restaurants, and thus, half of the restaurants were closed (Prewitt, 2020).

SARS pandemic also influenced global tourism and hospitality businesses, such as airlines and hotels (Prewitt, 2003). Customers cancelled bookings and reservations in the fear of getting infected with the virus and companies lost their customers (Prewitt, 2003). When it comes to the reasons of change in the buying behavior during the global epidemic, Prewitt (2003) suggests that the biggest reasons for the behavioral change can be the news and information spreading online and between people about the disease, and not the actual disease itself. Additionally, SARS created fear in people even when their home cities and areas did not have any confirmed cases of the disease (Prewitt, 2003).

Additionally, in China and Taiwan, SARS caused for example electronics industry exhibitions and trade shows to be cancelled or moved to the Internet as an online exhibition (MacLellan, 2003; Robertson, 2003). Customers could not be visited face-to-face due to the pandemic which meant that vendors needed to use Internet more for their work (Robertson, 2003). In addition, interest in Web-based seminars and trainings increased in China (MacLellan, 2003).

In May 2003, Wal-Mart in the United States wanted its employees and suppliers who had traveled in certain parts of Asia, such as China, Singapore and Vietnam, to stay at home for 10 days which was the incubation period of SARS (Home Textiles Today, 2003). Since Wal-Mart has many locations around the world, it did not want the virus to infect its headquarters or global buying offices. They wanted to be careful especially because it had a sourcing office in Guangdong province which is the area where SARS first

occurred (Home Textiles Today, 2003). Additionally, SARS influenced the importing to some extent since for example, several American companies cancelled their buying trips to China and other infected areas, and instead they sourced their merchandise from other importers (Parks, 2003). Thus, Asian companies presented their products for instance via e-mail and phone instead of exhibitions or fairs (The Catalog Age Staff, 2003).

2.3.2 Swine flu

Swine flu (H1N1) is an influenza virus that caused a pandemic in 2009-2010. It is a flu-like disease and it spread quickly around the world because it was a new virus and not many people were immune to it (NHS, 2019). It affected younger people more than people over 65 years old because older people had some immunity to the disease (WHO, 2010). World Health Organization declared the swine flu pandemic over in August 2010 (NHS, 2019).

Swine flu pandemic also influenced people's buying behavior in 2009. For instance, according to Newport (2009), some consumers in the United States were afraid of getting infected with swine flu and thus avoided going shopping or going to restaurants. In May 2009, a Gallup poll stated that 25 percent of American adults were worried about the disease (Newport, 2009). However, although concerned, only around 6 percent of Americans were avoiding shopping, eating out or traveling with an airplane (Newport, 2009). The fear of the disease even made some Americans to keep their children out of school (Newport, 2009). Even though some effects on buying behavior could be seen during swine flu pandemic in May 2009, the effects were considered small when compared to the amount of news coverage about the virus (Newport, 2009). However, it was predicted that if the trend grew, it would affect the retail sector (Newport, 2009).

In December 2009, swine flu epidemic in the United States influenced American consumers a little more than in May. According to a study by Morpace Research and Consulting (2009), during the holiday season, almost 20 percent of consumers avoided

shopping because they were afraid of getting infected with the virus. Interestingly, the avoidance of holiday shopping was also done more by people whose household income was \$50,000 or less when compared to consumers with household income of \$100,000 or more (Morpace Research and Consulting, 2009). The researchers' estimation of a possible reason for the situation was that consumers with higher income would also have a better access to health care than people with lower income (Morpace Research and Consulting, 2009). Moreover, consumers with lower income were thought to be more financially affected if they became infected with the disease as they would need to stay away from work, thus losing some of their income (Morpace Research and Consulting, 2009). Thus, they would possibly not want to risk their health by going holiday shopping.

Swine flu (H1N1) also affected consumers and businesses for example in Thailand (Asia News Monitor, 2009). As the flu continued spreading, it affected negatively on some business fields, such as tourism, retail trade and entertainment, such as cinemas (Asia News Monitor, 2009). People were concerned about going to crowded venues in the fear of the disease. Additionally, the government ordered some services to be suspended, for instance internet cafés (Asia News Monitor, 2009). However, some businesses had positive effects because of the pandemic. For example, health care businesses gained higher demand for face masks, air purifiers and antiseptic products (Asia News Monitor, 2009). Some businesses also started cleaning their buildings more. Additionally, shopping venues and offices dispensed free hand gel to customers and employees (Asia News Monitor, 2009). Moreover, food delivery and catering services benefitted from the pandemic too since consumers increased the use of supplementary foods in order to improve their immune systems (Asia News Monitor, 2009).

In June 2009, there were several confirmed swine flu cases around the world and even some deaths (Travel & Tourism News Middle East, 2009). Because of the pandemic, travelers in the Middle East used face masks and the demand for masks had increased. However, even when the virus was spreading around the globe, World Health Organization (WHO) did not recommend travel restrictions because they believed that travel

limitations and restrictions would not effectively stop the virus from spreading (Travel & Tourism News Middle East, 2009). On the contrary, WHO believed that the restrictions would disrupt global community (Travel & Tourism News Middle East, 2009).

2.3.3 Bird flu

Bird flu or avian flu (H5N1) is also an influenza virus that causes a severe disease on humans. It is highly contagious among birds but it very rarely spreads from human to human. However, it can transmit from birds to humans. Human infections have first been detected in Asia but there have also been cases in Europe, Africa and Middle East. (Centers for Disease Control and Prevention, 2018.)

A bird flu epidemic caused by H5N1 virus started in 2003 in Southeast Asia and it spread broadly among poultry (Töyrylä, 2005). However, it has not caused a pandemic on humans but there has been concerns about it. This is because the disease has a very severe death rate so if the disease would start easily transmitting from human to human, it could cause a severe pandemic (Centers for Disease Control and Prevention, 2019; Töyrylä, 2005). As mentioned earlier, only a few infections on humans have been detected but around half of the cases has led to death (Ishida et al., 2010). This makes the disease to cause fear and thus it has affected buying behavior to some extent.

The demand for chicken for example in Japan decreased because of the bird flu was spreading even though the disease could not transmit easily to humans by eating poultry products (Ishida et al., 2010). On the other hand, the demand for other types of meat, such as pork and fish, increased during the outbreaks of bird flu (Ishida et al., 2010). However, according to Ishida et al. (2010), the changes in chicken demand stabilized quite shortly after the outbreaks of the disease.

In addition, in other Asian countries, such as China, Kentucky Fried Chicken (KFC) had trouble in selling chicken products because consumers were afraid of the bird flu (Kahn

et al., 2004). KFCs in Asian countries, such as Thailand and Vietnam, also started sourcing their chicken from countries that had not been affected by bird flu (Kahn et al., 2004). Additionally, they started selling deep-fried fish instead of chicken (Kahn et al., 2004).

The effect of bird flu on buying behavior combines economics and fear (Turvey et al., 2010). In the case of bird flu, the fear was related to food safety and getting sick from the food. For example, fear can decrease demand of a product as was the case with bird flu and poultry products (Ishida et al., 2010; Turvey et al., 2010). Moreover, according to a study by Turvey et al. (2010), fear can influence buying behavior even after the threat, such as a virus, has been eliminated because the trust for the product safety does not return instantly and the demand for the product may not return to the previous level immediately. This phenomenon is called hysteresis (Turvey et al., 2010). A food safety issue can even cause permanent change in some consumers' buying behavior (Turvey et al., 2010). In their study, Turvey et al. (2010) found that many American consumers would decrease their purchasing of chicken products if there was a fear of bird flu. However, there were differences between the buying behavior of consumers since some of them were more fearful than others, and it was noticed that women were more fearful than men (Turvey et al., 2010). Thus, not all of the consumers react in the same way to the food safety risks. Nevertheless, consumers' fear grows when the threat comes closer to the consumers, such as their home state (Turvey et al., 2010).

According to Zhou et al. (2015), risk perception is about the fear caused by a threat affecting the utility of consumption. Thus, if the fear over a safety risk is big enough, it can affect the buying behavior towards a product, for example a food product. In the case of bird flu, consumers were afraid of getting infected with the disease by eating poultry (Zhou et al., 2015). That is why they avoided buying chicken and other poultry products because the risk was higher than the benefit gained from eating poultry.

One aspect that can influence buying behavior during an epidemic or pandemic is the information people have about the disease. For instance, in Italy in 2004, news about

bird flu affected the demand of poultry products (Beach et al., 2008). Both news about bird flu in general and news mentioning Italy reduced the purchasing of poultry products in the country (Beach et al., 2008). The news mostly affected the purchases during the same week or the second week of the reported news but after that the effect decreased (Beach et al., 2008). In some cases, positive information about safety of a product can increase the demand of the product but this is not always the case because sometimes even positive news can decrease the demand if consumers do not trust the information (Zhou et al., 2015).

2.4 General effects of COVID-19 on consumers and societies

This chapter includes an overview of some general effects of COVID-19 on consumers and societies around the world but the main focus is on Finland. For example, some governmental and other organizational rules and regulations will be presented. In addition, effects of COVID-19 on businesses will be discussed.

2.4.1 Effects on consumers

Coronavirus COVID-19 was first detected in China and it started to spread to all over the world in December 2019. In Europe, the virus first spread to Italy and then other countries, and it did not take a very long time for the virus to reach Finland in January 2020 (Ruokangas et al., 2020). As the virus continued to spread in Finland, the Finnish government started to take actions to inhibit the spreading. For example, elderly people and other people in the at-risk group were recommended to avoid moving in places where there are big numbers of people in order to avoid getting infected (Finnish Government, 2020a). This action was meant to protect people who had the biggest risk to get severely ill. Especially people older than 70 years were obliged to remain at home in quarantine-like conditions (Finnish Government, 2020a).

Recommendations and restrictions made by Finnish Government have not only been concerning the movement and gatherings of people inside Finland but also the operation of businesses and foreign traveling (Finnish Government, n.d.). For instance, restaurants have been influenced by restrictions about their opening and serving hours (Finnish Government, n.d.). Moreover, the number of customers has been restricted varying within Finland during the pandemic (Finnish Government, n.d.). In addition, as mentioned earlier, traveling across the borders of Finland has been restricted to some extent. In November 2020, Finnish Government had recommended avoiding traveling to countries where the incidence of COVID-19 had been “more than 25 new cases per 100,000 persons in the previous 14 days” (Finnish Government, n.d.). Additionally, with the new approach started in October 2020, passengers who arrived to Finland from countries where the incidence number was high, “must have a certificate of a negative COVID-19 test” that had been taken less than 72 hours before their arrival (Finnish Government, n.d.).

COVID-19 was declared a pandemic by WHO on March 11th, 2020 (Craven et al., 2020a). On March 16th, 2020, there were already over 160,000 disease cases and 6000 deaths globally, and COVID-19 had spread to more than 140 countries (Craven et al., 2020a). The number of new confirmed cases was already falling in China but in Italy, the disease spread exponentially (Craven et al., 2020a). Then later in the spring and beginning of summer 2020, many countries started reopening in Europe, Americas and Asia since the situation with COVID-19 was getting somewhat better, and consumers were less worried about health concerns (Craven et al., 2020b). However, the situation with COVID-19 deteriorated again later in 2020, for example in Finland.

One effect of COVID-19 that could have been seen in several countries around the world was hoarding. Hoarding happened for example, in Finland and the United States in the beginning of the pandemic (Hirvonen & Loukkola, 2020; Kirk & Rifkin, 2020). For example, toilet paper, protective equipment and cleaning products were bought in high quantities because people wanted to be cautious and prepared for the future (Hirvonen & Loukkola, 2020). Moreover, in Finland, the demand for food products with long shelf life, such as

canned and frozen food, pasta and flour, increased in the beginning of the pandemic because consumers prepared for quarantining (Laitinen, 2020; Leminen, 2020). These behavioral changes in buying behavior are understandable in some shock events, such as a healthcare crisis like the COVID-19 pandemic (Loxton et al., 2020). Hoarding can be described as panic buying since it is a self-protective activity when consumers want to minimize risks (Loxton et al., 2020).

An aspect that can affect consumers' buying behavior is the access to communication about the event or crisis, i.e., the pandemic (Loxton et al., 2020). News and other media from both domestic and international channels can influence the fear and anxiety people have related to the pandemic which in turn impacts people's behavior, such as panic buying (Loxton et al., 2020). As was already seen during bird flu epidemic, information about the disease affected consumers' buying behavior (Beach et al., 2008). Furthermore, social media is an important source of information nowadays and it can also influence consumers even though regarding health emergencies, national news channels are usually more influential (Loxton et al., 2020). When it comes to COVID-19, for example in the United States and Australia, web traffic in news outlets increased significantly in the beginning of the pandemic (Loxton et al., 2020).

An American research by Kirk and Rifkin (2020) studied some changes in consumer behavior during the COVID-19 pandemic. They studied three different phases of the behavior which were reacting, coping and adapting (Kirk & Rifkin, 2020). Hoarding, as mentioned earlier, was part of the first phase, reacting. It was a reaction to the threat of the disease since consumers wanted to prepare themselves for the possible upcoming situation. Besides the hoarding, consumers' reactions also included reacting to governmental and organizational recommendations (Kirk & Rifkin, 2020). The reactions included both following the recommended actions and not following them.

The second phase was coping and it was about staying connected to people while social distancing (Kirk & Rifkin, 2020). To stay connected and do things together, consumers

increased the use of technology. In addition, they started making things themselves, such as face masks for protecting themselves and also others (Kirk & Rifkin, 2020). There were a couple of reasons for the consumers' increased do-it-yourself projects. Firstly, there was a lack of availability of some products, and on the other hand, people can feel more capable when they do things themselves during a crisis (Kirk & Rifkin, 2020). According to Kirk and Rifkin (2020), coping phase also included possible changes in consumers' perception of brands. For example, if consumers were not happy with how some brands responded to the pandemic, consumers might have changed the brand they used (Kirk & Rifkin, 2020).

The third and last phase was adapting when people needed to change their habits very quickly after the pandemic started (Kirk & Rifkin, 2020). While the post-pandemic implications are still unclear in early 2021, some possible effects for buying behavior can be thought. For instance, consumers might want to continue using shopping methods that do not include much of human contact even after the pandemic, such as shopping online or different types of delivery services (Kirk & Rifkin, 2020).

As was mentioned about the second phase of behavioral change, the use of technology increased significantly due to the pandemic (Raeste, 2020a). For example, education moved to distance schooling in Finland and several other countries around the world in 2020 (Raeste, 2020b). This created some challenges because everyone did not have the same capabilities to use technology and new methods for teaching had to be created (Raeste, 2020b). Additionally, working from home increased as it was recommended in industries where it was possible (Raeste, 2020a). Because people spent more time on Internet, big technology companies like Amazon, Apple and Google increased their sales in 2020 (Raeste, 2020a). Many gaming companies, such as Nintendo, increased their sales significantly too (Kukkonen, 2020a). Moreover, Senior Vice President of Lenovo's Worldwide Commercial Business, Christian Teismann, predicted that the use of Internet would not decrease significantly even after the pandemic and that technology industry would develop much in the future (Raeste, 2020b).

Related to the use of technology, shopping online increased during the COVID-19 pandemic (Kirk & Rifkin, 2020; Leminen, 2020). Especially in the spring 2020, according to a study conducted by Kantar, even 55 percent of Finnish consumers stated that they had bought products that they had not previously purchased online (Heiskanen, 2020) and 30 percent told that their online shopping had increased due to COVID-19 pandemic (Posti Group, 2020). Furthermore, Finnish consumers significantly increased purchasing their groceries via Internet in the spring 2020 (Leminen, 2020). Online shopping for groceries multiplied compared to the previous year (Leminen, 2020). Not only younger consumers but also older consumers, such as retired people, started doing their grocery shopping online (Leminen, 2020). However, in the summer 2020, online purchasing of groceries decreased from the level of spring (Varpula, 2020). Nevertheless, this is a normal fluctuation within a year since summer is usually calmer when it comes to online food shopping (Varpula, 2020).

Since Finnish people have spent more time at home due to COVID-19, they have invested more on their homes (Pajala, 2020). In addition, consumers saved money compared to previous years because they were not able to travel or go out as much as before so they used the savings to something else, for example on technology and interior design (Pajala, 2020). It can also be about buying something nice that makes people feel better during a crisis (Pajala, 2020). Investments on furnishings could be seen in the growth of sales of furniture stores in 2020 (HS, 2020a). For example, international furniture companies, such as Swedish Ikea and Danish Jysk, increased their sales in Finland (HS, 2020a; HS, 2020b). Jysk even did its best result in Finland during the pandemic in 2020 (HS, 2020b).

At the end of April 2020, University of Jyväskylä led a research about the effects of the restrictions during COVID-19 on Finnish consumer behavior, economic situation and experienced health (Wilska et al., 2020). In general, it was discovered in the study that Finnish consumers visited physical stores less because of the restrictions made by the

government and health officials (Wilska et al., 2020). In addition, the use of online shops increased a little focusing on groceries and restaurant take-outs (Wilska et al., 2020). However, Finnish consumers increased the use of domestic online stores more than foreign ones (Wilska et al., 2020). Additionally, especially Chinese online stores were said to be avoided to some extent in the future as well as Chinese goods on the whole (Wilska et al., 2020). Traveling abroad was also believed to be voluntarily limited in the future by approximately quarter of the respondents (Wilska et al., 2020). Wilska et al. (2020) also stated that around half of the respondents were definitely not going to travel abroad as soon as it is possible. However, there were also respondents who did not plan to limit their foreign traveling at all (Wilska et al., 2020).

When it comes to purchasing products originating from foreign countries, there has been some impact caused by the COVID-19 pandemic. An article by Taylor in June 2020 stated that a third of global consumers were worried about the product safety of foreign goods. Taylor states in her article that especially products from China and the United States were perceived very risky by consumers in other countries and nearly half of the consumers, 47 percent, were less willing to buy goods from those two countries. The most fearful consumers of American and Chinese products were in South Africa, Nigeria, South Korea and France (Taylor, 2020). Many consumers not only avoided products and services from certain foreign countries but 65 percent of them also preferred domestic ones (Taylor, 2020). According to Taylor, local products were favored the most in China with 87 percent of respondents of the study stating it. Additionally, Italian and South Korean consumers preferred domestic goods, 81 and 76 percent respectively (Taylor, 2020). Domestic products were favored for example because it supported local jobs and the economy (Taylor, 2020).

