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Consumer Behaviour and Insurance Purchasing Trends Following Global Health Crises

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ABSTRACT

The COVID-19 pandemic and other global health crises have dramatically changed how consumers think about and buy insurance. This study looks into how people's attitudes and behaviours toward insurance products have shifted, especially in the health, life, and travel insurance sectors. By analyzing both quantitative and qualitative data, the research aims to uncover the factors driving these changes and their long-term impacts on the insurance industry.

The findings show that more people are now aware of and prioritizing health-related insurance products. This shift is largely due to a heightened sense of risk and a greater focus on financial protection against unexpected medical costs. There is also an increased demand for life insurance policies, as people become more concerned about ensuring financial stability for their loved ones amid greater awareness of mortality. Additionally, the travel insurance sector has seen changes, with consumers now preferring policies that offer comprehensive coverage for pandemics and other health-related disruptions.

A key part of this study is examining how the insurance industry has digitally transformed in response to the global health crisis. Insurers are increasingly using digital platforms to meet the growing demand for online services, making insurance products more accessible and customizable for consumers. This digital shift has also changed consumer behaviour, with more people opting for online research and purchasing processes, and relying on digital tools to manage their insurance policies.

The research also explores the psychological and socio-economic factors influencing consumer behaviour during and after global health crises. It identifies crucial elements such as trust in insurance providers, the perceived value of insurance products, and the impact of financial constraints on purchasing decisions. The study also considers how demographic variables like age, income, and education level shape insurance purchasing trends.

These findings have significant implications for the insurance industry. Insurers need to adapt their strategies to meet the evolving needs and preferences of consumers, focusing on transparency, flexibility, and customer-centric approaches. This includes developing innovative products to address emerging risks, enhancing digital capabilities, and building stronger customer relationships through personalized communication and support.

Moreover, the study highlights the importance of effective risk communication and education in shaping consumer behaviour. By providing clear and accurate information about insurance products and their benefits, insurers can build trust and encourage informed decision-making among consumers. This is especially important during global health crises, where misinformation and uncertainty can greatly impact consumer attitudes and behaviours.

INTRODUCTION

The insurance industry is closely linked to how people perceive risk, with consumer behaviour in this sector influenced by various external factors such as economic conditions, regulatory changes, and significant events like global health crises. Understanding how consumer behaviour and insurance purchasing trends shift following such crises is crucial for insurers, policymakers, and researchers. This introduction explores the impact of global health crises, particularly the COVID-19 pandemic, on consumer behaviour in the insurance market, looking at both immediate reactions and long-term trends.

Historically, global health crises have significantly changed consumer behaviour. The COVID-19 pandemic, the most recent and severe global health crisis, has reshaped the world in unprecedented ways. With millions of lives lost, economies disrupted, and healthcare systems overwhelmed, the pandemic has fundamentally altered how individuals and businesses perceive and manage risk. In this context, the insurance industry has faced both challenges and opportunities as consumers reassess their priorities and financial strategies in response to heightened uncertainty.

To understand how consumer behaviour in the insurance sector has changed, it is important to consider the broader psychological and economic impacts of global health crises. Crises of this magnitude tend to create a heightened sense of vulnerability and a pressing need for security among consumers. The immediate reaction to such events often includes increased demand for health and life insurance, as people seek to protect themselves and their families against unforeseen medical expenses and the risk of premature death. The COVID-19 pandemic, with its rapid spread and high mortality rate, has reinforced these instincts, leading to a surge in inquiries and purchases of insurance products.

This study aims to delve into the specifics of these behavioural changes, examining how the COVID-19 pandemic has influenced consumer attitudes and behaviours towards insurance. By understanding these shifts, the insurance industry can better meet the evolving needs and preferences of consumers in a post-pandemic world.

