Jurnal Manajemen (Edisi Elektronik)

The Effect of Fear on Purchase Decisions Food and Beverages through The Online Food Delivery Application during The Covid-19 Pandemic

Reyna Nadhya Ulhaq*[a], Jono M Munandar[b], Amzul Rifin[c]
[abc]Bogor Agricultural University, Bogor
*Corresponding author e-mail: reynaulhaq1@gmail.com

A R T I C L E   I N F O

A B S T R A C T

Online food delivery app adoption is an alternative marketing strategy for food retailing SMEs during the Covid-19 pandemic. One of the impacts of the covid-19 pandemic was the existence of psychological disorders, namely the fear of covid-19. Fear of covid-19 contributed to determining consumer behavior. This study aimed to analyze the effect of fear on purchase intention using online food delivery apps and the effect of purchase intention on purchase decisions through online food delivery apps. The research was conducted on July 2020 in Jabodetabek as Indonesia's city with an economic center. The sample used in this study was 100 samples taken by the purposive sampling method. The data were processed using SEM-PLS. This study examined three variables namely fear, purchase intention, and purchase decision. The results showed that some sub-variable of fear positively affects purchase intentions through online food delivery apps. The variables were triggers of fear, coping strategies, and functional impairment. In addition, during the Covid-19 pandemic, consumer purchase intentions significantly affected purchase decisions through online food delivery apps. The existence of the COVID-19 pandemic does not only have a psychological impact in the form of fear, but it also causes anxiety and worry. Further research can examine the effect of anxiety and worry to purchase intention and purchase decision through online food delivery apps.

1. INTRODUCTION

SMEs played an essential role in facilitating economic growth because SMEs contributed to total employment, exports, and GDP. One of the SME sectors that has an important role in the economy is food retailing SME. Food retailing is company that include restaurants, fast food outlets, and bars, offering processed and prepared foods as well as various soft drinks and beverages directly to customers (IGI Global, 2010). The food retailing sector of SMEs has a unique role in advancing the economy because the demand for this sector will continue to increase along with the increasing number of people. In recent years, the food retailing business sector has also developed along with the development of online food delivery apps. Online food delivery apps are a form of ride-hailing, namely, transportation service providers using a platform or application that can connect consumers with drivers supported by GPS (International Transportation Forum, 2018).

The COVID-19 pandemic has become an unusual case in the world, including Indonesia. Donthu & Gustafsson (2020) stated that COVID-19 had a major impact on the economy. One of the economic activities that has an impact is SME, especially the food retailing SME. During the Covid-19 pandemic, everyone must comply with health protocols (Bartik et al. 2020). Moreover, The government policy with the slogan "stay at home" has caused a significantly decrease in the number of visitors to food retailing SMEs, even leading to business closures. Tirto.id (2020) said there were 8,000 restaurants closed due to the COVID-19 pandemic.

In addition, Papadopoulos et al. (2020) recommend using online technology in business to deal with the impact of COVID-19 and secure business continuity. Kusumastuti (2020) states that one of the strategies for SMEs to survive the pandemic is to transform into e-commerce services or online apps. The online food delivery apps is an alternative for food and beverage SMEs to survive in the era of the Covid-19 pandemic. So that consumers can order the food through the apps on their smartphones. The process of picking up and delivering food and drinks will be assisted by the driver. So consumers only need to wait at home according to government recommendations to stay at home. Both the driver and the restaurant are the business partners of the online food delivery apps company. One of the online food delivery apps companies in Indonesia has collaborated with more than 5000 food retailing SMEs. A large number of food retail partners for the online food delivery apps company is an expectation that the sale of food and beverages through the online food delivery application can helps food retailing SMEs to survive in the Covid-19 conditions.

On the other hand, the COVID-19 pandemic has also changed the situation and behavior of the community. Rosyanti and Hadi (2020) stated that there are psychological impacts caused by COVID-19, one of which concerns personal health. Jarnawi (2020) stated that the COVID-19 pandemic resulted in the emergence of psychological disorders in the community, namely fear and anxiety. Ahorsu _et al._ (2020) stated that the covid-19 causes fear, anxiety, and worry in everyone. Psychological conditions of fear and anxiety cause behavioral changes for the

community, including behavior as consumers. Consumer behavior is a process of consumer activities in evaluating, obtaining, and using products or services by consumer expectations (Widyastuti 2020). Sari (2020), Shadiqi (2020), and Widyastuti (2020) stated that the fear and anxiety of Covid-19 had a psychological impact that caused panic buying. That indicates that anxiety and fear are sufficient to control consumer behavior.

The public's psychological condition of being fear of COVID-19 has the opportunity to have positive and negative impacts on online food delivery apps companies. The reason is that during the COVID-19 pandemic, there was a change in people's shopping behavior to online shopping (Cullen, 2020; Seth, 2020). Hurriyaturrohman stated that Covid-19 influece the sales of consumer gods (2022). However, impact of COVID-19 on food retail and restaurants show that consumers place great importance on safety when ordering food from a restaurant. This research needs to be done to investigate how selling through online food delivery apps can be a solution for SMEs amid people's psychological disorders, namely the fear of COVID-19.