On a societal level, the COVID-19 pandemic has shown how unprepared the world has been to the effects of this type of a virus outbreak (Donthu & Gustafsson, 2020). Societies are very open and importing has a significant role in sourcing of some important products, such as food (Donthu & Gustafsson, 2020). Since new virus outbreaks are likely

to occur in the future, societies should learn from COVID-19 and its consequences in order to react faster and more effectively (Donthu & Gustafsson, 2020). Restriction of movement of people has been one significant societal impact that COVID-19 has had on societal level since it has limited peoples' freedom (Donthu & Gustafsson, 2020). As mentioned earlier, Finnish authorities have restricted movement inside the country as well as foreign traveling (Finnish Government, n.d.). Closing borders and confining quarantines have happened around the world too and people have even been fined for not following the restrictions (Donthu & Gustafsson, 2020). Additionally, monitoring and controlling of people has increased because of the pandemic as the spread of the disease has been tried to contain (Donthu & Gustafsson, 2020). As the pandemic has caused a decrease in demand in many industries, many firms have struggled and workers have lost their jobs (Donthu & Gustafsson, 2020). This has also caused some countries to support businesses and citizens (Donthu & Gustafsson, 2020).

2.4.2 Effects on companies and industries

The coronavirus pandemic has also created some challenges for many firms, such as retailing companies, through supply chains (Sharma et al., 2020). When COVID-19 spread around the world, many companies were unable to supply their items from countries where the disease affected the work of factories (Sharma et al., 2020). As supply chains are very global nowadays, problems in some countries influence several other countries too which makes the situation complex (Sharma et al., 2020). Because of the pandemic, some sectors', such as transportation's, demand decreased while some others increased, including technology (Sharma et al., 2020). In Finland, food, hardware store and health care sectors' sales have grown, whereas biggest problems have been in tourism and entertainment industries (Hartikainen, 2021). Furthermore, in Finland, clothing stores' sales decreased significantly in total even though their online sales increased in 2020 (Kukkonen, 2020b). Thus, there was an imbalance between demand and supply, and firms should create more dynamic ways to react to unexpected situations like a pandemic (Sharma et al., 2020). Moreover, the problems with supply chains have made

companies to focus also on sustainability issues, including environmental, economic and social sustainability (Sharma et al., 2020). Social sustainability includes taking care of employees' health and wellbeing (Sharma et al., 2020).

An article by Sigala (2020) stated that COVID-19 can have a significant impact on tourism and travel industry since the industry is very vulnerable for instance to socio-economic and environmental risks. In addition, it is said that tourism industry has an opportunity to transform (Sigala, 2020). For example, there have been different types of online options that consumers have been able to experience, such as virtual entertainment and traveling (Sigala, 2020). Furthermore, technology can play an important role in finding solutions for fighting against COVID-19 and re-opening traveling. Sigala mentions that some examples are technologies that track people's movements and health as well as digital health passports and identity controls. However, these technologies should also take ethics and privacy aspects into account (Sigala, 2020). She also mentions that the increase in the use of technology because of the pandemic can also create inequalities between people because everyone does not have the same possibilities to use technology. Nevertheless, the COVID-19 pandemic can make people think more about the forms of tourism and traveling, and its sustainability impacts on for example environment (Sigala, 2020). This is because traveling has originally impacted the spread of the disease and thus it should be thought about (Sigala, 2020).

In addition, she states that the experiences that consumers have had related to traveling during the pandemic can significantly influence their behavior and attitude in the future. The experiences can be their own or they have heard something from other people, even in social media (Sigala, 2020). For example, there might have been health risks in traveling which can cause a travel trauma (Sigala, 2020). Additionally, the need for social distancing can affect what travel activities consumers would prefer. She states that for example, if people are afraid for their safety, they might prefer outdoor activities.

As mentioned earlier, the number of imports and exports is quite high in Finland since in 2019, imports were worth 65,851 billion euros and exports were 65,054 billion euros (Official Statistics of Finland, 2020b). This indicates that Finnish consumers' perception of foreign products and services is generally good and they want to buy foreign products. Furthermore, the amount of grocery imports to Finland has increased through 2002-2018 (Kinnunen & Pasonen, 2019). When comparing years 2002 and 2018, imports of food products increased by 50 percent (Kinnunen & Pasonen, 2019). Nevertheless, there have been differences between product categories since for example, importing of milk and grain has decreased while cheese and meat imports have increased (Kinnunen & Pasonen, 2019).

Despite the earlier growth, COVID-19 has impacted the amount of foreign trade in Finland since the number of both exports and imports decreased (Official Statistics of Finland, 2020a). Exports and imports in both goods and services decreased in the second quarter of the year 2020 in comparison to previous year (Official Statistics of Finland, 2020a). When it comes to goods, exports fell by 12 percent and imports by 20 percent (Official Statistics of Finland, 2020a). Whereas services were exported 28 percent less than in previous year and import decreased by 22 percent (Official Statistics of Finland, 2020a).

Especially travel and transport services were exported and imported significantly less than earlier (Official Statistics of Finland, 2020a). For instance, travel from Finland abroad, i.e., travel imports, decreased by 93 percent in the second quarter of 2020 in comparison to a year before (Official Statistics of Finland, 2020a). In turn, travel to Finland (exports) fell by 87 percent (Official Statistics of Finland, 2020a). Generally, Finland's imports and exports in goods and services decreased especially in Europe but also in other continents. However, foreign trade with China increased compared to previous year but it was thanks to trade of goods since service trade went down (Official Statistics of Finland, 2020a).

The situation with Finland's foreign trade was not significantly better in the third quarter of the year 2020 either. The fall in trade was still higher in services than in goods as was the case in the second quarter (Official Statistics of Finland, 2020c). Imports and exports of services decreased by 22 and 32 percent, respectively (Official Statistics of Finland, 2020c). In turn, goods were imported 11 percent less and exported 9 percent less than in previous year (Official Statistics of Finland, 2020c). Thus, the level of exports and imports was even lower than in previous quarter. The low numbers on service trade were still caused by low level of travel and transport service exports (Official Statistics of Finland, 2020c). When it comes to traveling abroad, also Finnish companies that operate internationally did not send employees to foreign countries because of the pandemic, thus saving in travel costs (Keski-Heikkilä, 2020). The same trend was also estimated to continue in the future when companies will consider more which trips are necessary (Keski-Heikkilä, 2020).

Before the COVID-19 pandemic, in year 2019, Finnish people made 8.1 million leisure trips to foreign countries which is around the same level as several previous years (Official Statistics of Finland, 2020d). The most popular travel destinations were in Europe as the most trips were made to Estonia, Sweden and Spain. Additionally, other European countries, such as Germany, Italy, Russia and Greece, were popular destinations among Finnish residents (Official Statistics of Finland, 2020d).

In the summer 2020, Finnish traveling focused on domestic tourism instead of traveling abroad (Official Statistics of Finland, 2020e). Finnish residents made trips to foreign countries between May and August by air 95 percent less than previous year and by ship 70 percent less (Official Statistics of Finland, 2020e). Domestic trips decreased a little too, around 20 percent (Official Statistics of Finland, 2020e). During that time, the number of leisure trips by Finnish people inside Finland was 9.7 million whereas there were only 0.6 million leisure trips outside of Finland (Official Statistics of Finland, 2020e). As shipping companies operated more normally than airlines, half of trips abroad from Finland concentrated on Estonia (Official Statistics of Finland, 2020e). However, Finnish traveling

to Estonia still decreased by 50 percent (Official Statistics of Finland, 2020e). In addition, in a survey about traveling during 2020, around half of Finnish consumers estimated that due to COVID-19, they would postpone or cancel their foreign country trips that were booked before the COVID-19 pandemic caused travel restrictions (Official Statistics of Finland, 2020e). On the other hand, planned domestic trips were estimated to be done by over a half of respondents (Official Statistics of Finland, 2020e). However, one type of domestic traveling increased almost one and a half times from a year before and it was cottage holidays (Official Statistics of Finland, 2020e). Additionally, domestic tourism in Northern Finland increased a little in the summer 2020 while in general tourism in Finland decreased (Lassila, 2020a).

Due to the decrease in traveling in Finland and other countries, many traveling companies had to dismiss or lay off employees. For instance, airline companies such as Finnair and Norwegian dismissed around 1000 and 420 employees in Finland, respectively (HS, 2020c; Lassila, 2020b). Norwegian also had to file its companies for bankruptcy (HS, 2020c). In addition, shipping company Viking Line listed one of its ships to sale because of the influence of the pandemic (Welling, 2020). Viking Line also prepared to lay off up to 200 employees in September 2020 (Welling, 2020).

When comparing the situation in Finland to the situation internationally, for example, in China, domestic flight traveling had almost returned to pre-pandemic levels in August 2020 (Chen et al., 2020). However, international traveling was still nearly nonexistent because of closed borders (Chen et al., 2020). Because of the lack of foreign trips, domestic luxury travel was very popular (Chen et al., 2020). In addition, most of the Chinese travelers preferred trips to nearby areas over longer distances (Chen et al., 2020). Moreover, traveling with a small group of people was preferred instead of larger groups (Chen et al., 2020). Chinese residents considered traveling abroad still very unsafe while domestic traveling was seen as somewhat safe (Chen et al., 2020). According to Chen et al. (2020), to stimulate demand for traveling, some Chinese companies offered discounts.

As discussed earlier, travel anxiety can affect travelers and it has been the case during COVID-19 too (Luo & Lam, 2020). Since traveling has significantly been affected by the pandemic, it is important to understand how it impacts people's thinking about traveling (Luo & Lam, 2020). According to Luo and Lam (2020), COVID-19 has caused fear and anxiety among people which has influenced travel behavior. One reason for the anxiety and fear is the information that consumers have received from news about the number of disease cases and fatality around the world (Luo & Lam, 2020). The study by Luo and Lam (2020) in Hong Kong indicated that fear of COVID-19 has a direct effect on travel anxiety and risk perceptions which negatively influences intention to travel. However, fear of COVID-19 did not directly impact people's travel intentions significantly (Luo & Lam, 2020). This could be because the disease is present all over the world, thus the travel destination would not differ from the home region significantly (Luo & Lam, 2020).

When it comes to Finland's international trade of groceries, between January and September 2020, exports of groceries were on the same level than in the previous year despite the COVID-19 pandemic (Mansikkamäki, 2021). In addition, grocery exports to China had even risen from 2019, especially dairy and meat products, and also exports to South Korea had grown to some extent (Mansikkamäki, 2021). However, exports to Europe which is the main market for Finland, had decreased a little in average (Mansikkamäki, 2021). Grocery imports in turn were generally in the same level as in 2019 and all of the biggest importers were in Europe (Mansikkamäki, 2021).

Since online shopping became more popular during the COVID-19 pandemic, it had also impact on holiday shopping (Niskakangas, 2020). In November 2020, it was predicted that Finnish Christmas shopping would happen earlier than usually and more on Internet than before (Niskakangas, 2020). This was because consumers would likely want to avoid crowds (Niskakangas, 2020). Holiday shopping crowds were also avoided during swine flu pandemic in 2009 as well (Morpace Research and Consulting, 2009).

At the end of the year 2020, it was noted that Finnish buying behavior had had some changes during the year compared to previous years. Finnish S Group, a network of retail and service companies, told that demand for domestic food, especially meat and vegetables, had increased during 2020 (Heima, 2020; S Group, 2021). Finnish meat had already had 95 percent share of fresh meat sales and in 2020 the share had still increased (Heima, 2020). Additionally, domestic fish sales had increased during the year (Heima, 2020). Moreover, another big Finnish retail group, K Group, said that Finnish food products were wanted in 2020 (Leminen, 2020). Furthermore, Finnish consumers visited grocery stores less frequently than before the pandemic and purchased more food at one time because they wanted to have less contact with other people (Leminen, 2020).

In general, Finnish consumers' attitudes changed during the pandemic at least temporarily (Lehtovaara, 2020). National pride and appreciation of Finnishness increased among Finns and it could be seen in buying behavior, for example when it comes to food and traveling (Lehtovaara, 2020). Additionally, sustainability increased among some Finns during the pandemic (Lehtovaara, 2020). Preference for domestic food was believed to be caused by solidarity towards domestic food producers (Leminen, 2020). Moreover, some consumers might have been worried about the safety of foreign food products even though COVID-19 was not indicated to be transmitted via food (Leminen, 2020). According to a survey by McKinsey and Company, 20 percent of European consumers have shopped in a new store during the pandemic because they want to support local businesses (Barchet et al., 2021).

Finnish grocery retail stores' sales data from year 2020 shows that the sales of domestic products has significantly increased (Tuominen, 2021). Sales of Produced in Finland label increased by 18 percent and Key Flag Symbol sales increased by 30 percent (Tuominen, 2021). Especially, dairy and meat products had a high domesticity rate (Tuominen, 2021). According to an article by Tuominen (2021), in Finland, domestic food products are seen as responsible and transparent because consumers want to know the origin of the product and that it is safe and reliable. Moreover, consumers want to support domestic labor

(Tuominen, 2021). The COVID-19 pandemic has impacted Finnish consumer behavior so that domestic work, products and services want to be promoted (Tuominen, 2021). In Finland, 90 percent of the consumers prefer buying domestic products whereas globally the share is around 65 percent (Tuominen, 2021).

2.4.3 COVID-19 situation in early 2021

In the late 2020, there were found a new variant of COVID-19 (STT-YLE, 2020). It was first detected in the United Kingdom but it quickly started spreading to other countries too, including Finland. The first cases of the variant infections were detected in Finland in late December 2020 (STT-YLE, 2020). The new mutation of COVID-19 spread easier than the original version. Additionally, there were found also other new variants of COVID-19 in addition to the British variant (Ortamo & STT, 2020). Another variant disease type originated from South Africa in December 2020 (Ortamo & STT, 2020). Because of the new variants, Finnish authorities recommended people to avoid traveling especially to United Kingdom and South Africa and traveling to those countries became more restricted (Ministry for Foreign Affairs, 2021). Moreover, Ireland, Portugal and Brazil were added to the list of countries that should be avoided in traveling (Ministry for Foreign Affairs, 2021).

In the late 2020 and early 2021, there were vaccines for COVID-19 ready for vaccination in the European Union from several firms, such as Pfizer-BioNTech and Moderna (Myllyoja, 2020). Many of the COVID-19 vaccines include two vaccinations because the second vaccination is a booster dose after which the protection is more effective (Gorvett, 2021). Countries around the world started their vaccinations at different times and speed. Countries in the European Union, such as Finland, Sweden, Germany and Greece, received their first vaccines around Christmas 2020 (Myllyoja, 2020). Finland started vaccination in December 27th, 2020 (Vaarala, 2020). The first vaccines in the EU were given to health care workers and elderly people (Harjumaa, 2020; Myllyoja, 2020).

As for statistics, almost a year after the pandemic started, the situation of COVID-19 in January 2021 in Finland and around the world was the following. In January 23rd, there were around 41,900 confirmed disease cases and 644 deaths in Finland in total (YLE, n.d. b). In comparison, Sweden had over 547,000 cases and over 11,000 deaths (YLE, n.d. b). Whereas the number of cases in the United States was over 24,8 million and there were around 414,000 deaths in the country (YLE, n.d. b). In turn, China, where the disease was first detected, had around 98,900 disease cases and 4,800 deaths (YLE, n.d. b). Then New Zealand, which is quite a small country like Finland, had only some 2,270 disease cases and 25 deaths (YLE, n.d. b). Of these five countries, China had the highest death rate, followed by Sweden, the United States, Finland and New Zealand, respectively. All in all, the number of global confirmed cases in January 23rd was around 98,250,000, i.e., nearly 100 million cases (Johns Hopkins University & Medicine, n.d. a). Globally, there were more than 2.1 million deaths (Johns Hopkins University & Medicine, n.d. a). The highest number of cases was in North and South America, over 43.5 million cases, followed by Europe with 31.8 million cases (YLE, n.d. b). In turn, the least cases were in Oceania, less than 50,000 disease cases (YLE, n.d. b).

In the beginning of February 2021, the country with most COVID-19 cases was the United States (CNN, n.d.). The United States also had the most deaths related to COVID-19 (CNN, n.d.). However, when considering the ratio between cases and country population, the highest numbers of confirmed cases per 100,000 people were in Andorra (12,881), Gibraltar (12,207) and Montenegro (9,911), and most deaths in Gibraltar (228), San Marino (198) and Belgium (184) (CNN, n.d.). In turn, the least affected countries according to the number of cases and deaths per 100,000 people were several small countries in Asia and islands on Pacific Ocean area, including for instance Vanuatu, Samoa and Laos, all of them having none deaths and only one case per 100,000 (CNN, n.d.). When it comes to case-fatality, the significantly highest fatality rate was in Yemen (29.0%) followed by Mexico (8.5%) and Syria (6.5%) (Johns Hopkins University & Medicine, n.d. b). Whereas the lowest fatality rate was in Singapore (0.0%) followed by Qatar (0.2%) and Maldives (0.3%) (Johns Hopkins University & Medicine, n.d. b).

2.5 Summary of the theoretical framework

This chapter presents a summary of the theoretical framework that is used in this study. The summary covers theory about factors affecting buying behavior and perception of foreign products as well as existing literature about effects of pandemics on buying behavior. The covered pandemics include both some previous pandemics as well as the focus of this study which is the COVID-19 pandemic.

