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## VALUE FOR THE CONSUMER DURING THE PANDEMIC

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**Abstract.** The COVID-19 pandemic is undoubtedly an unprecedented event. Suddenly, peace and routine were replaced with fear for our own safety and health, and greater concern for our own home budget. In many countries the mandatory quarantine and the current situation where the disease is still present around the world, has undoubtedly contributed to a change in consumer behavior and the way people make purchases. Businesses, in turn, are facing many challenges, not only related to the decline in their revenues. Many organizations have to concentrate on their own digitization of their activities, as well as on digitally supporting their clients and gaining their trust. The changing, uncertain and complex reality is shaping new patterns, and modern technologies are changing the way we make purchasing decisions and make actual purchases. This shapes the need to create individual customer experiences, which are a specific value for them, and which allows them to strengthen the brand image, as well as help increase market share. We observe a dynamic development of e-commerce and ubiquitous digitization. In many places the increasing multi-channel sales are constantly changing customer preferences, which determines the process of intense changes taking place in trade. The aim of the article is to present the possibilities and methods of creating value for the customer in commerce, caused by the Covid-19 pandemics, with particular emphasis on e-commerce. The source of the article is the available literature on the subject, as well as the analysis of research reports carried out during and after the pandemic accumulation, both among customers and businesses. A qualitative analysis of the existing data was performed, citing selected innovative solutions used by businesses. Undoubtedly, these solutions affect the quality of customer service offered. What builds the future of trade is professional communication, relationship shaping, building trust, speed of actions taken, also in the field of innovation and digitization.

**Keywords:** e-commerce, value, consumer behavior, innovation, shopping, Covid-19

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### NEW ECONOMIC REALITY

Until recently, the situation in which the world currently finds itself would be difficult to imagine. Volatility and uncertainty are features of the reality where everyone is present today. In order to provide buyers with the highest quality of services provided, companies undergo internal transformations, adapting their activities to the current conditions. Particular attention is paid to the health and safety of customers, but it is also necessary to focus activities on strengthening digital channels. The Covid-19 pandemic has emphasized even more clearly the need to activate the consumer - to increase attention to their involvement.

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The coronavirus pandemic is shocking the global economy. Member States have implemented measures to support budgetary liquidity and policies to increase the capacity of national health systems, but also to help citizens and sectors particularly affected by the pandemic.

The numerous restrictions introduced in many parts of the world, including Poland, related to the mobility of people, catering and entertainment activities, the operation of many shops and shopping malls, led, among other things, to changes in consumer behavior. The applicable operating restrictions, as well as additional obligations at subsequent stages, resulted from the need to ensure the safety of both employees and customers. The pandemic showed a threat that customer service companies had never faced before. These include: suspended deliveries from other countries, shortages in components and production of raw materials, delays in order fulfillment, shortages in goods, delays in deliveries to end customers, or staff shortages. Thus, the businesses that had properly developed procedures before the quarantine and which had focused on investments in the area of new technologies, facilitating both distribution and effective management, did better in the difficult time. The hardest situation is for local shops and service points, whose owners often have no idea or the possibility of introducing new solutions, including the digitization of their sales or services. It may also result from ignorance, lack of skills or reluctance of the owners to technological innovations.

Immediately after the time of forced quarantine, when people were in home isolation and most of the retail outlets and service outlets were closed, great chaos ensued and fears for our own safety and those of our loved ones. As soon as the economy began to open through the possibility of using various facilities and institutions, some people approached this opportunity with extreme caution. When shopping malls, hairdressing and beauty salons and restaurants were opened, these points experienced increased traffic, but the wave of customers did not take long. There are rather fewer returns to daily activities than before the pandemic, and some continue to avoid such contact. Many people started cooking and making their own meals due to spending more time at home. On the other hand, those with no desire or culinary skills started using the services of catering companies with an offer of home delivery. Undoubtedly, the most radical changes still concern participation in mass entertainment events, such as cinema or theater. The event industry and trade fairs are in an extremely difficult situation. The scale of losses for these industries, due to the restrictions resulting from the Covid-19 pandemic, is enormous, possibly leading to a wave of insolvencies and bankruptcies.

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The above-mentioned examples show a clearly different functioning of the market, resulting from the concerns about our own safety and the risk of infection, but also from top-down restrictions and prohibitions. The problem for some may also be the uncertain situation of the household budget.