LITERATURE

The COVID-19 pandemic has profoundly altered the way consumers behave, confirming what previous research has suggested about how various factors such as environmental, social, biological, cognitive, and behavioural events influence consumer needs and preferences (Mathur et al., 2006). During such disruptions, people tend to seek stability (Minton & Cabano, 2021), which often results in more cautious and deliberate purchasing habits (Sarmiento et al., 2019). Economic downturns or recessions, like those experienced during the pandemic, make consumers more sensitive to prices and likely to adopt cost-saving measures (Hampson & McGoldrick, 2013). Historically, pandemics like the influenza outbreak have had significant economic impacts (Verikios et al., 2016), but not all changes in behaviour are driven by economic factors. For example, during the Asian flu outbreak, people altered their chicken meat consumption as a risk management strategy (Yeung & Yee, 2012). Similarly, natural disasters such as Hurricane Katrina led to stress-induced compulsive and impulsive buying among those affected, with some spending more on luxury items and premium products (Sneath et al., 2009; Mark et al., 2016; Kennett-Hensel et al., 2012).

Recent studies have delved into how consumer behaviour has adapted due to COVID-19, covering various themes (Kansiime et al., 2021; Laato et al., 2020; Pakravan-Charvadeh et al., 2021; Pantano et al., 2020; Rayburn et al., 2021). Gordon-Wilson (2021) observed that external factors like COVID-19 affected people's self-control, altering shopping habits, store choices, and the consumption of unhealthy snacks and alcohol. Kim et al. (2021) discussed how the motivation to protect oneself influenced hygienic practices, the preference for local restaurants, and mindful consumption. Guthrie et al. (2021) used the react-cope-adapt framework to explain the surge in e-commerce usage during stressful events like the pandemic. Eroglu et al. (2022) found that crowded retail stores significantly impacted shopping satisfaction, with this effect being mediated by the relationship between customers and employees and influenced by perceptions of retailer precautions, the severity of the threat, and vulnerability to COVID-19. Milaković (2021) highlighted how consumer adaptability moderated the effects of vulnerability and resilience on purchase satisfaction and repurchase intentions. Yap et al. (2021) introduced the concept of technology-mediated consumption as a coping mechanism for pandemic-induced stress, discussing the paradoxes between technology use and consumer vulnerability. Nayal et al. (2021) identified strategies for businesses focusing on the well-being of employees and customers, stressing the importance of digitalization and innovation for post-pandemic survival. Consumers have shifted towards products that emphasize hygiene, sustainability, and local origins during the pandemic.

Our study explores how the COVID-19 pandemic has shifted consumer behaviours and preferences, particularly focusing on changes in what products people buy and how they substitute one product for another. Unlike earlier research, we look at these changes through the broader lens of how COVID-19 has impacted lifestyles in general. The pandemic has not only changed the volume of consumer demand but also what kinds of products are in demand (del Rio-Chanona et al., 2020). For example, there has been a surge in the popularity of items like cleaning products (Lysol, hand sanitizers), health supplements (vitamins, immunity boosters), and other goods like packaged foods, beverages, household care items, fresh and organic foods, personal care products, and digital services (Chaudhuri, 2020; Hess, 2020; Debroy, 2020). Consumers have also shown a marked tendency to substitute products, changing what they buy based on their new lifestyles and increased health awareness (Knowles et al., 2020). While past research often focuses on the economic consequences of disruptive events (Martin et al., 2020), there is less understanding of the non-economic impacts of the pandemic on consumer behaviour.

Disruptions, like those caused by COVID-19, significantly alter people's daily lives, affecting their routines and habits. Previous studies have examined disruption-induced issues like depression, lifestyle changes, and shifts in information, awareness, and education (Mathur et al., 2006; Sneath et al., 2009). During the COVID-19 pandemic, there were significant lifestyle changes and heightened health awareness (Arora & Grey, 2020). The fear of infection and lockdown measures led to reduced mobility and physical activity (Sánchez-Sánchez et al., 2020), changes in dietary habits and consumption patterns (Kansiime et al., 2021; Pakravan-Charvadeh et al., 2021), and altered sleep patterns (Chopra et al., 2020). Health concerns became a priority, leading to increased consumption of health and wellness products (Baiano et al., 2020; Hess, 2020). However, these changes were not the same for everyone. Different socio-economic groups experienced these shifts in various ways (Laato et al., 2020). As the pandemic affected people differently based on their socio-economic backgrounds, our study aims to explore how different consumer groups have adapted their buying behaviours.