An important part of buying behavior is the selection of what will be purchased and the selection is also important for this study. As discussed earlier, there are several factors affecting buying behavior of consumers in general. These factors are psychological, personal, economic, social and cultural as well as some situational factors. All of these factors consist of several more detailed subfactors. For example, psychological factors include motivation, perception, attitude and learning. Whereas personal factors are for instance consumer's age, gender and personality. Then there are also economic factors, such as personal and family income as well as consumer credit. Furthermore, social factors, including family, reference groups and the status of the consumer, influence buying behavior. One more major factor affecting buying behavior is culture with its subcultures and social class. Additionally, the situation where the purchase happens has some influence. For example, other people or even societal situation can affect what consumers buy or how.

The perception of foreign products or services also affects buying behavior in several ways. One important aspect of the product is its country of origin (COO) cue as it informs the consumers about where the product comes from. Moreover, animosity can affect buying behavior towards foreign products as some people may have animosity towards other countries. There can also be several reasons for the animosity, such as historical or political disputes. Additionally, ethnocentrism influences people's perception of foreign products when consumers consider domestic products as being better

than products from other countries. Thus, consumers might be more willing to buy domestic products over foreign ones.

There are studies that show that some previous health epidemics and pandemics have influenced buying behavior of consumers when it comes to foreign products. Some effects have been noted about for instance SARS, swine flu and bird flu. For example, some American people avoided Asian restaurants in the fear of infection during the SARS pandemic because SARS originated in China. Additionally, traveling was avoided to some extent too. Swine flu pandemic also made American consumers worried about going to crowded places or traveling with an airplane. Moreover, in Asia, tourism was affected negatively and the use of face masks and antiseptic products increased. In turn, poultry products from countries that had bird flu cases were avoided during the bird flu epidemic in several countries.

There are also already some studies that have researched the influence of COVID-19 on consumers and their buying behavior. One Finnish study that focused on Finnish consumer behavior was conducted by the University of Jyväskylä. The attitude of consumers towards foreign products during COVID-19 pandemic has also been studied internationally. It was noticed that especially products from certain countries were considered as a safety risk by consumers. These risky countries were for example, China and the United States.

Figure 3 below summarizes the aspects that can influence consumer buying behavior towards foreign products and services. This framework will be used in this master's thesis study when analyzing the empirical findings.

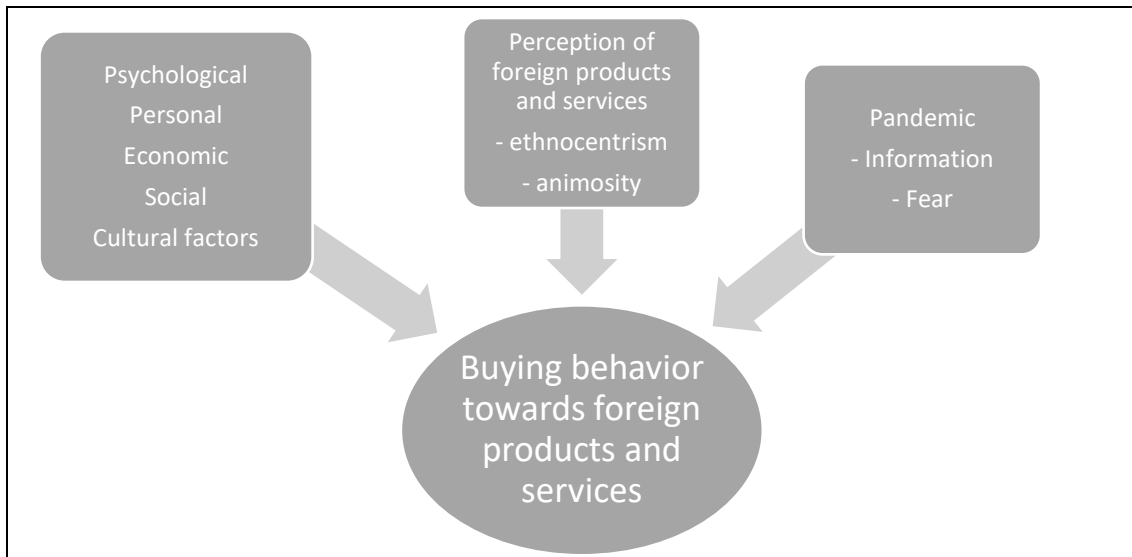


Figure 3. Influences to buying behavior towards foreign products and services.

Figure 3 shows that buying behavior towards foreign products and services during a pandemic can be affected by several types of aspects. First of all, generally buying behavior is influenced by different factors, such as psychological, personal and economic factors. As discussed earlier, there are several possible detailed factors that might affect buying behavior of a consumer. Secondly, when it comes to buying foreign products or services, people's perception of the foreign products and even the foreign country influences the buying behavior. For example, a consumer might have animosity towards a certain country and thus he or she may not want to buy a product originating from that country even if the product was of high quality. Then thirdly, a pandemic can affect buying behavior since it can for example, create fear among consumers. A disease coming from a foreign country may affect how consumers feel about products from that country or the country in general, thus also affecting buying behavior. Additionally, the information consumers receive about the pandemic can affect buying behavior since avoidance of certain products can increase due to news.

3 Research methodology

In this chapter, the methodological choices for this research are presented. After that, there will be a description of the choice of the sample used for this research as well as the sample's presentation. Then there will be a chapter describing how the empirical part of the research was implemented. Finally, this chapter will end with a discussion of data credibility.

3.1 Methodological choices for the research

As this research focuses to study buying behavior and especially the reasons for it, a qualitative research method was chosen. Qualitative research can offer a deeper understanding about the topic which suits the goal of this thesis (Saunders et al., 2012). The purpose of a qualitative study is to understand the meanings of the studied phenomenon (Saunders et al., 2012) which in this case is about Finnish consumers' attitude and behavior towards foreign products during the COVID-19 pandemic.

Another option could have been to use a quantitative method but it would not have suited the objectives of this study as well as qualitative method does. This is because quantitative methods are usually used to study aspects and variable relationships that can be numerically measured which is not an objective of this study (Saunders et al., 2012).

Moreover, another aspect of this study that is related to research methodology is about the research philosophy. Research philosophy is about how the research data is collected and analyzed (Business Research Methodology, 2021a). The research philosophy that is used in this master's thesis is interpretivism which sees that the social world does not have definite generalizations but the interpretation matters more (Saunders et al., 2012). Interpretivism suits as a philosophy for this thesis because this thesis studies people's behavior (Saunders et al., 2012; Solomon et al., 2019). According to Saunders et al.

(2012), this research philosophy fits with the data collection method that is used in this study, i.e., qualitative in-depth interviews.

This research uses mainly deductive approach to test and possibly confirm existing theoretical knowledge about buying behavior. According to Saunders et al. (2012), this approach can be used in a qualitative study. However, some inductive approaches can occur during the study too because coronavirus COVID-19 is quite a new disease and thus its effects on buying behavior have not been studied very much yet. This could mean that some new information could be found in the study. An inductive approach is also suitable for a qualitative research (Saunders et al., 2012).

The research is a mono-method qualitative study since only one data collection technique is used to gather the data (Saunders et al., 2012). The chosen data collection method is interviewing. The interviews are semi-structured which will allow for the interviewees to discuss aspects that they consider important and significant (Saunders et al., 2012). Semi-structured interviews have some questions that guide the themes and topics of the study but the discussion can develop into different directions among different interviewees (Saunders et al., 2012). Semi-structured interviews were chosen because they are suited for a qualitative research as they allow for more in-depth discussion (Saunders et al., 2012). According to Saunders et al. (2012), those types of interviews are also non-standardized because they do not have standard list of questions that would be used in an identical way in every interview.

As for the time horizon of this research, this is a cross-sectional study (Saunders et al., 2012). A cross-sectional research studies a phenomenon at a particular time instead of studying the development of something which would be a longitudinal study (Saunders et al., 2012). This study focuses to study consumers' behavior at a certain time, i.e., in March 2021. However, there is also discussion about how the consumers' buying behavior has developed during the pandemic and estimation about the future behavior which

adds some longitudinal aspect to this study. Nevertheless, the interviews are only conducted once in March instead of conducting interviews several times.

3.2 Sample of the study

This chapter will cover a couple of topics related to the sample. The first topic is discussion about the selection of the sample for this research. The other chapter then presents the studied sample.

3.2.1 Selection of the sample

The sample used for this study was chosen in a way that it would represent different types of Finnish consumers in order to get a broad perception of COVID-19's effects on Finnish buying behavior. One variable that affected the interviewee choice was age.

In addition, gender of the interviewee was taken into consideration because presentation of both women and men was wanted in the research in order to have information from both genders' opinions, thus gaining a broader view. Age and gender were also asked from the respondents of the study by University of Jyväskylä when they studied the effects of COVID-19 on consumers. Moreover, the study by Turvey et al. (2010) used variables of age and gender when they studied how fear of food safety affects economics, i.e., buying behavior.

Furthermore, the study by Park et al. (2016) used consumers' age, gender, education and income as variables when they studied product ethnicity and authenticity, i.e., the connection between products and their country of origin. In their study, age and gender had some effect on product authenticity (Park et al., 2016). In addition, Zafer Erdogan and Uz Kurt (2010) studied the relationship between consumer ethnocentrism and some demographic characteristics, such as gender and education level. The result was that

demographic characteristics have some influence on ethnocentrism (Zafer Erdogan & Uz Kurt, 2010). For example, less educated consumers and consumers with low income are often more ethnocentric (Zafer Erdogan & Uz Kurt, 2010). Thus, also education and profession were considered when selecting the sample for this master's thesis research.

The sample for the study was chosen through the interviewer's personal connections. This was because information about the aspects that were considered in the selection was accessible through personal connections. For instance, experience of traveling was one criterion that was taken into consideration when selecting the sample and information about consumers' traveling experience was available through connections.

3.2.2 Presentation of the sample

The sample for the empirical part of the master's thesis study is presented in this chapter. The chapter includes Table 1 below which summarizes the interviewee presentations.

Table 1. Interviewee presentations.

	Gender	Age	Education level	Occupation	Residence	Interview time (min) and method
1.	Female	22	Secondary school	Student (University)	Vaasa	35 (Skype)
2.	Female	78	Bachelor's degree	Pensioner	Pornainen	37 (Skype)
3.	Female	52	Vocational education	Special needs assistant	Pukkila	31 (Skype)
4.	Male	66	Vocational education	Pensioner	Pukkila	35 (Phone)
5.	Female	53	Post-secondary level	Customership counselor	Mäntsälä	30 (Skype)
6.	Male	55	Vocational education	Salesperson	Mäntsälä	31 (Skype)
7.	Female	38	Bachelor's degree (UAS)	Unemployed/Student (UAS)	Kouvola	52 (Phone)
8.	Female	27	Bachelor's degree (UAS)	Nurse	Mäntsälä	30 (Skype)
9.	Female	53	Vocational education	Day care worker	Vantaa	34 (WhatsApp)

10.	Female	23	Secondary school	Student (UAS)	Vaasa	31 (Skype)
11.	Female	32	Bachelor's degree (UAS)	Salesperson	Pukkila	35 (Phone)
12.	Female	67	Master's degree	Pensioner	Helsinki	41 (Phone)
13.	Female	60	Master's degree (UAS)	Administrative director	Pukkila	30 (Skype)
14.	Male	27	Vocational education	Electrician	Mäntsälä	31 (Skype)
15.	Female	56	Bachelor's degree (UAS)	Service manager	Lahti	35 (Phone)
16.	Male	21	Vocational education	Student (UAS)	Pukkila	26 (Zoom)
17.	Female	44	Bachelor's degree (UAS)	Agricultural salesperson	Tuusula	45 (WhatsApp)
18.	Male	34	Comprehensive school	Baggage handler	Pornainen	41 (WhatsApp)
19.	Female	25	Bachelor's degree (UAS)	Sales assistant	Vaasa	40 (Skype)
20.	Male	60	Vocational education	Farmer	Pukkila	45 (Skype)

As shown in Table 1, the interviewees include both women and men so that the perspective of both genders would be studied. However, the number of female interviewees is higher than male interviewees but there is sufficient presentation of both genders. Furthermore, the interviewees are of different ages in order to get representation of Finnish consumers of many ages. Moreover, interviewed consumers have different education levels and occupations. The interviewees also live in several different cities and localities in order to include perspectives of residents of both smaller and bigger municipalities. Nevertheless, most of the interviewees reside in Southern Finland where the COVID-19 pandemic has had the highest occurrence.

3.3 Implementation of the empirical study

This chapter presents how and when the interviews were implemented and how the data was analyzed. Firstly, since the study focuses on Finnish buying behavior, the interviewees are all Finnish as is the interviewer. Thus, the interviews were conducted in Finnish in order to ensure correct understanding of questions and answers. The answers were then translated into English for the analysis and discussion of this master's thesis.

The interviews were conducted in March 2021. Before the interviews, the topic of the research was presented to the interviewees in order for them to be somewhat prepared for the topic. Due to the situation with COVID-19 in Finland during the time of the study, all of the interviews were conducted remotely, mainly online. This was to ensure the safety of the interviewees and the interviewer. Skype was used for most of the interviews in order to be able to hear and see the interviewees. Zoom was also used for one interview. That way most of the expressions were able to be seen and the conversation could be more fluent. A few interviews were also conducted via phone call or WhatsApp videocall due to technological constraints. The interviews lasted around 36 minutes on average but there was some variation between the interviews depending on the answers of the interviewees.

All of the interviews were recorded and also notes were taken. This was to guarantee that there were at least some notes in case of problems with recording. After the interviews, the recordings were transcribed within a day from the interview. Before adding the citations to this master's thesis, the citations were translated into English.

The gathered data was analyzed by content analysis method. Content analysis means that the data is categorized and patterns are identified from it, and the method is suitable for a qualitative study (Business Research Methodology, 2021b; Luo, 2019). It can be used for instance, to understand people, which is also the aim of this master's thesis study (Luo, 2019). The data from the interviews was first coded according to topics based on the theoretical framework of this study, for example ethnocentrism and animosity. After the coding, the findings were analyzed and some conclusions were made. Moreover, the theoretical framework was revised for both foreign food products and traveling.

3.4 Data credibility

This subchapter covers the aspects related to data credibility of the research. First, the concepts of reliability and validity are explained. After the definitions, the reliability and

validity of this master's thesis research are briefly discussed. After that, the trustworthiness of the study is evaluated with a couple of other criteria that are specific to qualitative research.

First of all, the quality of the research is usually measured by *reliability* and *validity* (Saunders et al., 2012). However, these measures are more suitable for quantitative studies (Shenton, 2004). Nevertheless, these two terms are briefly presented in this chapter and evaluated related to this study in order to get a broad view of the quality of this study.

Reliability means the consistency of the results as it measures whether the findings from the data collection would be the same if they were repeated (Middleton, 2019; Saunders et al., 2012). The same research could be done for example, by a different researcher or on a different occasion (Saunders et al., 2012). However, the conditions should be the same when repeating the research (Middleton, 2019).

There are also several threats to the reliability of a research (Saunders et al., 2012). According to Saunders et al. (2012), the threats can be caused by any factor that affects participants or the researcher. A participant may for instance be biased and give false answers if he or she does not feel completely safe to give honest answers (Saunders et al., 2012). Additionally, for example hurry can cause participant error if the interviewee does not have enough time to think the answers thoroughly (Saunders et al., 2012). Then when it comes to the researcher, a researcher error might happen when something impacts the interpretation (Saunders et al., 2012). Finally, the researcher can also be biased and for instance subjectively record or interpret interview answers (Saunders et al., 2012).

When it comes to this study, the reliability of the research was taken into account in for example, the interviews. The interviewees were given time to think about their answers without a hurry in order to have truthful insight into the topic. In addition, during the

interviews, the correct understanding of the answers was checked when needed by asking additional questions. Moreover, the analysis of the findings was conducted by interpreting the interviews objectively and this is shown in the following chapter where the empirical results are presented as there are direct quotations from the interviews.

In turn, validity is also an important measure of quality (Middleton, 2019; Saunders et al., 2012). Validity refers to the accuracy of the research measures used in a study (Middleton, 2019). Types of validity can be divided into construct, internal and external validity (Saunders et al., 2012). Construct validity measures the extent to which the research measures what was intended to measure (Middleton, 2019; Saunders et al., 2012). In turn, internal validity refers to demonstrating a causal relationship between some variables (Saunders et al., 2012). External validity on the other hand focuses on the generalizability of the research findings (Saunders et al., 2012).

The validity of this research can be thought from several perspectives. For instance, construct validity is sufficient since the research measured what it was supposed to study, i.e., how the COVID-19 pandemic has affected Finnish buying behavior towards foreign food products and traveling. Generalizability, i.e., external validity, on the other hand is a more complex aspect. This research is not intended to be generalized for example, to other country contexts since the aim of the study is to study Finnish consumers. However, the interviewees were selected so that they would represent different types of consumers, thus representing Finnish consumers comprehensively.

According to Shenton (2004), qualitative studies can and should use other types of criteria to measure the trustworthiness of the study instead of reliability and validity because they are better fitting for quantitative studies. There are four criteria that can be used to evaluate the quality of a qualitative study and the first one is *credibility*. Credibility is equivalent to internal validity in quantitative studies and it measures whether the findings are congruent with reality (Shenton, 2004).

When it comes to this master's thesis study, credibility of the findings was ensured for example, by asking the interviewees about similar topics as in previous research related to the topic and by the interviewer getting familiar with the studied topic before conducting the interviews. These aspects made sure that relevant themes were discussed during the interviews. Also, the findings showed similarities to some previous situations and research. In addition, the interviewees were selected so that there would be representation of different types of consumers, regarding for instance, age, gender and profession. Moreover, since the interviewees were already familiar to the interviewer to varying extent before the interviews, it was easier for the interviewees to trust the interviewer and to speak more honestly. Additionally, all of the interviewees were willing to participate in the interviews and nobody was forced to participate. Furthermore, same aspects were mentioned during several interviews with diverse people which indicates that the information is credible. Lastly, the interview questions were first discussed with some peer students in order to get outsider perspective and then the questions were still modified before conducting the interviews.