In a situation where the access to brick-and-mortar stores was difficult or impossible, consumers started using e-commerce more willingly and purchased products via the Internet. Many customers have been forced to go through an accelerated digital education process. There has been a greater pre-pandemic diversity among e-consumers due to demographic data. Many more elderly people have become convinced of the need for electronic form of shopping.

### **CHANGES IN TRADE PATTERNS**

Poland is gaining importance on the European map of e-commerce. Well-known global brands and electronic sales platforms locate their logistics, distribution and returns handling centers in Poland. Apart from the central geographic location, well-developed road and warehouse infrastructure, the most important entities providing CEP services (couriers, express parcels and parcels) are also present in the country. Not without mention is also the availability of qualified managerial staff.

E-commerce in Poland is constantly developing, and its market share is growing. According to the estimates by Unity Group, in 2020 Polish e-commerce should reach a value in the range of PLN 100-120 billion, and its annual dynamics in the coming years should exceed 20% (money.pl, 2020).

The considerations are intended to present the possibilities and methods of creating value for the customer in commerce, with particular emphasis on e-commerce. On the basis of available sources, observations as well as analyzes of the latest research reports, the current trends were observed and diagnosed, both among customers and enterprises.

Customers are more likely to decide to make e-purchases, the reasons for which can be put down to, among others, the increase to the Internet access or technological innovations that enable easy, fast and safe shopping. Growing customer requirements and expectations mean that the companies which previously operated only offline are now deciding to go online. Such activities make it possible to reach a new, previously unsupported group of customers. The competition in e-commerce is fierce, and the companies operating in the network build their competitive advantage by shaping relationships with customers and gaining their trust.

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The electronic commerce in Poland looks very promising. However, the transformation of trade does not mean displacing traditional sales. On the contrary, both of these sales channels - traditional and electronic - complement each other, both in terms of sales and communication, as well as in terms of deliveries and returns handling. These activities are in line with the concept of multi-channel. The elements of the correct implementation of such a strategy include:

- the client is the most important and all activities are implemented to increase their satisfaction,
- the use of uninterrupted operation of contact points, time and devices used by the consumer at a given moment,
- all available channels are perceived by the client as an integrated offer of one brand,
- the consumer has the right to use the contact channel of their own choice at every stage of the purchase,
- it is possible to order goods via the Internet and pick them up at a brick-and-mortar outlet or purchase in a stationary store with delivery to the indicated place,
- the customer can access both online and offline promotions, so the price is the same in different channels,
- updated assortment data in real time enable access to inventory levels in each store.

The development of multi-channel was caused, inter alia, by changes in customer behavior. In an increasingly multi-channel world, there are many significant interdependencies between the different stages of the customer journey (on the demand side) and product flow (on the supply side), creating great challenges and opportunities for companies (He, Xu and Wu, 2020). Before making a decision to make a purchase, the consumer looks for information, checks the terms of purchase in the electronic store, at the same time visiting the stationary outlet to see and evaluate the product in person. This changing nature of the customer journey has become one of the main topics of marketing research (Verhoef, Kannan and Inman, 2015).

The consequence of such behavior are the effects of ROPO (research online, purchase offline) and ROTOPO (research online, test offline, purchase online), which come down to searching for information about the product on the web, then going to a brick-and-mortar store to try it out and to finally make a purchase in the e-shop. ROPO is also known as webrooming and involves a consumer starting their shopping journey by viewing a product on the Internet and then purchasing it offline.

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Another consequence caused by the customer's purchasing behavior is showrooming, also known as reverse ROPO. It involves the simultaneous comparison of the price of goods in the traditional and online store. The buyer will make the purchase in a place where the offer will be more attractive to him (Freichel, Wollenburg and Wörtge, 2020; Malko, 2018; Buldeo, Verlinde, Macharis, Schoutteet and Vanhaverbeke, 2019).

Logistic service plays a special role in e-commerce, as it allows both to retain existing customers and to attract new buyers. These processes can be carried out independently or outsourced. The range of the supply offering to individual customers is beginning to play a very important role, when the buyer can choose the most convenient form of delivering the ordered products.

Online sales have been steadily increasing for several years. In 2019, 62% of customers participating in the annual Gemius survey declared that they make electronic purchases. In the current pandemic in 2020, such a declaration was made by 73% of consumers (Gemius and Instytut Gospodarki Elektronicznej, 2020). March only brought an increase by 50% compared to January this year, while April - by 111% (Gemius and Instytut Gospodarki Elektronicznej, 2020). This shows how significantly forced domestic isolation, trade and service restrictions and the ban on gathering accelerated the development of e-commerce. After the gradual unfreezing of the economy, the growth slowed down somewhat, but it can be expected that 2020 will see a record increase in e-shopping interest.