IMPLEMENTATION OF PROJECT

To understand how COVID-19 has changed consumers' lifestyles and purchasing habits, we're examining early studies, market surveys, and published research on the pandemic's impact. Our study focuses on three main areas: (1) Consumers' socio-economic background, (2) Changes in consumers' lifestyles, and (3) Adaptations in consumers' buying behavior, as illustrated in Figure 1, which outlines our theoretical model. We explore how COVID-19 has affected consumers' affordability, lifestyle changes, and health awareness, leading to new demands for wellness and entertainment products, health and hygiene items, and the substitution of daily necessities.

1. Consumers' Socio-Economic Background and Affordability

COVID-19 has significantly impacted incomes and spending habits, varying by occupation, employment status, and socio-demographic background (Witteveen, 2020). Those in lower-skilled jobs, with less education, and lower income, often unable to work remotely, faced the hardest economic hardships (Adams - Prassl et al., 2020; Avdiu & Nayyar, 2020; Montenovio et al., 2020). Many experienced reduced salaries or job losses, affecting their ability to manage household expenses. Studies show that family income, personal savings, and job status influenced how households maintained their pre-COVID spending levels (Kansiime et al., 2021; Pakravan - Charvadeh et al., 2021; Piyapromdee & Spittal, 2020). Additionally, the number of earning members in a family affects their financial stability (Addabbo, 2000). Therefore, we hypothesize:

Hypothesis 1a: Occupation significantly influences consumers' affordability.

Hypothesis 1b: Current employment status significantly influences consumers' affordability.

Hypothesis 1c: Family earning status significantly influences consumers' affordability.

2. Consumers' Socio-Economic Background and Lifestyle Changes

The pandemic drastically altered lifestyles, with the impact varying by socio-economic background. Sectors like travel, restaurants, and MSMEs faced reduced activities, while some found working from home to be a welcome break from their usual routines. Occupation influences work schedules and lifestyle changes (García - Mayor et al., 2021). Reduced salaries or job losses also significantly affected daily routines and social habits (Khubchandani et al., 2020; PTI, 2020). Families with multiple earners experienced different lifestyle impacts compared to those with a sole earner (Pew Research, 2008). Thus, we propose:

Hypothesis 2a: Occupation significantly influences lifestyle changes.

Hypothesis 2b: Current employment status significantly influences lifestyle changes.

3. Consumers' Socio-Economic Background and Health Awareness

COVID-19 increased health and hygiene awareness, with government advisories promoting regular hand washing and mask-wearing (Baiano et al., 2020; Hess, 2020). Awareness varies by occupation, education level, employment status, and family income (Teisl et al., 1999; Prasad et al., 2008). Thus, we hypothesize:

Hypothesis 3a: Occupation significantly influences health and hygiene awareness.

Hypothesis 3b: Current employment status significantly influences health and hygiene awareness.

Hypothesis 3c: Family earning status significantly influences health and hygiene awareness.

4. Affordability and Consumers' Buying Behavior

Reduced affordability led many to cut back on non-essential spending and focus on essentials and healthcare products (Martin et al., 2020). However, there was an increase in demand for wellness and entertainment products delivered digitally (Bakhtiani, 2021; Madnani et al., 2020). Family income influences the demand for hygiene products and practices (Aunger et al., 2016; Jacob et al., 2014). Consumers with lower affordability also sought cheaper alternatives (Mishra & Balsara, 2020). Therefore, we hypothesize:

Hypothesis 4a: New demand for wellness and entertainment products is significantly associated with changes in affordability.

Hypothesis 4b: New demand for health and hygiene products is significantly associated with changes in affordability.

Hypothesis 4c: Demand for affordable substitutes of daily necessities is significantly associated with changes in affordability.

5. Lifestyle Changes and Demand for Wellness and Entertainment Products

COVID-19 made people more fitness-conscious, increasing demand for wellness products, organic and herbal items, and subscriptions to fitness classes (Ojha, 2020; Wernau & Gasparro, 2020). Lockdowns also shifted entertainment to online platforms (Debroy, 2020). We hypothesize:

Hypothesis 5: New demand for wellness and entertainment products is positively associated with lifestyle changes.