Second criterion for trustworthiness is *transferability* which is similar to external validity and generalizability of a research (Shenton, 2004). It means the extent to which the results of a study can be generalized and used in other situations (Shenton, 2004). According to Shenton (2004), qualitative studies usually are specific to a certain context and thus, their findings are more difficult or even impossible to transfer to other situations. Moreover, it is the researcher's responsibility to offer enough information about the context of the study so that the reader can individually evaluate whether the results can be transferred to another situation (Shenton, 2004). Thus, this master's thesis study aims to offer sufficient information about the study. For instance, there is presentation of the data collection method and information about the interviews and their participants, such as the number and length of the interviews as well as the time period when the interviews were conducted.

The third criterion, *dependability*, deals with the reliability of a research (Shenton, 2004). In other words, it covers the aspect that if the study was repeated in the way it was conducted, the results would be similar too (Shenton, 2004). However, in qualitative research, the results are specific for the situation and thus, the study process should be presented carefully in order for future researchers to conduct a similar study (Shenton, 2004). As for this study, for example, the research design and the implementation of the study are presented. Additionally, information about the data gathering can be found in the Appendix 1, where the interview guide is presented.

The fourth and last trustworthiness criterion is *confirmability* and it relates to objectivity (Shenton, 2004). The results of the study should be based on the findings from the informants instead of the preferences of the researcher and the researchers should also admit their own dispositions (Shenton, 2004). The findings of this study are analyzed as objectively as possible and the results are based on the information gathered through the interviews. However, total objectivity is difficult to reach since the interviews were planned and analyzed by the researcher which might cause some researcher bias. Nevertheless, according to Shenton (2004), triangulation is important for confirmability and in this study, the findings are briefly compared to previous research results related to previous pandemics.

4 Empirical results

This chapter will present the empirical results of the conducted research. First, some general effects of COVID-19 pandemic on Finnish consumers are mentioned. Then, the results related to the buying of foreign food products are presented. After that, the findings about traveling are discussed. Then there will also be discussion about the effects of the COVID-19 pandemic on Finnish consumers' attitudes towards foreign countries. Moreover, some discussion about the timing and lasting of the pandemic's effects on buying behavior will be presented. Finally, the results of the empirical part of this study will be briefly compared to previous pandemics' effects on consumers.

4.1 General effects of COVID-19 on Finnish consumers

First of all, as for the buying behavior of the interviewees before the pandemic, there were certain factors that usually affect their purchasing. As discussed in chapter 2.1, there are several aspects that can impact purchase decisions and this was noticed in this study too since many different factors were mentioned. For example, most of the interviewees told that they usually buy the same products, i.e., habits and learning influence them. Another significant factor was the economic situation since many of the interviewees mentioned that prices affect their purchase decisions. A third significant factor was the preference of domestic food products. This is related to the perception and attitude of the consumers about the products. Furthermore, some other factors were mentioned.

I prefer buying domestic products. In food products the dates are important. Also, I check the price but quality is more important. (Interviewee 4)

I usually buy the same products but also the financial situation influences my purchases. Also, other people's suggestions affect what I buy. (Interviewee 7)

Habits and recommendations affect my buying the most. I also try new products based on advertising and I like everything healthy. Of course, as having a family, I also think about what my family members like. (Interviewee 11)

I usually buy what I want. However, if it is a very expensive product, then I think again if I really need and want it. (Interviewee 13)

I make impulse purchases quite often and I buy based on offers, recommendations and reviews. (Interviewee 14)

The product quality affects my buying. I also preferably buy domestic products. (Interviewee 15)

When buying products, I focus on durability and quality. Also, the price matters. I usually buy what I need. (Interviewee 18)

I am affected mostly by the necessity and need of a product. Also, the price matters. (Interviewee 20)

Regarding the buying behavior and purchasing decision-making during the COVID-19 pandemic, some changes could be noticed. For instance, several interviewees told that they had started to go to the grocery stores less often than before in order to minimize risks. Moreover, emphasizing domesticity and necessity increased for some consumers. Generally, there were no clear differences according to any demographic variables, such as age or gender, since different types of consumers made changes to their behavior. Nevertheless, increased consideration of necessity was mentioned often by men but also some women consumers had started to emphasize necessity more due to the pandemic.

I go to the stores very seldom and I only buy groceries at a store. Clothes, including shoes, I buy online. (Interviewee 1)

I do not go to department stores; I only use convenience stores. I avoid crowds. (Interviewee 2)

I have started to think more about the necessity of purchases and also saving. (Interviewee 6)

I have begun to hoard food products in order to be prepared for a possible quarantine. I have also started to check even more that the food products that I buy are Finnish. (Interviewee 9)

During the pandemic, I have started to consider more of what is a good product and what is not. I have also thought about product risks more, e.g., bacteria. (Interviewee 10)

I have started to think more about domesticity of the products and also the necessity and availability. (Interviewee 12)

I have emphasized even more the necessity of the purchases. Since my economic situation has been weaker, I do not want to buy anything unnecessary. (Interviewee 18)

Nevertheless, the majority of the interviewees told that the pandemic has not significantly impacted their general purchase decision-making as can be seen from the interview quotations. Remaining in previous habits was not affected by age or gender since all types of consumers had retained their purchasing priorities.

The priorities in my purchase decision-making have not changed because of the pandemic. (Interviewee 5)

I still buy things similarly as before the pandemic. (Interviewee 7)

I do not think that the pandemic has influenced my buying decisions in any way. (Interviewee 13)

Nothing significant has happened to my purchase decision-making. (Interviewee 14)

In general, I still buy things quite similarly as before the pandemic. (Interviewee 16)

The pandemic has not changed the priorities in my purchase decision-making. (Interviewee 20)

During the interviews, there could be noticed some other general effects that the COVID-19 pandemic has had on Finnish consumers. For instance, for most of the interviewees, the pandemic has not impacted their economic situation when it comes to salary from working, financial aid for students or pension.

The pandemic has not impacted my economic situation since I am a pensioner and the pension is still the same as before the pandemic. (Interviewee 4)

The pandemic has not impacted my work or financial situation. (Interviewee 5)

Since I work at health care sector, the pandemic has affected my work; the work is very stressful. However, it has not affected my economic situation because I have a lot of work. (Interviewee 15)

However, interviewees 14, 18 and 19 told that they had been laid off temporarily from their work and that weakened their financial situation to some extent. The work situation had been especially affected for interviewee 18 who worked at an airport. In addition, interviewee 13 said that her family income was impacted temporarily at the beginning of the pandemic. According to the findings of this study, the pandemic affected the work situation more for men because they worked in industries that have been more impacted by the pandemic, i.e., traveling and construction.

My own income has not been affected by the pandemic but the family income was. My family income was affected because my husband did not have much work at the start of the pandemic. However, this was only temporary. (Interviewee 13)

I have been laid off temporarily twice during the pandemic but it may not be only because of the pandemic but also company specific issues. Although I have been laid off, it has not impacted my financial situation very much since I have received enough money from the union. (Interviewee 14)

I have been laid off temporarily during the pandemic and it has weakened my economic situation. However, it has not been catastrophic since my wife has been working. (Interviewee 18)

I was laid off temporarily for a month in early summer 2020. It weakened my financial situation but it was not a catastrophe. (Interviewee 19)

On the other hand, a couple of the interviewees, 9 and 10, especially mentioned that their savings have been clearly higher during the pandemic than before it since they have previously traveled often. These interviewees were both women. Furthermore, interviewee 14 mentioned that he had invested more due to the pandemic.

During the pandemic, I have only bought what I need, i.e., food and daily products. I have not gone shopping or traveled so my savings are much higher than earlier. (Interviewee 9)

I have saved more money because earlier I spent much money for traveling and now due to the pandemic, I have not been able to travel that much. (Interviewee 10)

I have been investing much more during the pandemic because the stock prices have been low due to the pandemic. I felt like it was the right time to invest. (Interviewee 14)

Most of the interviewees had also been fortunate not to have been infected with COVID-19 virus but they knew people who had been infected. However, there were two interviewees, 10 and 14, who had had the disease. The two interviewees were both young, 23 and 27 years old. For both of the interviewees, experiencing the disease helped them in a way.

I myself had the COVID-19 disease in fall 2020. Before that the virus was a stressful topic since I did not know how it would affect my body. But when I had it, it was actually a bit relieving because I only had some milder symptoms. However, getting infected made me realize how easily it can transmit. (Interviewee 10)

I had corona in the spring 2020. After having the disease, I have not been so interested in the topic since I gained immunity. (Interviewee 14)

Moreover, interviewee 13 told that she had not had the disease herself but a coworker had had it. The disease existing so close to her made her more worried about the possibility of transmitting the disease to her older relatives. Generally, most of the interviewees worried more for their family and relatives who belong to the at-risk group and were not so afraid of getting the disease themselves. In addition, interviewee 15 told that she also has to be very cautious because of her work as she works at elderly care and she does not want to transmit the disease to anyone.

My coworker had the disease in the beginning of the pandemic. However, it did not make me more afraid of getting infected but I became more worried that I would transmit it to my mother or other older relatives. (Interviewee 13)

I know several people who have had the virus and that has made me even more careful. I have much stress about not wanting to spread the disease at work. I

am not so worried about myself but I do not want to transmit the virus to others. (Interviewee 15)

The pandemic has also had some influence on people's health in a different way than having the disease. For instance, healthiness of food and exercising have increased for some consumers. Furthermore, several interviewees told that their social interaction with other people has been significantly impacted by the pandemic since people have not been able to meet in person as much as before the pandemic. Moreover, when it comes to mental health, a couple of the interviewees mentioned that they have not wanted to read news and information about the COVID-19 pandemic recently because it has been exhausting. These aspects can be noticed from the interview quotes. All of the consumers who mentioned an affect on physical or mental health were women which indicates that the pandemic has mentally affected women more than men. However, the age of the consumer did not have impact.

I have not seen my relatives and friends so much during the pandemic. (Interviewee 3)

I have started to exercise more during the pandemic. (Interviewee 7)

This COVID-19 situation sometimes depresses me and causes anxiety. (Interviewee 9)

The pandemic has most significantly affected my state of mind. My mood has changed much and I start to become bored to just stay at home. (Interviewee 10)

There was a close-call situation with my grandmother since she could have been infected with COVID-19. Additionally, my child had to be in quarantine so us parents needed to stay at home with her too. These situations have increased my anxiety. (Interviewee 11)

I have started to eat lighter and healthier than before due to the decreased amount of exercise caused by the time spent at home. (Interviewee 12)

When my friends have had the virus, it has increased my cautiousness. However, sometimes I think whether I am too cautious. (Interviewee 17)

All of the interviewees had been following the news about the COVID-19 pandemic to some extent. Most of them had focused on following the situation in Finland and especially their nearby areas because it affects them most. Interviewees 8, 13 and 15 had followed the situation and regulations more for their work since they work at health care sector and administration of a municipality. Some of the interviewees had also followed the situation abroad, especially those consumers who had traveled abroad often, such as interviewees 7 and 10.

I have checked the number of new disease cases almost daily. (Interviewee 1)

I have followed the situation both in Finland and abroad, mostly from the news. (Interviewee 3).

I have followed the COVID-19 situation from news, mainly focusing on Finland, e.g., regulations and guidelines. I have also followed the situation in other countries. (Interviewee 6)

I have started to follow news more because of the pandemic. I have concentrated on countries where I have a connection, e.g., friends or work experience, such as Spain, France, Italy, Cuba. From the news, I have learnt about the whole world's situation. (Interviewee 7)

I have followed the situation quite much due to my work in health care sector. I have followed the news both concerning Finland and other countries but I have focused more on Finland. (Interviewee 8)

I have focused more on the Finnish situation and the regions where I and my relatives live. I have also followed the news about foreign countries because I have traveled much. Now that I have not been able to travel for a year, I have wanted to know what the situation is abroad because I am looking forward to when I get to travel again. (Interviewee 10)

I have followed the information much because of my work so that I know how it affects the municipality, personnel and residents. I have focused more on the regional information but I have also read some headlines about foreign countries. (Interviewee 13)

Unfortunately, I need to follow the information quite much for my work every day. I focus more on domestic situation but I sometimes also check the situation abroad. (Interviewee 15)

However, following the news related to the pandemic had decreased among the interviewees over time, especially news about foreign countries. The reason for the decreased interest was tiredness about the situation and negative feelings caused by the news. In addition, some of the interviewees felt that the situation abroad does not affect them and thus, they do not need to know about the COVID-19 situation in foreign countries. On average, decreased following of news among men was caused by lack of interest while women's reason was more about negative impact of the pandemic.

At first, during last spring (2020), I followed the news and the situation quite carefully but not so much anymore, only the key aspects. I do not want to read the news so much in detail, the news gives me enough information about the regulations and guidelines. I do not want to delve into the news so much anymore because it is too overloading and distressing. (Interviewee 9)

At first, I followed the news both in Finland and abroad but now I concentrate more on my own region. I do not care to follow the news as much anymore. The situation is getting already annoying. (Interviewee 12)

I have followed the information very little. After I had the disease myself, I have not been interested in the topic anymore because I am not worried about it anymore. (Interviewee 14)

I do not purposefully search for the information because I usually hear the daily disease cases from somewhere. I focus more on following the situation in Finland but before, I also followed the situation abroad. But now I am so used to the situation and since foreign traveling is not very possible, I feel like the world's situation does not really affect me. (Interviewee 16)

At first, I followed the news more but now it is too much for me. I have mostly focused on Finland's news but also somewhat on Europe. (Interviewee 17)

I have focused on the domestic situation since it affects myself whereas the situation abroad does not impact me much because I will not travel now. (Interviewee 19)

4.2 Foreign food products

This chapter presents the interview results related to the buying behavior towards foreign food products. Topics that will be covered include changes in buying behavior, food safety, ethnocentrism, animosity and authenticity.

4.2.1 Changes in the purchasing of food products

In general, the purchasing of foreign food products by Finnish consumers has not changed much during the pandemic based on the information gathered from the interviews. For instance, one clear trend that could be noticed which was the preference of purchasing Finnish food products. Most of the interviewees told that they had preferred domestic food products already before the pandemic and thus, several of them said that the preference has not changed during the pandemic. This was the case for both women and men of all ages.

I have always eaten Finnish food because I have been raised to it. (Interviewee 1)

I still purchase the same food products as earlier. I prefer Finnish food products but I buy foreign products if there are no Finnish ones, for example some fruits. (Interviewee 3)

I mostly buy Finnish products, tomatoes and cucumbers always from Finland although they are more expensive during the winter. I only buy some foreign fruits, e.g., bananas, because there are no Finnish bananas. The pandemic has not really changed what I buy. However, freshness and date are more emphasized because I go to the store less often. (Interviewee 4)

My purchasing of foreign food products has not really changed during the pandemic because I have always preferred buying domestic products. (Interviewee 5)

COVID-19 has not changed my purchasing of foreign food products. There is no reason why it would have affected it. (Interviewee 14)

I have not changed my buying of food products; I have never really focused on the country of origin of the products and I have not started it during the pandemic either. I only check that vegetables are domestic, now and previously. (Interviewee 18)

I have always favored domestic food products so it has not increased. In general, my purchasing of foreign food products has not changed because the disease would not last during the transport so I am not scared. (Interviewee 19)

However, a few changes in buying behavior could be noticed. For instance, a few interviewees told that the preference of buying Finnish food products compared to foreign ones had increased and become even more highlighted. This was the case both for women and men of different ages and from different localities. Education or profession did not affect the preference either. For example, interviewees 2 and 17 mentioned bread as a new product that they want to be domestic.

During the pandemic, I have started to check the country where bread has been baked which I did not do before. I want to buy Finnish bread. (Interviewee 2)

Due to the pandemic, I have started to prefer more domestic food products because I want to support the domestic economy. I feel like everyone should do their part in helping domestic economy. Now this idea has been emphasized. (Interviewee 10)

Because of corona, I have started to think more about domesticity. Why would I not keep the money in Finland? (Interviewee 12)

Nowadays, I even check that the bread is from Finland; earlier I also bought foreign bread. (Interviewee 17)

I am now even more strict with buying Finnish food products. (Interviewee 20)

In turn, also little avoidance of foreign food products was mentioned during the interviews. However, this was only mentioned by a couple of interviewees. The reason for the avoidance was a doubt about transmission of the COVID-19 disease.

At first, I was a bit skeptical of the safety of Italian vegetables because there were many COVID-19 cases in the country. However, that was only temporary because information decreased my suspicions. (Interviewee 17).

I buy less foreign food products than before the pandemic because I am afraid of getting the disease since the products are handled in countries with bad corona situation. (Interviewee 20)

4.2.2 Food safety

As discussed in chapter 2.2, safety can impact the perception of products. This subchapter focuses on the findings of the study related to consumers' perception of food safety during and because of the COVID-19 pandemic. Some of the interviewees were worried about the safety of foreign food products. This was because in the beginning of the pandemic it was uncertain whether the disease could be transmitted via food products or not. That is why some of the interviewees avoided buying food products originating in countries where there already were confirmed many cases of COVID-19. However, the doubt about the safety of foreign food products had remained also over time for some consumers. Thus, some interviewees still did not trust the safety of foreign food products and they were even more particular in purchasing domestic food products than before the pandemic. The product safety issue was more frequent for educated women consumers than men but the age of the consumer did not affect the perception since both younger and older consumers worried about the safety. Although, most of the worried consumers were over 40 years old.

At first, I did not know how the disease transmits and also the level of hygiene in foreign countries is suspicious. I still do not buy foreign food products that are sold loosely. (Interviewee 1)

I do not completely trust foreign food products even though they have been checked in the Finnish customs. Finnish products feel safer. (Interviewee 2)

I have thought about where the disease came from and if some food poisonings and viruses can be got from food. Previously, I have bought foreign berries but during the pandemic, I feel like the news about their bacteria and danger have increased. That is why I have increased buying Finnish berries. (Interviewee 10)

Finnish food products are safe and they have not been transported from far. (Interviewee 12)

In the beginning of the pandemic, I was suspicious about e.g., Italian apples and what could transmit via them. (Interviewee 17)

I doubt the safety of foreign food products because many foreign countries have more COVID-19 cases than Finland. I am afraid that the disease transmits via food products. (Interviewee 20)

Nevertheless, most of the interviewed consumers were not worried about the product safety of foreign food products. They were not afraid of getting the COVID-19 disease from food products because the disease had not been proved to transmit via food. Additionally, the consumers trusted the Finnish customs and companies that they inspect the foreign products to be safe. These aspects are explained by a couple of the interviewees.