On the supply side, we can also see a change in the approach of entrepreneurs to e-commerce, who more often realize the need and, at the same time, the necessity to base their sales on e-commerce.

The change in consumer habits, such as limited use of cash, was also reflected in the strategy of large brands. What is worth mentioning here are the courier companies which, without the need to sign the package with the previously sent code, made it possible to collect the ordered products or by enabling BLIK payments in the cash on delivery option. The limit of contactless payment with a card without a PIN was also increased to PLN 100, facilitating cashless settlements. It is worth emphasizing here that Poland is a country where customers are very eager to use modern payment methods and banking technologies. The Polish banking sector is one of the most innovative in the world (PwC, 2016).

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It can be seen, therefore, that enterprises make every effort to meet the needs of customers, offering them amenities that guarantee, among other things, a sense of security and speed of transaction execution, which undoubtedly constitutes a specific value.

## **THE IMPORTANCE OF VALUE FOR THE CONSUMER**

P. Drucker (2002) said that the ability to deliver value to the customer gives businesses a purpose, and meeting buyers' expectations leads to improved financial results of these entities. Ph. Kotler calls the value perceived by the client: the advantage of the benefits offered by the company over the cost that the client will have to bear. According to H. Mruk (2010), focusing on customer value is an important element in building a company's competitive position. The same opinion is shared by B. Dobiegała-Korona (2006), who claims that maximizing profits by building value for customers should be the main goal of a marketing strategy and integrate many processes in order to obtain and maintain a competitive advantage.

In order to understand how the consumer perceived the value, numerous studies are carried out to diagnose its most important components. One of the most detailed analyzes is the classification proposed by E. Almquist and his team (Almquist, 2016; Almquist, Senior and Bloch, 2016). These authors believe that various combinations of product features, prices, and other components are important and useful evaluation tools, but they only test consumers' responses to predetermined values that managers usually evaluate. The authors identified 30 types of values that they divided into four categories:

- functional,
- emotional,
- life changing,
- social impact.

It turns out that for many businesses the problem is to determine what elements should be added to increase the perceived value of their brand or assortment offer.

E. Almquist (2020) also carried out some research during the Covid-19 pandemic, which showed that consumers around the world value services, products, people and institutions that reduce their anxiety (emotional element) and risk (life-changing element), at the same time providing a sense of security and belonging (social impact element). Companies and governments should therefore analyze whether their actions and communications offer these three types of value.

## EVOLUTION OF CONSUMER BEHAVIOR

The Covid-19 pandemic has accelerated the pace of behavioral changes in the lifestyles of people around the world in the way they: work, eat, communicate, play, learn, and train. This also applies to consumption patterns in each category, including groceries, entertainment, and healthcare. Contemporary consumer behavior is characterized by several distinct factors, which boil down to the speed of the flow of the message, the automation and simplification of all processes and relations taking on a digital character. The values that consumers follow in their everyday lives are clearly changing. On the one hand, it is necessary to point out the ease of expressing emotions, thanks to openness in social media, and on the other hand, time has become the most precious value, and its shortage is experienced by everybody now.

Global research carried out before and after the coronavirus outbreak shows how reality is changing (Figure 1). Undoubtedly, understanding the pace of changes in consumer behavior can allow companies to understand new trends.

<b>74%</b>	have worked from home for at least some time
<b>59%</b>	have increased the use of video chat applications since the outbreak
<b>49%</b>	are open to sharing their data if it helps to improve their city
<b>45%</b>	avoid using plastic whenever possible
<b>44%</b>	of millennials <sup>1</sup> have an Amazon Prime membership <sup>2</sup>
<b>36%</b>	spend more on entertainment and media since the outbreak began
<b>35%</b>	have been buying groceries online / by phone since the outbreak

**Figure 1.** Global consumer changes

Source: (PwC, 2020)

Many have started remote work, and interest in video has grown significantly. Digital reality enables and disseminates tracking the user on the web using algorithms to personalize content and create the need to have a product compatible with the profile analysis. Thus, e-

<sup>1</sup> Consumers most often referred to as generation Y, networks or the Internet, because they treat this medium as part of their lives.

<sup>2</sup> The program was introduced by Amazon in 2005. It has evolved over the years and now, for a fee, the customer enjoys additional benefits, such as receiving a free two-day delivery all year round. In addition, the service has been appreciated for additional value in the form of getting free books, watching free video content, getting free games, etc.