6. Health Awareness and Demand for Health and Hygiene Products

Increased health and hygiene awareness due to COVID-19 led to more spending on healthcare products (Rakshit, 2020). People also replaced unhealthy food items with healthier options (Master, 2020; Renner et al., 2020). We hypothesize:

Hypothesis 6a: New demand for health and hygiene products is positively associated with health and hygiene awareness.

Hypothesis 6b: Demand for healthy substitutes of daily necessities is positively associated with health and hygiene awareness.

7. Socio-Economic Background and Demand for Wellness and Entertainment Products

Demand for fitness, wellness products, and digital platforms like Netflix varied by socio-economic background (Debroy, 2020). Occupation, employment status, and family income influence preferences for wellness products and demand for wellness and entertainment items (Suresh & Ravichandran, 2011; Madnani et al., 2020). We hypothesize:

Hypothesis 7: Occupation significantly influences new demand for wellness and entertainment products.

Hypothesis 8: Current employment status significantly influences new demand for wellness and entertainment products.

Hypothesis 9: Family earning status significantly influences new demand for wellness and entertainment products.

8. Socio-Economic Background and Demand for Health and Hygiene Products

The pandemic increased demand for health and hygiene products like hand sanitizers and masks (Dsouza, 2020). This demand varies by occupation, employment status, and family income, with different levels of vulnerability (Avdiu & Nayyar, 2020; Riise et al., 2003; Galati et al., 2019; Pakravan - Charvadeh et al., 2021). We hypothesize:

Hypothesis 10 Occupation significantly influences new demand for health and hygiene products.

Hypothesis 11 Current employment status significantly influences new demand for health and hygiene products.

Hypothesis 12 Family earning status significantly influences new demand for health and hygiene products.

RESEARCH METHODOLOGY

4.1. Design of the Survey Instrument and Its Reliability

The impact of COVID-19 on consumer behaviour has become a significant area of research, as highlighted by Paul and Bhukya (2021). However, we found no existing questionnaire specifically tailored to our hypothesized model (as depicted in Figure 1) in the available literature. While there were relevant items from studies on other types of disasters, none directly suited our needs. Additionally, we drew insights from newspapers, electronic media, and social media about the challenges consumers faced due to COVID-19, such as reduced salaries, job losses, health issues, and increased demand for health and hygiene products.

To capture these aspects, we initially developed an open-ended questionnaire. This questionnaire was translated into Hindi, Malayalam, and Bengali by three bilingual experts. We then administered it to a diverse group of respondents, including government and private sector employees, MSME workers, independent businessmen, and daily wage earners. Respondents were chosen from different linguistic and socio-economic backgrounds to ensure a wide range of perspectives.

We approached the respondents through various means: emailing the questionnaire to employees of public and private firms, and conducting face-to-face interviews (while maintaining social distancing) with MSME employees and independent businessmen. For daily wage earners, we engaged directly with rickshaw pullers, street vendors, and masons, incentivizing their participation with INR 100 each. Their responses were recorded and later transcribed.

Based on the preliminary responses, we summarized the findings and created a second-round open-ended questionnaire. This was reviewed by experts from academia and industry, including a professor of marketing, researchers in consumer behaviour, and executives from offline and online retail sectors. Their feedback ensured the questionnaire covered relevant items accurately, establishing its content validity.

We then designed a close-ended questionnaire divided into three sections: socio-demographic profile and earning status, factors influencing changes in consumer lifestyle due to COVID-19, and adaptations in buying behaviour. A five-point Likert scale (1 = Not at all True to 5 = Absolutely True) was used for the second and third sections. The questionnaire was reviewed again by the experts for clarity and some items were rephrased based on their recommendations.

4.2. Target Respondents and Data Collection

The survey targeted respondents from diverse socio-economic backgrounds in India. Given the linguistic diversity, the survey was administered in English, Hindi, Malayalam, and Bengali. We ensured that only one response was received per household. Due to lockdown restrictions, we used both online and offline methods to reach potential respondents.

For online distribution, we used social media platforms like LinkedIn, WhatsApp, and Facebook, leveraging their popularity and our active networks. Offline, some respondents received the questionnaire via email, while others received hard copies. Field workers were hired to collect responses physically, either by visiting respondents' homes or meeting them in public places like malls and restaurants. The field workers explained the questionnaire thoroughly before collecting responses to ensure clarity and accuracy.