My buying behavior of foreign food products has not changed because I have not thought that the disease would affect products. (Interviewee 3)

I am not afraid of getting the disease from products. (Interviewee 4)

People in foreign countries eat the food so why would it affect me differently. (Interviewee 14)

I believe that Finnish authorities monitor imported groceries well enough, with or without the pandemic. (Interviewee 15)

I trust that big companies in a civilized country like Finland do things responsibly. (Interviewee 18)

However, one interviewee told that the COVID-19 pandemic had not changed his buying of foreign food products but it could have.

I do not doubt the safety of foreign food products due to corona. However, if the COVID-19 disease, or some other diseases in general, transmitted via food products, it would impact my buying behavior. (Interviewee 6)

Furthermore, the type of the food product had impacted the buying behavior. Nevertheless, the reason for the change was not so much of a fear towards foreign food products. Rather, COVID-19 impacted the behavior indirectly through the product type.

I have stopped buying foreign fruits even though I bought them before the pandemic. Since many fruits are products that can be selected and taken freely from a box in the store, it means that other consumers in the store can touch the products too and cough towards them which makes them unhygienic and risky. (Interviewee 1)

I have bought less foreign fruits during the pandemic because I do not trust that they could be washed well enough since so many people can touch them. (Interviewee 19)

Even though I mostly avoid buying foreign food products, cooked products feel safer than those that are eaten raw, such as tomatoes. (Interviewee 20)

Related to fruit, interviewees 2, 10 and 11 also mentioned the cleanness of the products. Interviewees 10 and 11 told that they had started to wash fruits more carefully during the pandemic which they had not done similarly previously.

During the pandemic, I do not buy much fruit that cannot be peeled because I do not trust that they can be washed well enough. Peeled fruits feel safer. (Interviewee 2)

I have started to wash foreign fruits better because I think more about where the products have come from. (Interviewee 10)

Due to the pandemic, I wash fruits a bit more carefully because they can be touched by everyone. I have always washed them but now even better. (Interviewee 11)

Most of these consumers who had been affected by the product type were women, mostly under 40 years. Nevertheless, this group included also a couple of older consumers.

4.2.3 Ethnocentrism

This subchapter discusses the ethnocentric behavior of Finnish consumers related to purchasing food products because ethnocentrism can impact buying behavior, as discussed in chapter 2.2.2. Overall, many of the interviewees mentioned that they prefer purchasing domestic, i.e., Finnish, food products.

Clear ethnocentric behavior could be seen in several of the interviews. Many of the interviewees told that they prefer buying domestic food products over foreign ones. This had been the case also before the COVID-19 pandemic. Especially meat products were mentioned by several interviewees as food products that are especially important to be domestic. Consumer's gender or age did not affect ethnocentrism since both women and men of different ages said that they prefer domestic food products.

Usually, I only buy Finnish meat products. (Interviewee 3)

I prefer buying Finnish food products. (Interviewee 4)

I choose Finnish products if there are some. For instance, I like Finnish apples because they are softer. Additionally, if I eat whole meat, it is domestic. (Interviewee 12)

I usually always buy domestic products if there are some unless it is much more expensive. I buy food products from other countries according to the season; I buy Finnish products when they are available. I also prefer buying Finnish meat. (Interviewee 13)

In Finland, I favor Finnish. Especially, in meat and dairy products. However, abroad I can eat foreign food. (Interviewee 17)

There were a couple of reasons for the ethnocentric behavior. One reason for the ethnocentrism was the perception that domestic products are of better quality and safer in comparison to some foreign countries' products. This was mentioned for example, in interviews 1, 2 and 19. Additionally, as mentioned earlier, interviewee 10 mentioned that some foreign food products can contain more bacteria than Finnish ones, such as berries.

Moreover, several interviewees mentioned the Finnish regulations and supervision that are considered to be quite strict, thus making Finnish food products safe.

Another reason for ethnocentrism was the willingness to support domestic food producers and the Finnish economy. For example, in interview 3, when asked about the reason for preferring domestic food, the interviewee said that she wants to support the producers. Most of the interviewees who preferred to purchase domestic food products told that the biggest reason for it is to support the domestic production and economy. Additionally, interviewees 1, 9 and 14 told that they prefer domestic food products because they have learnt it from their families.

Table 2 below summarizes the reasons for ethnocentric behavior that were mentioned in the interviews. Overall, demographic variables did not create significant differences between consumers since several consumers mentioned both product attributes and economic factors. Moreover, some example quotations from interviews are given after the Table 2.

Table 2. Reasons for ethnocentrism.

Reason	Interviewees who stated it as a reason
Safety	1, 2, 8, 9, 11, 12, 14, 16, 17, 19, 20
Quality	2, 4, 6, 8, 12, 19, 20
Short transport (ecology)	11, 15, 20
Economy	6, 10, 11, 12, 14, 15, 16
Producers	2, 3, 5, 6, 8, 9, 11, 15, 17, 19, 20
Learning	1, 9, 14

I prefer domestic products because of the quality and taste. Also, they are fresh.
(Interviewee 4)

I support the domestic food production by buying domestic food products. (Interviewee 5)

I think that Finnish food products are cleaner and safer. Additionally, they have not been transported from far. I am promoting Finnish people when I choose the Finnish option. (Interviewee 11)

The biggest reason for me to prefer Finnish is a principle. We should promote domesticity in everything, otherwise, the tax money goes abroad. I have learnt it from my parents but also started to think about it more myself when growing up. I presume that Finnish products are better produced. (Interviewee 14)

There is stricter and more monitoring in Finland. I have also visited some foreign farms and that affects my suspicions, they are based on own experience. I want to support Finnish food production. (Interviewee 17)

I trust that domestic products are clean and safe, especially meat and berries. I also trust the Finnish monitoring of food products. I support the domestic production. (Interviewee 19)

I think that Finnish food products are safe and have good quality. It is also better to buy products that have been produced nearby. I favor Finnish food products because I myself am a food producer, a farmer. (Interviewee 20)

There was one woman and one man interviewee who did not display clear ethnocentric behavior. These consumers were under 40 years. They had not favored domestic food products before the pandemic or during it because they have other priorities when it comes to grocery shopping.

I do not generally favor domestic products. I do not care where the product comes from; I mostly check the lowest price. (Interviewee 7)

I usually do not care about the country of origin of a food product. I just want to make the grocery shopping as fast as possible. Although, I would like to support domestic producers. (Interviewee 18)

4.2.4 Animosity

As discussed earlier in chapter 2.2.2, animosity is also a concept related to foreign products. Even though high ethnocentrism was noticed during this study, there was not as

high animosity towards foreign countries' products. This was because a significant reason for the ethnocentrism was the will to support domestic economy instead of animosity towards other countries. Younger consumers, under 40-year-olds, were generally more neutral towards foreign countries' products.

I think my general attitude towards foreign food products is quite positive but I prefer domestic products. When considering other countries, I do not think about the country of origin very much; I do not avoid any particular foreign country. (Interviewee 8)

I do not boycott any countries but I would like to know the specific country of origin of the products. If it is only mentioned as "produced in the EU", it is difficult to say where the product comes from. (Interviewee 11)

I do not avoid any countries; I buy what is available. (Interviewee 13)

I do not have anything against foreign food products but I prefer domestic products because of principle. (Interviewee 14)

I value Finnish products but if I need something, then I do not so much think about where the product comes from. (Interviewee 16)

As for food products, I do not pay attention on the country of origin. I trust the monitoring of the products in Finland. (Interviewee 18)

Nevertheless, some animosity was noticed in this study. For instance, some of the interviewees mentioned that they do not trust products from Eastern European countries as much as products from Western countries. Animosity was displayed by both women and men but more by consumers over 40 years old.

When it comes to tinned food, I can buy food produced in Spain but not so much from Romania or Poland. More from Western countries. (Interviewee 2)

I prefer Finnish food products and I maybe do not trust Eastern countries as much. However, I still buy e.g., foreign fruits if there are no domestic ones. (Interviewee 5)

My general attitude towards food products from foreign countries is a bit mistrustful. (Interviewee 9)

Due to corona, I trust the safety of foreign food products less. (Interviewee 12)

I do not really care about the particular country of origin but I prefer Nordic countries. However, if the product is imported from further, then the particular country does not matter. I often wash foreign food products better than Finnish but I do not think that there is anything wrong with them generally. (Interviewee 16)

I prefer buying food products that come from Western countries and closer because they feel safer and I trust the monitoring and standards more. Also, the cultures affect my perception. (Interviewee 19)

In food products, I usually choose a more pleasant country. E.g., I would not buy Polish products. I avoid certain countries based on earlier news about hygienic issues. (Interviewee 20)

Another specific area or country that was mentioned during some of the interviews was China. Few interviewees told that the pandemic has made them somewhat more suspicious about Chinese products and the country itself. However, despite China being the first country to detect COVID-19, based on the interviews, it seems that generally the pandemic has not created significant animosity towards China among Finnish consumers since the country was only mentioned few times.

I think I trust Chinese products a bit less because of the pandemic. (Interviewee 3)

I think I would somewhat avoid Chinese products. (Interviewee 4)

I believe that Nordic countries have similar standards as Finland. They are stricter than e.g., in China or Africa. (Interviewee 16)

Most of the interviewees however told that the pandemic has not changed how they perceive foreign food products or at least any particular countries. One reason for the low level of animosity due to the COVID-19 pandemic was that the pandemic has affected the whole world. Thus, most of the interviewees did not feel that the pandemic would have influenced their perception towards any certain countries. Additionally, the disease had not been confirmed to transmit via food which made consumers less worried.

The pandemic has not changed how I think about foreign food products, I still buy them similarly. I trust them as much as before the pandemic. (Interviewee 3)

I am not especially worried about foreign food products due to COVID-19. I do not connect groceries to the pandemic. (Interviewee 4)

The pandemic has not changed my perception of foreign food products. (Interviewee 13)

I still consider foreign food products as suspicious as before. (Interviewee 16)

My perception of foreign food products has not changed during the COVID-19 pandemic. I still trust that companies ensure the quality of the products. (Interviewee 18)

4.2.5 Authenticity

As discussed earlier in the theory chapter 2.2.2 about the perception of foreign products, product's authenticity and product-country match can impact the perception about the product or its quality. This was confirmed in this study too by a couple of interviewees. For example, interviewee 6 told that the country of origin of certain food products affects which option he will buy. Nevertheless, even when authenticity might generally affect the quality perception of a product, it has not impacted the buying of foreign food products during the pandemic.

The best halloumi comes from Cyprus. It has the right texture as it was originally invented there, so they know how to make it. Other similar products are not as good and sometimes they cannot even be used in the way they are originally supposed to, i.e., grilled. (Interviewee 6)

If some food products are from certain countries, it may raise thoughts. Sometimes I might feel like I definitely do not want that product from that certain country. (Interviewee 11)

The country of origin influences my perception of food products sometimes. E.g., I like to buy Italian-made pasta even though I generally prefer Finnish products. My perception of the quality of Italian pasta has not changed during the

pandemic but I might prefer buying Finnish-made pasta products because I want to support the domestic producers. (Interviewee 19)

4.3 Foreign traveling

This chapter will focus on the study results related to COVID-19's impacts on traveling. In addition, Finnish consumers' attitudes towards traveling at the time of this study will be discussed.

4.3.1 Changes in traveling behavior

This chapter includes discussion about the changes in traveling behavior of Finnish consumers caused by the pandemic. First of all, all of the interviewed consumers had normally traveled several times a year, either domestically or abroad. When it comes to traveling during the COVID-19 pandemic, little over half of the consumers had made some trips, mostly in Finland. Furthermore, many of the interviewees who had done some trips domestically had mostly traveled to a summer cottage or to relatives. Nevertheless, there were also a couple trips to Lapland. Overall, the pandemic had significantly affected the traveling of the interviewees.

I have only made two longer trips to see my parents since they live in a different locality. (Interviewee 1)

My only traveling has been four visits to my grandchildren during the pandemic since they live in Lapland. (Interviewee 4)

During the pandemic, I made a trip to Lapland with a caravan. (Interviewee 6)

I made one hotel trip to Tampere during last summer (2020). Otherwise, I have not traveled. (Interviewee 8)

Last summer (2020), when the corona situation was better, I visited Estonia a couple of times. As for domestic traveling, I made a few spa trips last summer. (Interviewee 9).

Last summer 2020, I visited my son at Seinäjoki and I made a trip to Tahko in February 2020 because it was a birthday present. (Interviewee 13)

During the pandemic, I have been at the cottage often and once at a spa. I do not want to go to crowds at the moment. (Interviewee 18)

As for the changes, almost all of the interviewees had plans to travel abroad during the year 2020 but they had to change their plans due to the COVID-19 pandemic and restrictions. Several of the interviewees told that they had canceled some trips abroad that were already planned. In addition, many other interviewees said that it is very likely that they would have traveled more if there was not the pandemic but they did not have any specific plans. Since almost all interviewees would have wanted to travel more, there was no demographic variation. Moreover, both consumers who had made some domestic trips and consumers who had not traveled at all during the pandemic had canceled foreign traveling plans.

I wanted to travel to Sweden during the summer 2020 but I could not do that. (Interviewee 1)

Previously, I have made a trip abroad at least once a year. Experience tourism in Europe with a traveling group, altering destinations. However, last year it was not possible. (Interviewee 4)

I was supposed to make a trip to Edinburgh but it got canceled because of the pandemic. (Interviewee 5)

I would have wanted to travel to Spain to see my friends but the pandemic stopped me. Restrictions would have let me but I did not dare to travel because of the risks. (Interviewee 7)

I would have traveled more if there was not the pandemic. At least one trip abroad was planned at work. (Interviewee 11)

I had to cancel two trips to Europe because of the pandemic. (Interviewee 15)

I would definitely have gone to Estonian cruise several times without corona. (Interviewee 16)

Furthermore, domestic traveling was affected by the pandemic too. Some interviewees would have done some more domestic trips if there was no pandemic. Interviewee 6 also mentioned that his domestic traveling was affected by the domestic movement restrictions in March and April 2020. Nevertheless, the biggest reason for the decreased domestic traveling among Finnish consumers was the unwillingness to travel due to avoiding risks and human contact. The age or gender of the consumer did not affect cancelation of domestic traveling.

I would have wanted to go to Northern Finland for a skiing holiday because I have done that almost every year since the 1980's but this time I did not dare to. Also, summer's hotel holidays did not happen. (Interview 2)

I intended to go to my cottage in the spring 2020 but the lockdown of Uusimaa inhibited it. (Interviewee 6)

I have only done some trips in the nearby area, not further in Finland which I usually have done. (Interviewee 11)

I probably would have made one more trip in Finland without the pandemic. (Interviewee 14)

I could have made some longer trip somewhere; I would have wanted to travel but I just did not do that. (Interviewee 17)

In addition, the methods of transporting had changed for some of the interviewees who had traveled domestically during the pandemic. A couple of the interviewees mentioned having made a domestic caravan trip. Thus, also the type of the holidays had changed because of the COVID-19 as some people avoided hotels and crowds. Instead, they rented a caravan and stayed there. These caravan trips were done by consumer who were over 50 years old.

I have made a couple of trips to see my grandchildren in Lapland. We could have traveled to Lapland by train if there was not the pandemic but now, we went there with a caravan. A caravan enabled a very low need for contact with other people during the trip when the only stops were done for refueling. That way any risk for getting the disease was minimum. (Interviewee 4)

I made a trip to Lapland with a caravan. It removed the need to stay in a hotel which would have had more safety risks during the pandemic. (Interviewee 6)

There were also several interviewees who had not travelled at all since the start of the pandemic. The lack of travel was due to the risks and restrictions since some of the interviewees belong to the at-risk group who have been recommended to stay at home. However, also younger and healthier consumers had avoided risks. Nevertheless, most of the non-traveling consumers were women. These non-travelers included both consumers who had usually not traveled much in Finland as well as consumers who had traveled often domestically.

I have not dared to travel anywhere since the beginning of the pandemic. I do not want to get infected. (Interviewee 2)

I have not traveled at all during the pandemic, not even in Finland. (Interviewee 3)

I have not traveled anywhere during the pandemic. I want to minimize my contacts so that I would not transmit the COVID-19 disease to my relatives who are in the at-risk group. I am also careful for myself too. (Interviewee 7)

I have not dared to go anywhere during the pandemic. I have not even seen my mother since the beginning of the pandemic. (Interviewee 15)

I have not traveled anywhere, not even in Lapland where many other people have been. I am avoiding risks and it would be quite difficult to leave the farm without planning in advance. (Interviewee 17)

I have not traveled even in Finland. I have only helped my daughter with moving but that was a day trip. (Interviewee 20)

4.3.2 Travel safety and risks

This subchapter focuses on the safety and risk perceptions of Finnish consumers when it comes to traveling. Safety is important in traveling as discussed in chapter 2.2.4. Many of the interviewees felt that traveling was not safe at the moment, abroad or domestically. Even if there were not any restrictions for traveling, most of the interviewees would

not travel because of the risks of getting infected with COVID-19 or spreading the disease further. Interviewee 18 also mentioned that traveling during the pandemic would not be enjoyable because of the restrictions. Nevertheless, several interviewees said that the restrictions were useful and understandable. Generally, both women and men of different ages were affected by safety issues.