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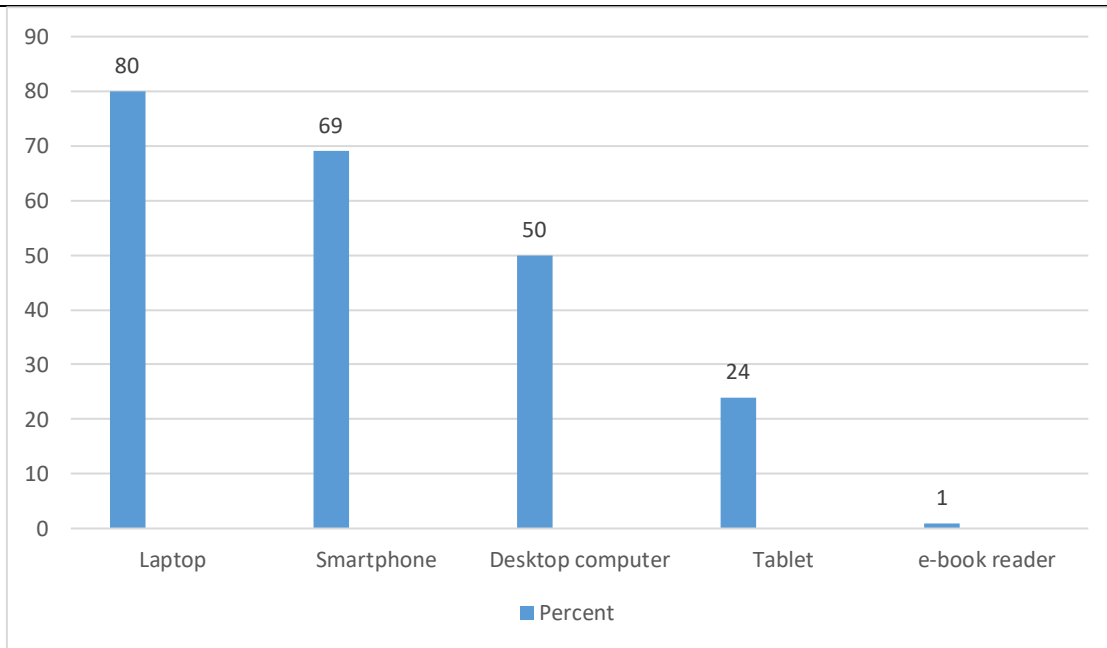
companies have gained a tool that offers a range of content and information about customers and their needs. Customers, on the other hand, use the possibilities of various communication channels and come into contact with a given brand in many places (online store, traditional store, mobile application, social media or advertisements in other media). Therefore, it is important to combine behavioral and transactional data with each other and only then can one build effective, personalized communication (Stańczuk, 2020).

Changes are also observed in the research results obtained by Gemius and the Chamber of Electronic Economy. For the first time since the company started carrying out research - delivery of a parcel to a selected point has been indicated more often than delivery by courier directly to work or home (Gemius and Izba Gospodarki Elektronicznej, 2020). It should be assumed that this tendency may strengthen. However, further development of this form of delivery will only be possible with the involvement and support of businesses operating in e-commerce. The technologies available to e-shops are also important. The report shows that 55% of customers used the courier delivery to their home, and over 60% used the delivery to the point of sale. 61% of buyers ordered products for parcel machines themselves - this group is enlarged by customers using collection points such as Poczta Polska (Polish Post), Żabka (a retailer), Orlen (petrol stations), Ruch (a newsagent chain), and others. It is therefore clear that customers appreciate the possibility of picking up the ordered products at any time convenient for them, usually at a point located on the way or near their place of residence / work.

The main factors motivating to make online purchases include: 24/7 availability (82%), convenience understood as the possibility of shopping without leaving home (78%) and unlimited time to choose a product (72%) (Gemius and Izba Gospodarki Elektronicznej, 2020).

Among the devices most often used when shopping online, consumers indicated a laptop, which was indicated by as many as 80% of respondents (Figure 2).