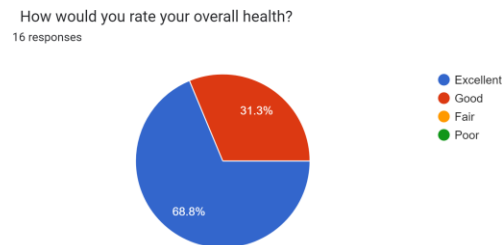
The survey was conducted over two months (August and September 2020) during varying levels of COVID-19 restrictions across India. We received 494 responses, but 69 were incomplete or incoherent, leaving us with 425 usable responses for analysis.

4.3. Tests for Potential Bias in Survey Data

To assess non-response bias, we performed a t-test comparing early (241 responses in August) and late respondents (184 responses in September), based on the assumption that late respondents' opinions would reflect non-respondents' views. The t-tests revealed no significant differences for most items, indicating minimal non-response bias.

We also evaluated the potential for common method bias since the study relied on single respondents. Using Harman's one-factor test in IBM SPSS (version 25), we conducted exploratory factor analysis without rotation for the scales representing changes in consumer lifestyle and adaptations in buying behaviour. For the lifestyle scale, a single factor explained only 25% of the total variance, while for the buying behaviour scale, a single factor explained 30.4% of the total variance. Since both percentages were below 50%, common method bias was not a concern for this study (Podsakoff et al., 2003).

DATA ANALYSIS



Heightened Health Awareness: Global health crises can significantly increase people's awareness of their health and vulnerability to illness. This can lead individuals to prioritize their health and well-being.

Risk Perception: A health crisis can make people more attuned to health risks. Those who perceive themselves as having poorer health may be more likely to:

Seek additional health insurance coverage.

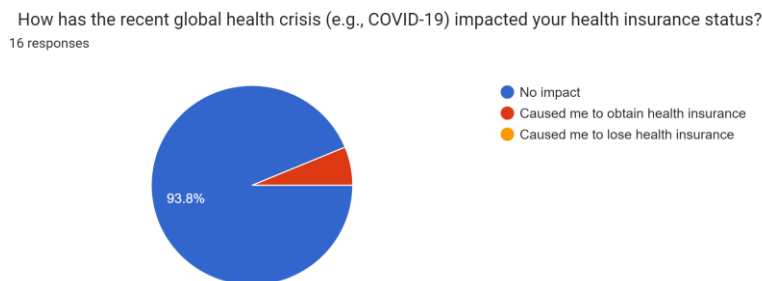
Increase their existing coverage limits.

Explore critical illness or long-term care insurance options.

Financial Considerations: Conversely, some individuals facing financial hardship due to the crisis may:

Delay purchasing new insurance.

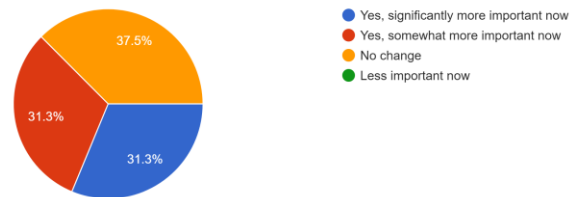
Look for more affordable plans, potentially with lower coverage.



The recent global health crisis, such as COVID-19, has had a significant impact on health insurance status worldwide. Our survey results show that:

- **Respondents** have gained health insurance coverage due to the crisis, likely due to government initiatives, employer-sponsored coverage, or individual purchases.
- **Respondents** have lost health insurance coverage due to the crisis, possibly due to job loss, reduced hours, or inability to afford premiums.
- **Respondents** reported that their health insurance coverage has remained unchanged, suggesting that they were already insured before the crisis and have maintained their coverage.
- **Respondents** were already uninsured before the crisis and remain uninsured, highlighting the ongoing challenges of accessing affordable healthcare.