I would not travel even if there were no restrictions. I am a responsible citizen and I try my best not to move around so that I will not expose others or be exposed myself. I avoid risks and I do not want to expose others even if I was not on quarantine. (Interviewee 1)

I do not think that people should travel at the moment so that the disease would not spread more. (Interviewee 8)

I do not think that traveling would be safe at the moment but I hope it will be safe again in the future. I would not want to go anywhere now because you can get infected anywhere. (Interviewee 13)

I would not travel even if there were no restrictions because it would be terrible to have to go to hospital in a foreign country. I would not want to get sick while traveling. The restrictions have been useful. (Interviewee 14)

I would not travel at the moment. I could not even travel due to my work. (Interviewee 15)

Traveling is not safe at the moment so I would not travel. The traveling restrictions have annoyed me a little but not disturbed since the situation is similar for everyone. (Interviewee 16)

I do not think I could enjoy traveling during a pandemic. It would be quite irresponsible to travel now with a careless attitude. I could not even do many things on a trip since there are so many restrictions. I have traveled much earlier so the restrictions have not annoyed me personally. (Interviewee 18)

However, there was one interviewee, number 7, who said that if there were no restrictions to traveling, she would probably travel a little abroad. Nevertheless, she had some concerns about traveling. Additionally, interviewees 11 and 12 would have wanted to travel more domestically. All of these three women consumers normally had traveled quite much, either domestically or abroad.

If the traveling restrictions let me to travel, I would be willing to travel to Spain in the late spring 2021. I would want to visit my friend. However, the biggest concern would be public transportation, e.g., air planes and busses. Otherwise, I am not afraid to travel because I would be staying at my friends so I would not use hotels. However, I would not travel more than that. (Interviewee 7)

I would like to travel in Finland more without the restrictions. However, I would not go abroad. (Interviewee 11)

I would not travel abroad at the moment. However, in Finland I could travel anywhere. I trust more on Finnish guidelines and the compliance of them as well as safety. (Interviewee 12)

As for the future, most interviewees said that they will not be traveling before it is completely safe and it might take a long time, even several years. Many interviewees mentioned some conditions that they would want to be fulfilled before they would travel abroad again. For example, several consumers mentioned that the vaccinations should be working well and that there should not be any new COVID-19 cases in order for them to travel to foreign countries. These cautious travelers included both women and men and they were of different ages. Furthermore, these consumers also had different types of backgrounds with traveling which indicates that the travel experience does not significantly influence the courage to travel after the COVID-19 pandemic.

I would like to travel to Sweden but it could take up to 10 years because the country has had a high number of COVID-19 cases. I may not ever have the courage to travel abroad because I do not trust that people take care of the hygiene. (Interviewee 1)

I would travel abroad only when it is completely safe, after a long time. (Interviewee 5)

I think I might travel abroad when the situation is normal again. Maybe after a couple of years from the last mentioning of COVID-19. (Interviewee 8)

I want to wait until the situation in Europe is under control so that corona would be similar to seasonal flu. Maybe I would travel abroad at that point; and when vaccinations are done. But it will take some time. Furthermore, my future

traveling is also affected by prices and my economic situation. Prices may be high at first which might prolong traveling too. (Interviewee 10)

I would not travel before the corona is completely away from Finland and we do not need to wear masks here. Additionally, corona should be totally away from nearby countries too before I would dare to travel abroad. I would first travel domestically. (Interviewee 16)

I would travel again only when it is completely safe. First in Finland, then abroad. It will take a long time, the disease should be fully away, preferably from the whole world. (Interviewee 20)

Some other interviewees were prepared to travel without as strict and specific conditions. However, they too wanted the situation to be safe. All of these consumers were between 55 and 66 years old and had traveled abroad quite much. This group included both women and men.

It is hard to say when I will be traveling; once the situation is better. (Interviewee 4)

I would travel again when it is safe but I do already feel like traveling. (Interviewee 6)

I think I will travel abroad at some point again but I do not know when. When the situation is clearly safer. (Interviewee 13)

I have three trips waiting for a safe time. However, I would not risk my health; I will wait for it to be safe. (Interviewee 15)

The reasons why the interviewees did not feel it is safe to travel were related to the risk of getting infected with the disease. However, two different aspects of the risk could be noticed. Firstly, some of the interviewees were afraid of contracting the COVID-19 disease themselves and possibly having to go to a hospital in a foreign country. This group included both women and men, even though women were more worried.

I am very worried for both my health and others'. If I got sick, I would be worried about the side effects in the future. (Interviewee 1)

I am both worried for my own health as well as others'. (Interviewee 8)

I would not want to get sick while traveling abroad, especially since I travel quite seldom. (Interviewee 14)

In turn, a bigger number of consumers were more worried about possibly spreading the disease to people who could get a more severe form of the disease. For example, interviewee 10 who had herself had the COVID-19 infection was more concerned about transmitting the disease to her family and that was why she wants to be more precise instead of taking risks. In general, younger and healthier consumers were more worried about spreading the more severe form of the virus to their family and relatives than being worried for their own health.

During the whole pandemic, I was not afraid of getting the virus before I got it but I have not wanted to transmit the severe form to anyone else. I think about others' safety as a priority but I also think about my own health. (Interviewee 10)

I am not afraid of traveling but I want to avoid risks. I do not care so much if I myself got the virus but I do not want to transmit it to my relatives who could have a severe disease. (Interviewee 16)

It would be good to support domestic tourism but I do not willingly want to go to crowds. However, I am not worried for myself but I want to minimize risks to spread the disease. (Interviewee 18)

4.3.3 Ethnocentrism

This chapter will present the findings about consumers' ethnocentrism related to traveling. The interviewed consumers can be divided into two different groups when it comes to ethnocentrism in traveling. Normally, the first group preferred to travel more domestically whereas the other group travelled more abroad. Most interviewees told that generally they travel more in the home country than abroad but that they also make some trips to foreign countries. This group included consumers of all ages and both genders.

I have always traveled more in Finland than abroad. Especially at an older age, foreign trips have decreased. (Interviewee 2)

I have usually traveled more domestically. I have traveled abroad maybe once in 2-5 years. (Interviewee 5)

I aim to travel in Finland during summers. My traveling has usually concentrated more on domestic traveling but I sometimes travel abroad too. (Interviewee 8)

Usually, I have gone abroad once a year. However, after having kids, traveling has decreased but I have anyway not wanted to go to a foreign country. With age, domestic traveling has started to interest me more. (Interviewee 11)

I have normally made a couple foreign trips per year but I have traveled more in Finland. Around once in every two months I have made a domestic trip, either a holiday or seeing my relatives. (Interviewee 15)

I normally make two foreign trips a year and 2-3 domestic trips. However, domestic traveling is usually related to some events and going to cottage. (Interviewee 18)

Domestic traveling has always been more frequent for me. I normally have had 2-3 domestic hotel vacations and one Lapland holiday per year. Foreign traveling has occurred maybe on average in every 2-3 years. (Interviewee 20)

As mentioned earlier, the second group had usually traveled more abroad than in Finland. This group was smaller than the first group which is understandable since domestic traveling is easier and cheaper compared to traveling to foreign countries. This group included several younger consumers who did not seem to be highly interested in domestic traveling and consumers who had traveled quite often. There were both some women and men interviewees who preferred to travel abroad.

I am not interested in traveling in Finland. Except maybe in the winter to Northern Finland. (Interviewee 1)

Traveling as such is not so interesting for me, especially in Finland. I have traveled more abroad, mostly for work and to see my friends. I have worked and traveled e.g., in Spain, Italy and Cuba. (Interviewee 7)

I have traveled often in Finland but also abroad. I have made on average 7-8 trips to Estonia per year. Before the pandemic, I made a trip once a month either in Finland or abroad. (Interviewee 9)

I have usually made 3 trips to foreign countries in a year; during holidays. Then I have also sometimes gone to domestic ski resorts; otherwise, I have not traveled in Finland. (Interviewee 10)

On average, I have made 1-2 foreign trips a year. After retiring, I have traveled even more. I have usually traveled more abroad than in Finland because we have a cottage in Finland and I do not count cottage holidays as traveling. (Interviewee 12)

On average, I have gone to several cruises per year, maybe 5 times. I have not traveled in Finland so much. (Interviewee 16)

As for the changes in travel ethnocentrism caused by the pandemic, some increased domestic traveling was mentioned in a couple of the interviews even though most of the consumers had not traveled much during the pandemic. However, it is not a clear sign of growth in lasting ethnocentrism in traveling since foreign travel restrictions can have caused the increase in domestic traveling. Thus, the same trend may not continue in the future. Two out of the three consumers who increased their domestic traveling, normally had traveled more in foreign countries than domestically.

During the pandemic, I have traveled a bit more in Finland than before. At least when measured by kilometers. (Interviewee 6)

I have spent more time at our cottage than normally since I could not travel abroad. (Interviewee 10)

I have moved around in Finland more than before even though I have not made any overnight trips during the pandemic. (Interviewee 12)

Overall, the pandemic did not cause significant changes in the ethnocentrism in traveling because all of the consumers had traveled less than before the pandemic. Thus, their foreign traveling plans did not significantly transfer to domestic traveling since most of the interviewees had normally traveled in Finland to some extent too.

4.4 General attitude towards foreign countries

This chapter presents the findings about interviewees' general attitudes and perceptions of foreign countries, especially related to food products and traveling. Additionally, pandemic's effects on the perception of foreign countries will be discussed.

Several interviewees told that normally, they do not see significant differences between foreign countries. Thus, their attitude towards different countries had usually been quite equal. This group included several people who had normally traveled abroad quite much as well as a few consumers who had not traveled as often which means that traveling experience did not highly affect animosity towards foreign countries. Gender or age did not significantly impact the attitude.

I do not see any big differences. Every country can have some suspicious cafés, for example. But I mainly trust European countries. (Interviewee 3)

There are not really big differences in my perception of different countries because anywhere there can be e.g., a bad level of hygiene. However, of course, some countries are more interesting than others. (Interviewee 6)

I do not really think about the differences between foreign countries. (Interviewee 12)

Basically, I think that every country is equal, e.g., when it comes to food products. (Interviewee 14)

I do not consider there to be significant differences between countries. Some news about problems might affect my attitude temporarily but it does not last long. (Interviewee 17)

As for the effects of the pandemic, many interviewees said that generally, the pandemic had not significantly impacted their perceptions of any foreign countries. Several consumers said that the reason for it was that they feel that COVID-19 has affected the whole world. Thus, the pandemic had not made big differences between countries in those people's minds. A couple of these consumers (14 and 17) whose perception had

not changed were consumers who usually do not think about differences between foreign countries. Nevertheless, most of the consumers whose perception had not changed during the pandemic usually see differences between countries but the pandemic has not affected them.

My attitude has not changed in a way that I still would prefer visiting Western countries. Also, corona has caused mistrust in Finland too. (Interviewee 2)

The pandemic has not impacted my perception of any certain countries because this has impacted the whole world. (Interviewee 5)

I do not think differently about any countries because of the pandemic, e.g., Sweden, Italy or China. I am generally not interested in China so my perception has not become any more negative. (Interviewee 7)

Corona has not changed my view on any country. Maybe because this has been a global pandemic. (Interviewee 13)

I do not feel like the pandemic would have influenced my attitude towards any country. Maybe I will be a bit more careful when working with Estonian people but I do not think that there are any other effects. (Interviewee 14)

The troubles with the pandemic do not make any country worse than others. (Interviewee 17)

Based on the interviews, there could also be noticed some preference and animosity towards certain foreign countries before the pandemic. For example, several interviewees told that they preferred European countries and especially Western countries because they feel safer and more trustworthy. Whereas countries with a very different culture compared to Finland were considered with more animosity, for example Asian countries. This was the case for both traveling and food products originating from those countries. For example, interviewee 1 especially mentioned that she only trusts Finnish and Swedish food products because she has lived in both of the countries. Overall, the reasons for the differences were caused by culture, development level, safety and hygiene. Animosity was displayed from all types of consumers regardless of gender, age or traveling experience.

Sweden is a good travel destination but not now during the pandemic. I could also possibly go to Australia and the United States. I would not go to undeveloped countries because of the low level of hygiene. (Interviewee 1).

I have been suspicious about foreign food products also in the foreign countries although there have not been any problems with them. I do not trust their preparation hygiene, quality or cold-storage. (Interviewee 2)

I do not highly trust Eastern countries. The origin of products is suspicious and also the production circumstances influence my perception. (Interviewee 5)

In traveling, I prefer European countries; Asian countries are not so fascinating. My attitude is influenced by the cultures and safety. (Interviewee 9)

Cultures, information in media and general perceptions of countries influence my willingness to travel somewhere, e.g., I would not want to travel to North Korea and Russia feels unsafe. (Interviewee 14)

When it comes to food products, I feel like Northern Europe is safer because they have similar culture to Finland; they are familiar and safe. Some Central/Eastern European countries are more questionable, South is better. The United States is also a big country so there are both good and bad things. (Interviewee 16)

I maybe would not travel to Iraq or Afghanistan. It is because of values and behavioral models. I prefer traveling to European countries because they are close and the traveling time is shorter. (Interviewee 17)

As for the influence of the pandemic, there was some increased animosity towards foreign countries that was caused by the COVID-19 pandemic. A couple of the interviewees mentioned that they somewhat avoided and doubted Chinese products more because of the pandemic than before it. However, the amount of increased animosity towards China was very low which is interesting since the COVID-19 disease was first detected in the country. Thus, the origin of the disease had not created significant animosity towards the country. One reason for it was that the pandemic has impacted countries around the world globally and China has not been a country with the highest number of confirmed disease cases. In addition, interviewee 20 also said that his perception of China even improved because of the effective management of the situation. Table 3 presents the consumers' changed perceptions about foreign countries.

Table 3. The pandemic's effects on perception of foreign countries.

Country	More negative perception
China	I may trust China a bit less due to COVID-19. (Int. 3)
	COVID-19 is not China's fault but my perception of the country has changed the most because the news about it have been so negative. (Int. 10)
	I would definitely not want to travel to Wuhan's or Italy's crisis hotspots even if the situation was under control. I would be afraid of getting an infection, COVID-19 or some other. (Int. 11)
Sweden	Corona has created a bit more negative perception of Sweden; its points have decreased. (Int. 6)
	The management of the situation in Sweden has been quite frighteningly pitiful. My respect for the country is now a bit lower. (Int. 16)
	The Swedish strategy has caused worry but the negative image may only be temporary. (Int. 19)
	Sweden has been the biggest negative surprise since my earlier thoughts about the country have been good. (Int. 20)
Spain	Even though Italy and Spain are European countries which are usually safer and more familiar, there have been many disease cases in those countries. It has become more concrete that the health care in Spain is not good. I would not travel there first after the pandemic even though I have liked to travel there earlier. (Int. 10)
Italy	My perception has not changed very much but there may remain some fear towards certain countries, e.g., Italy. (Int. 9)
Other countries	I may be a bit more prejudiced towards products from those countries that have had more COVID-19 cases although the pandemic has touched every country. (Int. 2)
	The situation in the United States has been quite surprising; the extent of the crisis. (Int. 15)
	My perception of e.g., Brazil has been impacted by the pandemic. It is catastrophic that the president or other people do not take the situation seriously. (Int. 18)
Country	More positive perception
Israel	Israel has been effective. Also, Australia and New Zealand raise respect for effective management of the situation. (Int. 7)
	I think that Israel's image is good at the moment. (Int. 18)
New Zealand	New Zealand has handled the situation well. However, my perception of New Zealand has always been quite good. (Int. 16)
	The management of the COVID-19 situation in New Zealand has even increased my respect and admiration of the country. (Int. 19)
Other countries	Many island states have managed the COVID-19 situation quite effectively, for example New Zealand and Iceland. (Int. 6)
	In general, my perception might have become a bit more positive towards countries that have handled the COVID-19 situation well. (Int. 9)
	Countries that have handled the situation well have caught positive attention from me. It has raised interest on how they have done it. Traveling to one of

	those countries could be fascinating. The managing of this pandemic tells something about the country and that they have done something right. (Int. 10)
	My perception has become even more positive towards Australia and New Zealand; they are ideal. Additionally, Russia has been a positive surprise since my previous image of the country has been weaker. China was also a positive surprise even though the pandemic started there but the country handled it quite effectively. (Int. 20)

Furthermore, as shown in the Table 3, there were several interviewees who told that the pandemic had influenced their thoughts about certain countries. For example, countries that have had more COVID-19 cases seemed somewhat less safe than earlier. For instance, Spain and Italy were mentioned during the interviews as countries that had gained a negative perception among Finnish consumers. Also, Sweden was mentioned by few of the interviewees since it is Finland's neighboring country and the COVID-19 situation and strategy have been very different to Finland.

On the other hand, the impact of the pandemic had also been positive towards some country images as shown in Table 3. Some of the countries that have been able to handle the COVID-19 situation more effectively have had slightly more positive attitude towards them. New Zealand and Israel were mentioned as couple of the more positive countries. In addition, some island states were mentioned too. Overall, most of those consumers whose country perceptions had changed, had some preferences in foreign countries already previously. This indicates that those consumers are more easily impacted in their perceptions than consumers who usually do not regard any significant differences between countries.

The pandemic had influenced the perception of consumers on several aspects of the foreign countries. For instance, a couple of interviewees mentioned that a country's situation with COVID-19 tells something about the country in general and its society. For example, if a country has had high number of disease cases, it has impacted people's view about how the country has tried to handle the situation and how seriously the country has reacted to it. Generally, animosity increased towards countries with worse COVID-19 situation while country image improved for countries that have handled their

epidemic somehow better. This view was not influenced by any demographic variables, such as age or gender.

I trust less on some countries, such as those in the Eastern bloc. I feel like they have somewhat more negligent atmosphere. Even though the pandemic has affected pretty much every country. (Interviewee 4)

The management of this pandemic in some countries tells about the health care in the country. (Interviewee 10)

The differences between country perceptions have emphasized when I have followed how the countries have managed the COVID-19 situation. My perceptions have changed more towards negative but maybe also a bit towards positive for some countries. (Interviewee 11)

Countries that have had a bad situation have a more negative image now because it gives a perception of how the society is managed. It is logical that the perception of countries changes to negative or positive according to the management of the COVID-19 situation. (Interviewee 15)

I think that in Brazil, the government and the system have failed. (Interviewee 18)

Nevertheless, improved or weakened perception of a country had not automatically made the country more appealing or worse as a traveling destination as can be noticed from the interviews. This indicates that the pandemic's impact on country image is only temporary and little, at least when it comes to traveling. As discussed in chapter 2.2.2, animosity can be stable or situational and the COVID-19 pandemic has mainly caused some situational animosity towards certain foreign countries.