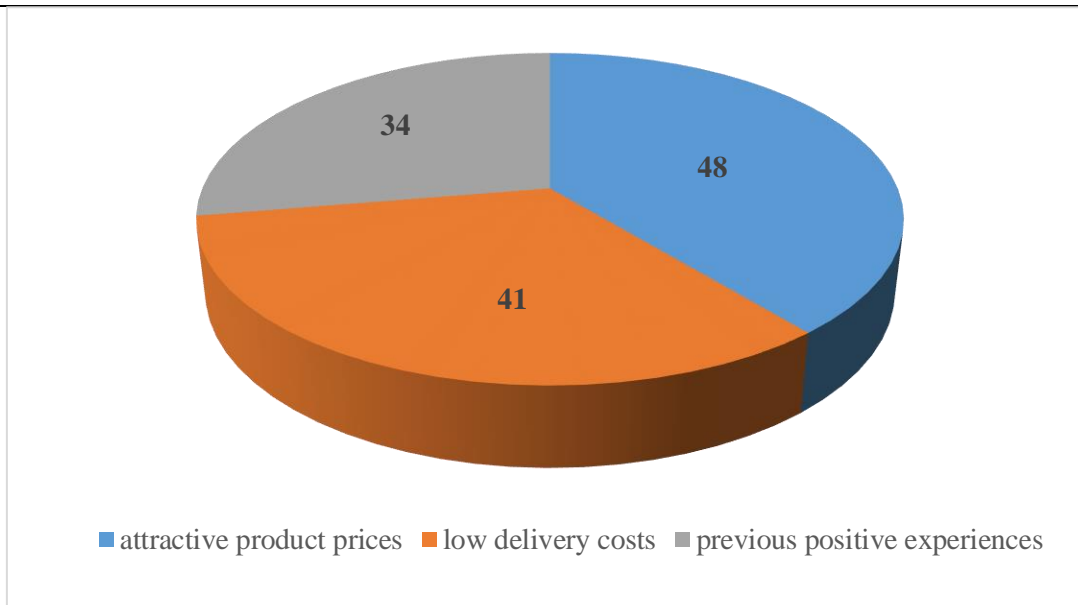
**Figure 2.** Devices used in electronic shopping

Source: Prepared on the basis of (Gemius and Izba Gospodarki Elektronicznej, 2020)

A laptop is invariably the most popular device used by customers in the e-shopping process. The remaining items on the list include: a smartphone (69%) and a desktop computer (50%). A tablet is used by nearly every fourth customer in the purchasing process.

The credibility of an e-store is shaped by opinions about the store (48%). The option of payment at pickup was most frequently indicated in the second place, which means e-shops are not fully trusted yet. A clear group of buyers (33%) prefer to pay on delivery when they can check whether they actually have received the product they ordered. For 26% of people taking part in the survey, clear and transparent information on returns and complaints is significant.

Among the factors motivating customers to choose a specific e-shop and the willingness to return to it in order to make repeated purchases, the most frequently indicated were: prices of both products and deliveries, and previous positive shopping experiences (Figure 3).



**Figure 3.** Factors influencing the choice of an e-shop

Source: Prepared on the basis of (Gemius and Izba Gospodarki Elektronicznej, 2020)

Customers, fearing for their own safety, choose places where they can make quick purchases. For such people, online stores are often the choice, but they can also be small stores located nearby (convenience stores). The choice of channels is based on concern for their health and safety. In both channels, consumers often look for shopping opportunities and attractions, but also the convenience of shopping. The advantage of convenience stores is undoubtedly their proximity (PropertyNews.pl, 2020).

Next year will verify whether the currently observed behavior changes will remain unchanged.

## CLOSING

Both Covid-19 and modern technologies have changed the standard of functioning of consumers and enterprises. Connecting to the Internet seven days a week, 24 hours a day is a fact that modern organizations must cope with. Customers, having almost unlimited access to information, which they obtain very quickly, often using smartphones for this purpose, start to expect an offer from enterprises tailored to their requirements and preferences. The value is the implementation of the omnichannel sales system by entities, improvement and modernization of payment methods, or improvement of the quality of logistics services provided. Thus, the examples of enterprises' activities presented in the paper were to illustrate the importance of

following changes in the market, skilfully reflecting the company's activities in this respect. Only then is it possible to create value that is so important to customers.

It should be assumed that the retail industry will have to adapt to the changing purchasing model. Changes in customer needs and behavior will be the key. Shopping will be more prudent, thoughtful and economical for many. The increase in online sales will continue. Online stores and retailers can benefit from this, as they have lower operating costs than companies operating in multichannel sales. This means that they will be able to offer their customers products at lower prices. On the other hand, the undoubted advantage of multichannel retailers is the ability to offer a personalized shopping experience regardless of the channel in which the purchases were made. Ultimately, it is the customer who decides what they are looking for and what value there is for them, whether it is the sum of purchasing experiences or a lower price.

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