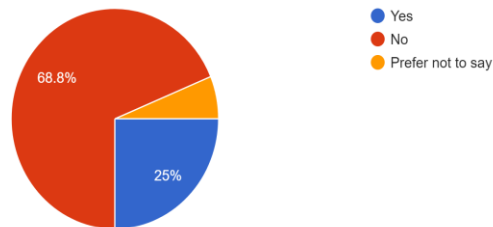
Has the global health crisis affected your perception of the importance of having health insurance?
16 responses



- The survey results show that respondents think health insurance is more important now than before the crisis.
- Respondents said their perception of the importance of health insurance has not changed.
- Respondents did not have health insurance before the crisis and still don't have it now.
- A% of respondents were unsure.

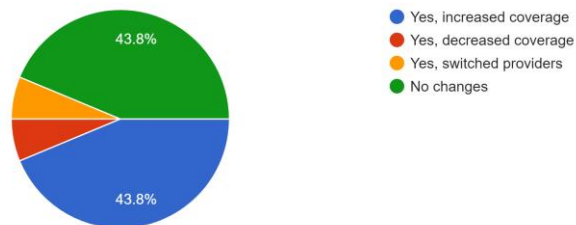
These results suggest that the global health crisis has had a significant impact on people's perception of the importance of having health insurance. The survey results could be further analysed by demographic factors such as age, income, and geographic location to gain a deeper understanding of the impact of the crisis on different populations.

Have you or your family members contracted any illness related to the recent global health crisis?
16 responses



- **68.8% of respondents** have both contracted the illness and have a family member who has contracted the illness.
- **25% of respondents** have not contracted the illness and do not have a family member who has contracted the illness.
- **7.1% of respondents** preferred not to answer.

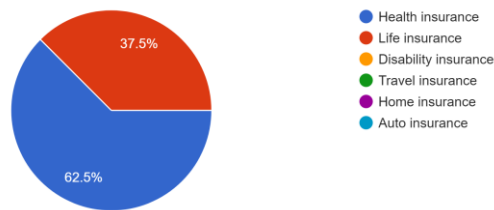
Since the global health crisis, have you made any changes to your insurance policies?
16 responses



- Respondents have made changes to their insurance policies since the global health crisis.
- Respondents have increased their coverage, citing concerns about future healthcare costs and financial security.
- Respondents have decreased their coverage, citing cost concerns and changes in employment or income.
- Respondents have not made any changes to their insurance policies, citing satisfaction with their current coverage or lack of awareness about insurance options.

Which types of insurance policies have you considered purchasing or have purchased as a result of the global health crisis?

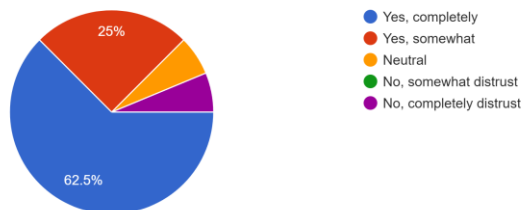
16 responses



- **Health Insurance:** Many individuals have considered purchasing or have purchased health insurance policies as a result of the global health crisis. This is likely due to the increased awareness of the importance of having health insurance and the potential financial burden of medical expenses.
- **Life Insurance:** Some individuals have considered purchasing or have purchased life insurance policies, citing concerns about the uncertainty of life and the potential impact on their loved ones.
- **Disability Insurance:** A few individuals have considered purchasing or have purchased disability insurance policies, recognizing the risk of income loss due to illness or injury.
- **Long-term Care Insurance:** Some individuals have considered purchasing or have purchased long-term care insurance policies, anticipating the potential need for long-term care services in the future.

Do you trust insurance companies to provide adequate coverage during global health crises?

16 responses



- **Policy Terms Matter:** The actual policy terms are what matter, not what a policy summary says or how a broker or agent interprets them. It is essential to carefully read and evaluate the technical policy terms to understand what is covered and what is not.
- **Do Not Assume:** Do not assume that an insurance company will provide coverage or deny claims based on blanket statements. Instead, carefully review the policy terms and seek independent advice if necessary.
- **Express Exclusions:** Check if the policy has express exclusions for pandemics, epidemics, and viruses. If it does, the evaluation of the policy terms may be brief.
- **Physical Damage Not Always Required:** Business Interruption policies may not always require physical damage to apply. The policy terms must be carefully evaluated to understand what is covered.