Israel has been doing the vaccinations effectively. However, I would still not want to travel there. I am just not interested of the country or its culture any more than before the pandemic. (Interviewee 4)

In a way, the pandemic might have created a bit more positive image of some countries but not in a way that it would affect anything. (Interviewee 8)

If I really want to travel to a certain country, then the image caused by the pandemic does not matter. However, if I just want to travel somewhere, then the pandemic's effect can impact my destination choice. (Interviewee 15)

The pandemic does not affect my future traveling to any particular countries. There have been some diseases in the world before and they just come and go. (Interviewee 17)

I am not sure if the image caused by COVID-19 would affect my traveling in the future. E.g., at the moment, I would not want to go to Estonia but I do not know about the future. (Interviewee 18)

My perception of any country has not changed in a way that it would affect my future traveling since the current perception is only caused by COVID-19. (Interviewee 19)

4.5 Timing and lasting of the effects of COVID-19 on buying behavior

This chapter discusses the timing of the effects of COVID-19 on buying behavior. Another presented topic is the lasting of the buying behavior changes that have occurred during the pandemic.

4.5.1 Timing of the effects

As of early 2021, the COVID-19 pandemic has lasted for over a year, thus, the buying behavior of consumers could have been altering within the time of the pandemic. Nevertheless, most of the interviewees said that their buying behavior had remained quite similar during the whole pandemic. In other words, they had not significantly changed their buying behavior between the beginning of the pandemic and the time of the interviews. This is possibly because the beginning of the pandemic created the biggest effects on consumers and after that the situation had remained quite similar, such as recommendations about avoiding unnecessary human contacts. Additionally, Finnish consumers' buying behavior had been affected by convenience and habits which means that there had not been much to change.

I still go to the stores based on when I have time. (Interviewee 5)

My buying behavior during the pandemic has been quite similar all the time. I have been paying more attention to the domesticity of the products during the whole pandemic. (Interviewee 6)

I have always gone to stores quite seldom and I have done it during the pandemic too, so it has not changed. (Interviewee 7)

My buying behavior has remained similar during the whole pandemic; I buy things that I need. (Interviewee 16)

I have not noticed any changes in my buying behavior during the pandemic. It has been quite similar the whole time. (Interviewee 18)

Nevertheless, there had been some changes in the behavior too. In the beginning of the pandemic, some of the interviewees had more doubts about the safety of foreign food products than later. For instance, a few interviewees said that they were worried about the product safety in the start of the pandemic because it was unclear whether the disease could transfer via food products. However, even when the transmitting via food had not been confirmed, some of them still doubted the safety of food products. Also, the availability of food products was a cause of worry at first for some consumers. There were consumers of all ages in this group but most of the consumers were women.

At the start of the pandemic, I was doubtful of the safety of foreign food products. However, I still do not fully trust that the disease would not transmit via food products. (Interviewee 1)

From the start of the pandemic, I have been suspicious about product safety and that is why I prefer domestic food products. (Interviewee 2)

In the beginning of the pandemic, I was a bit worried about the availability of products. Thus, I started to think about self-sufficiency and we planted a potato field. Over time, the worry about availability issues ended. (Interviewee 11)

At first, I doubted the safety of Italian food products due to the bad COVID-19 situation in the country. This was only temporary since I now trust Italian products again. Usually, news about some issues only influences my behavior temporarily. (Interviewee 17)

At first, in the spring 2020, I was more cautious and suspicious; I did not buy lettuce. I was stricter in the beginning. However, increased information has also increased my courage in grocery shopping. (Interviewee 20)

When it comes to general buying behavior, few interviewees told that at the beginning of the pandemic, they were more cautious about making any big purchases. This was because they were not sure about what would happen in the future. In addition, a couple of older interviewees mentioned that they did not go to grocery stores themselves but their relatives did that in order to minimize risks for the people in the at-risk group. Gender did not affect the buying behavior.

In the beginning of the pandemic, I did not go to the stores myself but my relatives did that for me because I belong to the at-risk group. Now I go to the store early in the morning and only once a week. Previously I went to stores more often. (Interviewee 2)

At first, I was quite cautious but now after living the everyday life with corona I have become somehow more trustful. I am still scared but I have gained some confidence. (Interviewee 9)

In the beginning, my children brought me my groceries but now I have been less careful. I have become numb and tired for this situation. (Interviewee 12)

In the very beginning of the pandemic, I was more cautious, for a couple of months. I did not want to purchase anything big if I would have lost my job or the economic situation would have changed. (Interviewee 14)

Avoiding human contacts had also been an effect of the pandemic and it had impacted buying behavior. Avoiding crowds had occurred during the whole pandemic since there have been restrictions about gatherings and recommendations about safety distances. This had also influenced Finnish consumers' buying behavior regardless of age or gender.

I go to the grocery stores when I think there will not be so many other people. E.g., I will not go in the afternoon on the week. (Interviewee 4)

One significant change in my buying behavior caused by the pandemic has been the increased amount of shopping online instead of going to the stores. (Interviewee 10)

I have gone to grocery stores but other things I have bought online. (Interviewee 12)

In turn, some interviewees also said that their behavior had become more careful and precise over time during the pandemic. For instance, interviewee 8 said that she had followed the guidance more carefully after she had gained more information about the disease. In addition, interviewee 13 mentioned that at first, she did not wear a mask but this had changed over time. All of these consumers were women who were mostly worried for others which can explain the low level of cautiousness at first. However, age of the consumer was not significant for the behavior.

I have started to use a smaller grocery store than before. I believe that the risk to get infected is lower there. (Interviewee 7)

At first, I was not very cautious. But the more I learnt about the disease and its transmission, the smarter I can behave now. (Interviewee 8)

It took time before I started to wear a mask and behave carefully but when the situation developed further, it impacted my behavior. (Interviewee 13)

The prevailing situation with the pandemic at a time had also affected the behavior of some consumers. For instance, when the situation in Finland was a bit better during the summer 2020, some interviewed consumers traveled more or were less cautious generally.

Last summer, when the COVID-19 situation was better I went a couple of times to Estonia and some spas in Finland. (Interviewee 9)

At the start of the pandemic and during last summer (2020), I went to bigger stores when the situation was better. But now that the situation is worse again, I only use a smaller local grocery store since I try to avoid unnecessary human contact. (Interviewee 13)

4.5.2 Lasting of the changes in buying behavior

During the interviews, there could be noticed two types of effects of the COVID-19 pandemic on buying behavior. Some of the effects were considered to be only temporary while others were thought to be permanent, thus lasting also after the pandemic.

Table 4 presents which changes were mentioned to be temporary and which more permanent. Avoiding certain countries and their products was thought to be only temporary according to some of the interviewees. For example, interviewee 2 thought that she will start purchasing Swedish food products again after the pandemic. Furthermore, interviewee 8 told that she had tried doing grocery shopping online during a quarantine. However, it was only temporary since she had again returned to doing grocery shopping at a brick-and-mortar store. Additionally, the cautiousness had been only temporary for some consumers. As for demographic variables, there was no clear division between the changes made by consumers. Although, women made generally more changes to their buying behavior than men.

Table 4. The lasting of the changes in purchasing caused by the pandemic.

Temporary changes	
Domesticity	My increased checking and preference of domestic products might decrease at some point in the future but it will remain for some time still. (Int. 15)
Avoiding foreign products	I think I can buy Swedish food products, such as pastries, again after the pandemic has ended. (Int. 2)
Shopping frequency	Less frequent visits to grocery stores might only be temporary although it has been convenient. Also, the avoidance of public transportation will not continue when it is safe again since it is more ecological. (Int. 19)
	I think that hoarding of food products is only temporary for me if COVID-19 will not continue to spread in the future too. (Int. 9)
Online grocery shopping	I tried online grocery shopping for a couple of times when I was in quarantine but that was only temporary. The service was actually quite nice system but I guess I am just used to go to the store. Additionally, the service was available only on a more expensive store so there was also an economic reason for not continuing its use. (Int. 8)

Other	I think that the use of a smaller local grocery store is only temporary because it is due to the pandemic. Although, it has been more convenient during winter since I do not have a car. (Int. 7)
	At first, I was more cautious when making bigger purchases but it was only temporary since the situation got stable. (Int. 14)
	I think that some things are only temporary because old habits will come back. At least when some things can be safely done again. (Int. 20)
Permanent changes	
Domesticity	I will continue to check the country where the bread is baked also after the pandemic because I prefer to buy Finnish bread. I feel like it is better. I just somehow trust more in domestic products. (Int. 2)
	I will continue to prefer more domestic food products. (Int. 6)
	Some of my buying behavior changes may be permanent. I want to support the domestic producers and economy in the future too. (Int. 9)
	I will continue purchasing mostly domestic products. Of course, certain products will be from abroad but the thought will remain that it is important to support local economy. I have found its meaning that local businesses need to be supported. (Int. 10)
	I will continue preferring even more domestic products because it is important for the economy and self-sufficiency. (Int. 19)
Self-sufficiency	I think that we will continue having our own potato field because it is good to have some self-sufficiency in the future too. (Int. 11)
Shopping frequency	I guess I will continue going to a grocery store less often since I am now used to it. It is also a reasonable and functional habit. (Int. 17)
Storage	I think I will continue having a bigger storage of daily products at home in the future too. I guess I want to be prepared if something happens in the future. (Int. 3)
Online shopping	I think online shopping will remain more and more. However, groceries I will still buy from a brick-and-mortar store. (Int. 8)
	I have now found online shopping permanently. (Int. 12)
	Online shopping will probably continue because I have now become familiar to it and then I do not always need to go to a store. (Int. 15)
Necessity	I will continue to consider the necessity of the purchases more. It is simply reasonable not to buy unnecessary things. (Int. 18)

Moreover, as shown in Table 4, some permanent changes to buying behavior of foreign food products were noticed during the study. Consumers who had started to favor domestic food products more because of the pandemic considered it to be permanent. For instance, interviewee 2 told that she had started to check the country of origin of bread during the pandemic and that she will continue to check it also in the future. The continued preference of domestic food products was mostly because of the will to support domestic economy since due to the pandemic they had realized how important it is.

Moreover, some of the interviewees considered Finnish food products as better and they want to buy them in the future too.

Some other more general changes in buying behavior were also noted. Interviewee 3 mentioned that she had started having a bigger storage of daily products at home during the pandemic and she will probably continue that. Furthermore, several interviewed consumers said that they will continue shopping online more because they had now learnt it. Overall, some convenient new habits were considered to remain because they were reasonable. Again, similar to temporary changes, also permanent changes were made by different aged consumers, mostly by women.

When it comes to traveling, some of the interviewees had made some permanent changes to it too. A couple of the interviewees told that in the future they will probably travel more domestically compared to foreign travels. This was because domestic traveling was seen as easier than doing trips abroad. Especially some of the older consumers mentioned that domestic traveling is more comfortable. Moreover, some consumers evaluated that traveling less often may continue. Generally, traveling preferences had changed more for women than men.

I do not know if I will travel abroad ever again. Maybe some cruises. Especially at an older age, it is more comfortable to travel domestically. (Interviewee 2)

I think that domestic traveling should be supported. At the same time, it would also support domestic food production. (Interviewee 6)

The anxiety for traveling caused by the pandemic might inhibit or restrict my foreign traveling in the future too if there are some diseases spreading. (Interviewee 9)

I think that because of a fear of getting infections, I will travel less abroad and more in Finland in the future. (Interviewee 11)

My foreign traveling probably decreases although it still interests me. I still dream about going to New York, California and Middle-European cities. But bigger dream is domestic traveling, I definitely want to travel more in Finland in

the future. I have noticed that the same things can be done in Finland than abroad. (Interviewee 12)

Nevertheless, most of the interviewed Finnish consumers said that the COVID-19 pandemic and traveling restrictions have not permanently impacted their willingness to travel in the future when it is again allowed and safe. Most of the interviewees said that they would probably be traveling as much as before the pandemic also after the pandemic has ended. For example, interviewees 3 and 4 told that the restrictions caused by the pandemic had not created any “dams” about traveling. Moreover, both consumers with more travel experience and less experience wanted to travel similarly after the pandemic than before it. Thus, travel restrictions have mostly caused temporary decrease to traveling for Finnish consumers.

The traveling restrictions have not caused me any dams about traveling. (Interviewee 3)

I think I will travel similarly in the future as before the pandemic. There are no dams about it. A trip abroad once a year, I do not believe it would increase. I am not afraid of traveling after the pandemic. (Interviewee 4)

The pandemic has not really affected my willingness to travel abroad since I have usually made more domestic trips anyway. (Interviewee 5)

I am looking forward to traveling again someday. My traveling intentions have not decreased. (Interviewee 8)

My willingness to travel has not increased nor decreased due to the pandemic. (Interviewee 14)

My traveling in the future will be quite similar than before the pandemic because of my economic situation. (Interviewee 17)

However, there were some interviewees who mentioned that their willingness to travel in the future had changed permanently a bit because of the pandemic. There were changes to the amount of traveling as well as the future destinations. The pandemic had changed the attitude towards traveling more for women than men but age did not impact it.

My willingness to travel has decreased a bit. I do not trust that the COVID-19 disease would fully disappear but it will continue circulating. (Interviewee 1)

I do not think that I would travel abroad anymore, maybe just some cruises. (Interviewee 2)

My willingness to travel has not really changed but in the future, I will consider things more. I will not do unnecessary traveling. (Interviewee 6)

I would not first go to China or Brazil where corona has hit hard. I feel like Europe is safer. I might prefer traveling to nearby areas in the future, e.g., Baltic and Nordic countries. (Interviewee 10)

My traveling intentions have not changed when it comes to the amount. However, in the future, I will consider more where I really want and need to go. This pandemic has shown that traveling cannot be taken for granted. The less frequent traveling may still continue in the future since it is more economical and ecological. (Interviewee 19)

Furthermore, the biggest permanent change related to foreign traveling was about safety. Many interviewees mentioned that the COVID-19 pandemic had made them think more about the safety of traveling in the future too. For instance, some of the interviewees mentioned that they would think about the health care in the country where they will be traveling to. Many interviewees will also take better care of hygiene issues in their future travels. Overall, emphasized safety and hygiene were mentioned by all types of interviewees regardless of age, gender, education or the amount of traveling experience.

I believe I will be thinking more about my own hygiene, using hand sanitizer and washing hands. (Interviewee 3)

I will think about the risk of infections in the future too when traveling. COVID-19 has caused some fear for traveling but it will not necessarily entirely stop me from traveling abroad because it has not been so frequent previously either. (Interviewee 5)

I will research things better in advance in the future, e.g., hospitals in the traveling destination. (Interviewee 6)

I will probably think about the travel safety in the future too. This has been such a hard and rough experience that I think it will remain in my memory. I believe I will be more careful. This pandemic has caused me anxiety about traveling; I do not feel like traveling. (Interviewee 9)

In the future, I need to ensure that the safety situation is okay in the travel destination. (Interviewee 13)

The pandemic has caused some anxiety for traveling, especially crowds, and health threats can inhibit a trip in the future too. I will think about the travel safety more in the future when it comes to health issues because I have not thought about it much before. I will also focus even more on hygiene. (Interviewee 19)

I will take better care of my hygiene when traveling in the future. I will also avoid crowds. (Interviewee 20)

Nevertheless, there were also a couple of interviewees who were not worried about the safety of traveling in the future. The COVID-19 pandemic had not created them any fear about traveling that could impact their future travels because this pandemic is not the first or last issue in the world. This group included both women and men from 27 to 44 years old.

I do not think that I would think more about travel safety because from time to time, there are different diseases circulating. This pandemic has not created any fear for traveling in the future. I believe I will dare to travel quite normally. (Interviewee 8)

I do not think that corona would be forgotten fast but it is not the only issue when thinking about foreign traveling in the future. Corona has not caused me anxiety about traveling but I may be more particular with hygiene in the future. (Interviewee 17)

I believe that traveling will be safe again in the future. (Interviewee 18)

4.6 Comparison to previous epidemics and pandemics

This small chapter compares the results of this study to the effects noticed during earlier health epidemics and pandemics that were presented earlier in this study in chapter 2.3.

Several same types of effects could be seen during the COVID-19 pandemic and some previous pandemics.

Avoiding crowds in shopping or restaurants had already been experienced during previous pandemics, such as swine flu in 2009-2010. This was also the case for the COVID-19 pandemic as several interviewees mentioned that they try to avoid crowds, for example when shopping. Some of the interviewees mentioned that they try to go to the stores when there would not be so much other people, i.e., during the first opening hours or the later hours. In turn, online shopping had also increased for many of the consumers, especially when it comes to shopping other things than food, such as clothes. Technology use increased also during SARS in 2002 when for instance, some business fairs occurred online.

Furthermore, avoiding certain food products was part of bird flu epidemic in 2003 since poultry products were avoided to some extent due to safety risks during the epidemic. Although COVID-19 has not transmitted via food, some consumers were first worried about the possibility when it still was unclear. Some consumers had also continued to avoid certain food products, such as fruits that cannot be washed well enough. However, avoiding certain food products or foreign food products in general had not been very common since the COVID-19 disease does not transmit via food and thus, Finnish consumers had not been afraid to buy foreign food products. Related to that, information about the disease also affected buying behavior during bird flu epidemic since news about the disease impacted the demand for poultry products.

Moreover, as for foreign food products, Asian-owned restaurants were avoided during SARS pandemic because the disease originated from China and many restaurants had to be closed because there were no customers. Similarly, food products from countries with high numbers of COVID-19 cases had been doubted to some extent during the COVID-19 pandemic. Additionally, restaurants in Finland had mainly been selling food as take

away because of guidelines inhibiting the openness of restaurants. During swine flu pandemic, food delivery services benefited too from the avoidance of eating in restaurants.