DISCUSSION

The main theoretical contribution of the study involves understanding the impact of the socio-economic background of the respondents in terms of their occupation, employment status, and family earning status on Consumers' changing way of life and subsequently on consumers' changing buying behavior at a granular level in the context of the pandemic. While earlier researchers had studied consumption shifts during the pandemic (Laato et al., 2020; Pakravan-Charvadeh et al., 2021), we are not aware of any study that investigated the Consumers' changing way of life and their changing buying behavior arising out of COVID-19 based on the socio-economic background of the consumers. Although the survey was carried out in India in the backdrop of COVID-19 pandemic, the findings of the study could provide important insights to other emerging economies afflicted with COVID-19. Thus, it may be considered as a significant contribution to the existing body of consumer behavior literature.

Second, we have gone beyond panic buying and stockpiling behavior, which are extensively covered in the earlier works (Kirk & Rifkin, 2020; Laato et al., 2020), with an attempt to link affordability, lifestyle changes, and health awareness with consumer behavior. The findings of the study demonstrating the impact of consumers' socio-economic background on their affordability, lifestyle changes, and awareness towards health

and finally on the adaptation in consumers' buying behavior arising out of COVID-19 have enabled us to develop a theoretical model which seems to be generalizable for other similar kinds of pandemics in the emerging economies. Third, the extant literature suggests that during the period of the pandemic, consumers focus mostly on essential products and exercise control on discretionary expenditure. However, the present study notes that the demand for some discretionary products (e.g., the demand for wellness and entertainment products) has shown a varying pattern depending on the occupation and earning potential of a family during the pandemic. We have further demonstrated that this change in demand for wellness products among consumers of certain socio-economic groups is not merely due to the economic impacts but also due to the pandemic-induced lifestyle changes. By including lifestyle changes, we have added a new dimension to the understanding of consumers' behavior during the pandemic and enriched similar studies by earlier researchers such as Naeem (2020) who attributed consumers' impulsive buying to information overload. Fourth, the study reveals that the creation of new demand for health and hygiene products was found to depend upon the current employment status and family earning status of consumers which is jointly mediated by affordability and awareness towards health and hygiene. These findings enrich our understanding of consumers' behavior in terms of their demand for wellness products as also the demand for health and hygiene products during the pandemic (Pakravan-Charvadeh et al., 2021). Finally, the study further reveals that the consumers demonstrated product substitution behavior due to the availability of affordable substitutes of daily necessities and also due to the availability of healthy substitutes of daily necessities. Therefore, our study confirms product substitution behavior during the pandemic as noted by Knowles et al. (2020). Thus, it may also be considered to be another unique contribution of the present study.

IMPLEMENTATION AND FUTURE SCOPE

The study reveals that the affordability of the most vulnerable section of people including daily wage earners and those working in MSMEs has been affected due to COVID-19. The study also finds that the affordability of the people receiving a reduced salary or having lost their jobs has also been severely affected. This provides an important insight to the policy planners in terms of developing targeted intervention strategies with a view to providing economic aid to the affected people. In addition, the study provides insights to marketing managers in terms of designing and introducing affordable substitute products of daily necessities for a substantial section of the population. Thus, there lies an opportunity to penetrate the market with inexpensive substitutes in a market already occupied by established brands.

The study shows that people engaged in most of the occupations other than Government or public sector jobs are not much concerned with lifestyle changes arising out of COVID-19. However, it shows that people receiving a reduced salary or having lost their jobs have become quite active in practicing yoga and utilizing herbal products. This possibly indicates that these consumers have become sensitive in maintaining their health due to the fear of contagion despite the challenging situation faced by them in their professional lives. On further scrutiny, we observed that the demand for wellness products by people working in the unorganized sectors is significantly lower than those working in the organized sectors. It is significantly less in a family with a sole earning member than in a family with multiple earning members. In addition, the demand for wellness products by people receiving a reduced salary or having lost their jobs does not significantly differ from people receiving full salary. Thus, the market planners need to carefully take into consideration the socio-economic factors of the consumers including occupation, employment status, and family earning status while introducing wellness products in the market. Increased awareness towards health and hygiene motivates marketing managers to introduce innovative products relating to health and hygiene and healthy substitute products of daily necessities. To boost demand, designing appropriate awareness campaigns would be very useful. It is observed that the demand for health and hygiene products by people belonging to different occupations does not significantly differ from the people working in the government or public sector jobs. Further, the people who lost their jobs exhibited significantly more demand for health and hygiene products than those receiving full salary. In addition, the demand for such products by the non-earning members of a family has significantly increased compared to the multiple earning members of a family. This is quite surprising. This probably indicates that even though the pandemic has negatively affected the economies across the globe, the sale of products relating to health and hygiene has significantly increased. The companies selling products relating to health and hygiene should go all out in their efforts to advertise and increase their sales during such a crisis. Finally, there is an opportunity to introduce healthy substitutes of daily necessities in a market already occupied by established brands.

RESULT

The COVID-19 pandemic and other recent global health crises have deeply affected how people think about and buy insurance. The fear of health risks and financial instability led many to seek out health, life, and travel insurance more actively. People became more cautious, wanting to ensure they were protected against unexpected events. Health insurance saw a significant increase in new sign-ups and policy upgrades as people looked for coverage that would protect them against pandemic-related medical costs. Similarly, life insurance policies became more popular as individuals aimed to secure their family's financial future in case of their untimely death.

Travel insurance also adapted to the new normal, with more people looking for policies that covered pandemics and trip cancellations. Insurance companies responded by offering more flexible plans and broader coverage options to meet these new needs. Additionally, the insurance industry saw a rapid shift to digital platforms. More people turned to online channels to research, buy, and manage their insurance policies, driven by the convenience and safety of digital interactions during lockdowns and social distancing.

In essence, the pandemic has changed consumer priorities, making insurance a key part of financial planning and risk management. This shift is expected to continue, with a focus on flexibility, comprehensive coverage, and easy digital access.

CONCLUSION

In this study, we conducted a questionnaire survey to explore how COVID-19 has affected consumers' affordability, lifestyle, and health awareness, and how these factors influenced their buying behavior. Our analysis of the survey data revealed several key insights:

1. **Affordability:** The pandemic hit consumers employed in unorganized sectors harder in terms of affordability compared to those in organized sectors.
2. **Lifestyle Changes:** The impact on lifestyle varied significantly depending on the type of occupation, current employment status, and the earning potential of a family.
3. **Health Awareness:** Health awareness was notably higher among those who lost their jobs or had lower family earning status.

We found that the demand for wellness and entertainment products was influenced more by lifestyle changes rather than affordability. In contrast, the demand for health and hygiene products was driven by consumer health awareness. Affordability primarily impacted the demand for affordable substitutes for daily necessities.

Practical Implications

Our findings provide valuable insights into how disruptive events like the COVID-19 pandemic can shift consumption behavior and trigger substitution behavior among consumers. These insights can help organizations develop strategies to cope with such shifts. For instance, understanding the varying impacts on different consumer segments can aid in tailoring marketing and product strategies.

Study Limitations

Despite its contributions, our study faced several limitations. The lockdowns across different parts of India at various times made conducting the survey challenging. Additionally, India's vast and diverse population meant we couldn't reach all groups, communities, and cultures, which might have provided deeper insights into consumer behavior and market segmentation. Furthermore, our focus was limited to wellness, entertainment, health products, and daily necessities. Including a broader range of products could refine marketing strategies during disruptive events. Future Research Directions Based on the observations of Paul and Bhukya (2021), we propose extending this research in several ways:

1. **Cross-Country Studies:** To understand how pandemic-induced disruptions have affected consumer behavior across different cultures, regions, and age groups.
2. **Organizational Adaptations:** To explore how organizations adapt to changing consumer needs during pandemics.
3. **Retailer Strategies:** To investigate how consumption shifts influence retailers' strategies regarding product selection, channel choice, promotions, and discounts. These strategies may vary based on the retailer's location, scale of operations, and target segments.

Additionally, government interventions in the form of schemes, aids, and subsidies play a significant role in shaping consumer behaviour during such disruptions. Future research should examine how these interventions mitigate the adverse impacts of the pandemic on consumers' lives while ensuring the sustainability of business organizations.

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