Avoiding human contacts is also related to traveling which has had significant impact from the COVID-19 pandemic. Finnish consumers had decreased their traveling and even cancelled planned trips internationally and domestically. One reason for it were naturally the restrictions to traveling but most of the interviewed Finnish consumers also said that even if there were no restrictions to travel, they would still not travel because they want to avoid the risk of possibly spreading the virus. Decreased traveling and canceled trips occurred also during SARS and swine flu when people were afraid of getting infected when being in crowds. During swine flu, people did not want to travel by air planes. Work-related travelers also needed to stay in quarantine if they had traveled in countries with SARS. Similarly, quarantines have been used during the COVID-19 pandemic too. Quarantines have not been used only for travelers but also for everyone who had possibly been exposed to the disease, for example school children. Moreover, schools have been working remotely for some time during the COVID-19 pandemic and during swine flu, some parents in the United States kept their children out of school for avoiding risks too.

Improved hygiene, such as washing hands and using disinfection, was also mentioned by several interviewed consumers. Consumers had also been wearing masks as had been advised and requested by the authorities during the COVID-19 pandemic. This is again a similarity to previous pandemics since rigorous hygiene had also occurred during the swine flu pandemic in 2009-2010. During swine flu, people wore masks and used anti-septic products and air purifiers in order to better avoid the disease.

As a difference between the COVID-19 pandemic and the swine flu pandemic, WHO did not recommend travel restrictions during swine flu because it could have caused harm for tourism and communities. However, there have been significant traveling restrictions during the COVID-19 pandemic which has significantly impacted tourism industry.

5 Summary and conclusions

This chapter covers a couple of topics. Firstly, there is a summary and some main conclusions of the empirical findings of this master's thesis study. After that, managerial implications will be discussed. Lastly, limitations of this study and future research areas will be discussed.

5.1 Summary of the empirical findings

This chapter will include a summary of the findings of this study and a revision of the theoretical framework according to the findings. Below, there are Figures 4 and 5 which are the revised versions of the earlier theoretical framework, Figure 3 (chapter 2.5). These revised figures will summarize the empirical findings of this study.

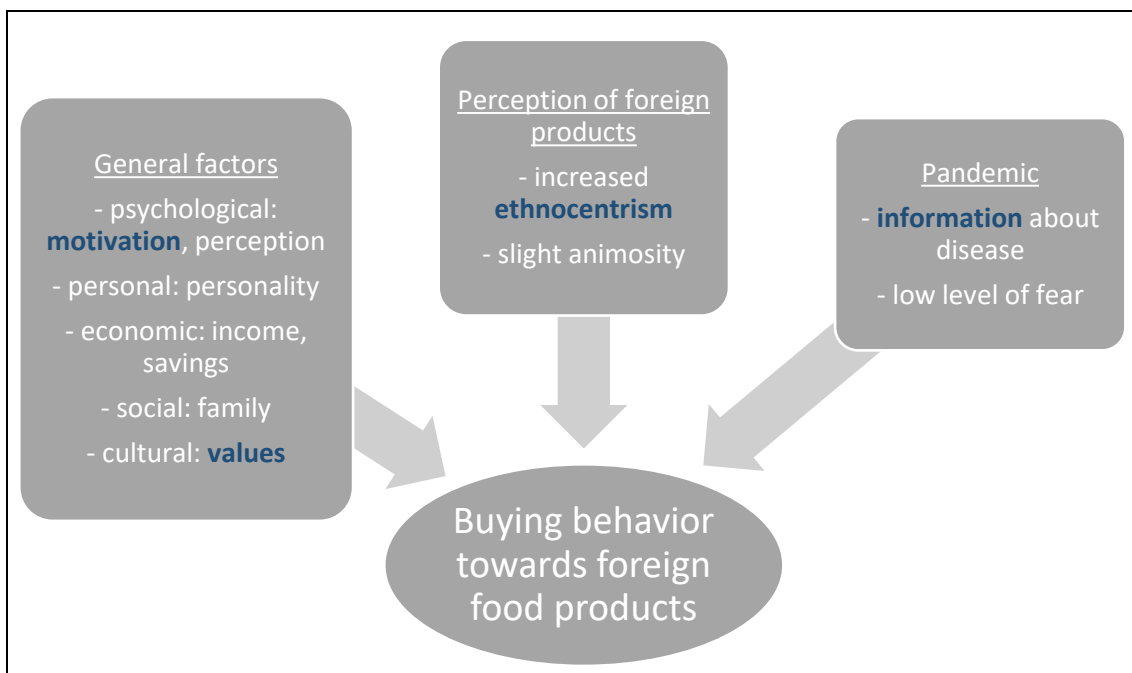


Figure 4. Revised influences to buying behavior during a pandemic (food products).

Figure 4 shows the aspects that have affected Finnish consumers during the pandemic when it comes to buying food products. The most significant aspects are marked with a darker color. Firstly, there are several general factors that usually affect buying behavior. Psychological factors have impacted the buying of several consumers since the motivation and need to make a purchase were mentioned in the interviews and that was a significant factor. Several consumers said that they had started to consider the necessity of the purchase more during the pandemic because they did not want to buy anything unnecessary. Additionally, people's perception of the food products had impacted their buying behavior. In turn, personal factors did not seem to impact the behavior other than personality since for example age, gender or occupation did not have significant effect on the behavior. Furthermore, the overall economic situation of the consumers had influenced their purchasing to some extent. Family and the learning through them were also a reason why certain products were bought. Moreover, culture had affected buying behavior through values, such as supporting the domestic economy.

Then more precisely about the perception that the consumers have about foreign food products. Clear ethnocentrism was noticed in the study since most of the consumers preferred buying Finnish food products and the ethnocentrism had even increased for some of the consumers. The most significant reasons for favoring domestic products were better quality and safety of the food products as well as the willingness to support domestic producers and economy. Ethnocentrism was displayed by almost all of the consumers regardless of for instance age, gender or education level. Furthermore, slightly increased temporary animosity could be noticed in the study towards foreign food products as few consumers were a bit skeptical of the safety of foreign food products. However, most of the consumers trusted that foreign food products are still safe because the COVID-19 disease does not transmit via food and Finnish companies and authorities monitor the quality of imported food products.

When it comes to the pandemic specific aspects, it could be noticed that the information about the disease and the pandemic influenced consumers' buying behavior. For

instance, information about the virus not transmitting via food products made consumers more trustful and confident in buying food products. Thus, there was only a low level of fear related to foreign food products. Additionally, the news about the pandemic made people think more about supporting the domestic economy, thus purchasing more domestic food products.

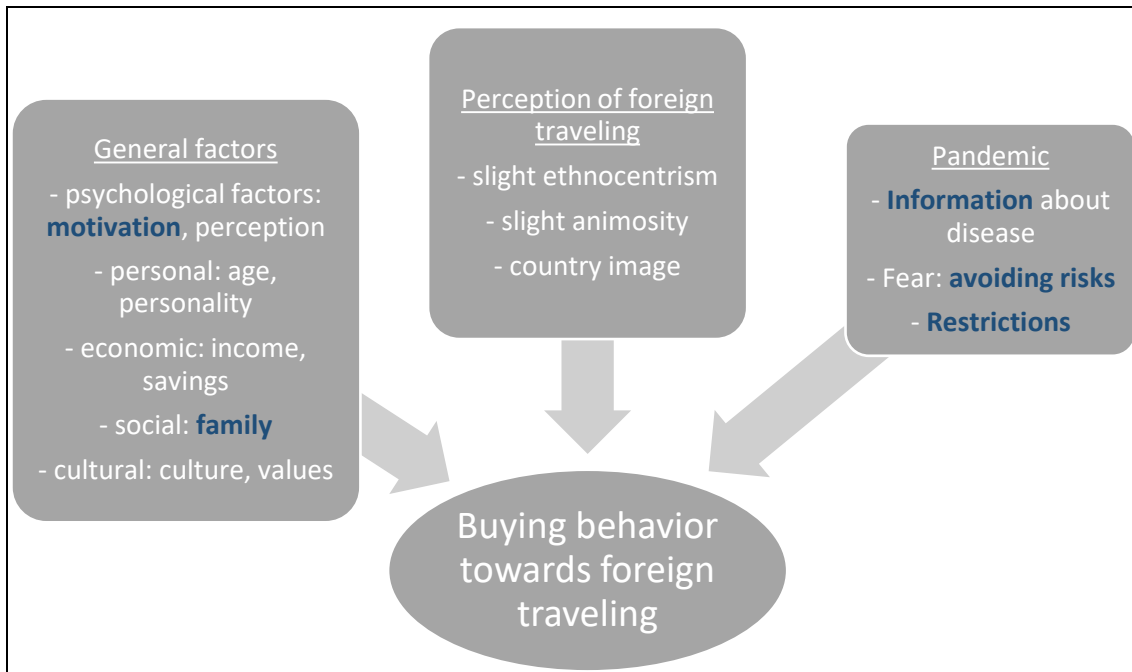


Figure 5. Revised influences to buying behavior during a pandemic (traveling).

Figure 5 in turn presents the findings regarding Finnish consumers' behavior and attitude related to foreign traveling. Again, firstly, psychological factors including motivation and perception were significant in consumers' buying behavior related to foreign traveling. Some of the Finnish consumers had started to think more about the need to travel now that traveling had been quite restricted. Also, the perception of foreign countries had been affected by the pandemic which will be discussed more in the following paragraph. Moreover, some personal factors influenced the traveling behavior more than others since age and personality had impacted people's traveling during the pandemic. The older consumers had generally traveled less than others during the pandemic and they

also wanted to travel more domestically in the future. Personality had also impacted traveling since some consumers had more courage to travel than others. Furthermore, the economic situation was mentioned as a factor that affects future traveling. Social factors, especially family, was a significant aspect that had been impacted by the pandemic. Most of the Finnish consumers were more worried about spreading the virus to their family members than being infected themselves. Thus, they did not want to take big risks and travel. Finally, culture had an impact through values and cultural differences. Finnish consumers generally preferred traveling to more culturally similar countries according to this research.

The COVID-19 pandemic had influenced Finnish consumers' perception of foreign countries and traveling to some extent. Slight ethnocentrism could be noticed during the study since most of the consumers said that they traveled more domestically than abroad. However, all of them had traveled abroad too. It is also quite understandable that domestic traveling is more common since it is easier than going abroad. Nevertheless, ethnocentrism had not significantly increased because of the pandemic since most of the interviewees were willing to travel abroad in the future similarly than before the pandemic; only a few consumers mentioned that they might travel more domestically in the future. Furthermore, the general country image of several countries had been impacted by the pandemic but not significantly. Animosity towards foreign countries increased little when it comes to for example, Sweden and China. In turn, New Zealand and Israel had managed their COVID-19 situation so well that the perception of the countries had improved to some extent for some consumers. However, despite the changed perception of some countries, Finnish consumers thought that it will not significantly influence their future foreign traveling since the effect was only related to COVID-19.

Lastly, the aspects that were specific to the COVID-19 pandemic, had also significant impact on Finnish consumers' traveling. First of all, the information about the pandemic and the disease had made consumers to avoid traveling. They knew how easily the virus transmits and they did not want to travel and be among crowds. Consumers wanted to

avoid unnecessary risks to get infected and spread the disease. Thus, the pandemic had caused slight fear and anxiety about traveling. However, it is only temporary and Finnish consumers want to travel again when it is safe. Finally, the travel restrictions had significantly impacted consumers traveling since many of them had to cancel trips. Nevertheless, most of the interviewees said that even without the restrictions, they would not be traveling at the moment because it was not safe.

Overall, demographic variables did not seem to have significant impact on Finnish consumers' buying behavior during the COVID-19 pandemic. There were consumers who were more worried and cautious than others, and this was not significantly impacted by age, gender or education level. Although, most of the older consumers were more cautious since they were in the at-risk group but also some younger consumers were more worried and careful than others. Generally, women were a little more affected by the pandemic since the more cautious and worried consumers were more often women than men. Nevertheless, also men had taken the pandemic seriously and made some buying behavior changes, such as increased domesticity and decreased traveling.

The research question of this study was "How has the COVID-19 pandemic affected Finnish buying behavior towards foreign food products and traveling?". As a conclusion of this study and an answer to the research question, the COVID-19 pandemic has most significantly affected Finnish consumers' buying behavior by increasing ethnocentrism in food products because consumers want to support domestic producers and economy. Moreover, as for traveling, the biggest impact has been that Finnish consumers have started to think more about the risks and safety related to traveling. However, the willingness to travel abroad has not significantly changed.

5.2 Managerial implications

The findings of this study include some good or at least some useful information for Finnish companies since most of the interviewed consumers preferred purchasing

domestic food products. Finnish consumers want to support domestic economy and thus, preference of domestic food products is expected to continue. Finnish food products should clearly indicate that they are Finnish since it can affect the demand of the product.

Furthermore, domestic traveling was liked by many consumers. Additionally, Finnish consumers do not want to travel abroad very soon which can be beneficial for domestic tourism. However, several consumers did not want to travel even in Finland when it is not safe. Thus, domestic tourism companies should ensure that they offer safe services for their customers. Finnish tourism companies should also think about interesting services and activities for their customers in order to retain the customers also after the pandemic when foreign traveling is safer again.

When it comes to internationally operating businesses, this study offers some information for them too. For instance, when it comes to foreign food products, Finnish consumers are very ethnocentric since they favor buying domestic products. Big reason for it is the need to promote domestic economy and producers. This is a difficult aspect for foreign companies that import their products to Finland. However, another significant reason for Finnish consumers to buy Finnish food products is safety and quality. This on the other hand can be impacted. Foreign food companies can and should improve the quality of their products in order to make them more appealing to Finnish consumers. On the other hand, although Finnish consumers favor domestic food products, there are also products that can only be produced abroad, such as many fruits. It can be easier to gain higher demand for these types of products in Finland than food products that are also produced in Finland.

On the other hand, related to traveling, Finnish consumers value safety and good hygiene. If foreign tourism-related companies can ensure and demonstrate that their products and services are safe and clean, it can increase Finnish consumers' willingness to travel to the destination. Furthermore, since some Finnish consumers mentioned the level of health care in foreign countries, it could be useful for the countries to invest in the health

care. This would not only make foreign tourists feel more confident when traveling in the country but it would also be a good thing for the local residents since they would receive better health care.

5.3 Limitations of the study

This master's thesis study has some limitations which will be discussed in this short chapter. One limitation of this study is for instance, the use of only one data gathering method, i.e., semi-structured interviews. However, the information from the interviews has similarities to existing literature about related topics, including previous pandemics as well as effects of COVID-19 on consumers. This indicates that the information is reliable. Nevertheless, there could have been used another form of data gathering too in order to gain more information.

It is also good to remember that the interviews included only twenty consumers which can impact the results. If other people were interviewed, the results could be different to some extent. Nevertheless, the conducted interviews gave similar findings compared to each other which indicates that even if some other consumers were interviewed, the findings could have displayed equivalent results. Moreover, the interviewees were selected from the researcher's network of connections which might narrow the findings to some extent. However, some of the interviewees were also selected from the connections of family and friends. Additionally, there were interviewees only from Southern and Western Finland, i.e., there were not interviewees from Northern or Eastern Finland. This again might affect the results.

5.4 Future research topics

Based on this master's thesis study, some future research topics can be considered. First of all, since this study only focused on Finnish consumers and their buying behavior, future research could be done about other country contexts. Then the effects of COVID-19 could be compared between different countries. For example, countries that have handled their disease situation very effectively could be studied to research whether their residents' opinions about other countries' products have changed.

Moreover, some other product or service types could be studied. For instance, clothing sector could be one possible subject since clothes are often made in foreign countries. This master's thesis studied two very different product and service types and showed that there are differences between the two topics. Thus, some other product types could show different results too.

This study could also be repeated for example, in a year and the findings could be compared with each other. This way it could be studied whether the consumers' evaluations about the lasting of the effects caused by the pandemic were correct or if they have changed. Furthermore, since in early May 2021 the COVID-19 pandemic still is not over, its effects could still develop and that could be studied later.

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Appendices

Appendix 1. Interview guide

Topic	Guiding questions
Background information	Age, gender, education level, profession and residence
Generally about buying behavior and COVID-19	<p>What aspects usually affect your buying behavior (e.g., financial situation, other people, motivation, etc.)?</p> <p>Has the pandemic somehow affected your purchasing decision-making?</p> <p>How have you followed the news/information about the COVID-19 pandemic? Focus on Finland/abroad? Has the information impacted your behavior?</p> <p>How has the pandemic affected your/your family's life? (E.g., health, work/studying, free-time, finances, etc.) Do you know people who have had the (COVID-19) disease? Has it affected you?</p>
Foreign food products	<p>What is your attitude towards/perception of foreign food products generally? (E.g., compared to domestic) Why?</p> <p>How does the country of origin of a product affect your buying usually?</p> <p>Has the pandemic affected your buying of foreign food products? Why?</p> <p>How do you feel about the safety of foreign food products during the pandemic? Why?</p>
Foreign traveling	<p>Traveling history, especially abroad? (How often, where)</p> <p>Traveling during the pandemic?</p> <p>Pandemic's effects on traveling plans? (E.g., canceled trips)</p> <p>When do you think you would travel abroad after the pandemic? Why?</p> <p>Willingness to travel in the future?</p> <p>Safety of traveling at the moment/in the future? (E.g., would you travel if there were no restrictions, worry about safety in the future)</p>
Attitude towards foreign countries	Is your attitude/perception of all foreign countries equal or are there differences between countries/areas? Why? (Food products and traveling)

	Has the pandemic influenced your perception/image of any countries? Examples? Why?
Timing and lasting of effects	Has your buying behavior changed during the pandemic? (E.g., different now than at some other time) Why? Do you think the changes in your buying behavior will be permanent or temporary? Examples? Why?