Until now, it is tough to find literature that explicitly discusses the effect of fear on purchasing decisions through online food delivery apps. Therefore, the objectives of this research are:

1. Analyzing the effect of fear on purchase intention through online food delivery apps
2. Analyzing the effect of purchase intention on purchasing decisions through online food delivery apps.

The scope of this research is that research was conducted in July 2020. The respondents in this study were respondents who stayed in JABODETABEK. Hopefully the results of this research will be helpful for SMEs and online food delivery apps companies to determine the right marketing strategy, especially responding to people's fears during the COVID-19 pandemic.

2. RESEARCH METHODS

The research was conducted in Jakarta, Bogor, Depok, Tangerang and Bekasi as Indonesia's city with the economic center. The research was conducted in July 2020. The data used were quantitative and qualitative. Data were taken through primary and secondary sources. Primary data was obtained by questionnaire. This study used a purposive sampling technique, namely filtering samples with specific criteria. The criteria are respondents over 19 years old and domiciled in JABODETABEK. The sample used was 100 samples. The use of 100 respondents can make the results of the accuracy of the questionnaire can be better. The number of respondents as many as 100 people is considered to be representative because it is greater than the minimum sample limit. Hussein (2015) stated that the sample used in SEM-PLS ranged from 30 - 100.

The data in this study were processed using Structural Equation Modeling (SEM)-PLS. SEM-PLS is a statistical analysis technique that is a combination of two separate statistical methods, namely factor analysis, and simultaneous equation modeling. The reason for using SEM-PLS because the number of samples needed in the analysis is relatively small and the

Smart PLS analysis does not have to have a normal distribution. PLS is a powerful analysis method because it can be applied to all data scales, it doesn't require a lot of assumptions. PLS besides being able to be used as confirmation of theory can also be used to build relationships where there is no theoretical basis or for testing propositions.

In this study examined three variable namely fear, purchase intention, and purchase decision. According to the KBBI (2020), fear is a sense of worry, anxiety, or trepidation to face something that is considered a disaster. This study adopts the theory of fear of disease from Simard and Safard (2007). Fear of COVID-19 is an adverse emotional condition that captures the anxiety and depression experienced due to awareness of the possible consequences of the COVID-19 pandemic, such as being infected with the coronavirus (Ahorsu *et al.* 2020; Qiu *et al.* 2020). Simard and Safard divided the fear variable into seven sub-variables, namely triggers, severity, psychological distress, coping strategies, functioning impairments, insight and reassurance.

A trigger is a specific situation that makes a person think about the possibility of infecting COVID-19. Severity is how deeply, often, and intensely a person thinks about COVID-19, starting from the risk of infecting it, the situation if it is infected, and the possibility of recovering. Psychological stress includes four emotions that are often triggered by thoughts about the COVID-19 pandemic. Coping strategies are the respondents' efforts to overcome their fear of COVID-19. Functional impairment, including disturbances, was felt by respondents due to COVID-19. Insight is the extent to which respondents perceive their fears to be excessive or unreasonable. Reassurance, efforts to prevent infecting COVID-19 were carried out by respondents (Simard and Safard, 2007).

Purchase intention is a consumer's evaluation of a product or service to produce subjective judgments that influence purchase considerations, future purchase intentions, and decisions to repurchase (Khan et al., 2013). According to Kimpa (2014) purchase intention can be interpreted as an intention to repurchase the brand of a product.

The purchase decision results from the process of evaluating two or more alternatives so that one of them is chosen (Peter and Olson, 2013). The purchasing decision is the stage in the decision-making process taken by buyers where consumers buy from their desires. So it can be concluded that the purchase decision is a selection process among choices of products or services so that the one that best suits the needs and desires of the buyer is chosen (Kotler and Armstrong, 2018). Hanaysha (2018) added when consumers intend to buy a product, consumers will go through several phases. First, consumers have the intention to satisfy their needs and want. In this phase, consumers can be influenced by promotions, packaging, and the amount sold of certain products. Second, consumers start looking for information from various sources such as friends, family, neighbors, publications, social media, or packaging labels. Third, consumers will evaluate alternatives and ultimately choose products that satisfy their needs.

Data collection techniques were carried out using online questionnaires. Each variable is explained by several indicators that are asked to consumers through a questionnaire. The indicators for each variable are described in Table 1.

Table 1. Variable and Indicators of research

Variable	Indicator
Trigger	• Respondents talked about covid-19 with other people • Respondents saw or heard news/news about the number and condition of people who tested positive for covid-19 • Respondents saw television shows or newspaper articles about covid-19 • Respondents saw news/news of people who died from covid-19 • Respondents consulted doctors or health professionals about covid-19 • Currently the respondent feels physically unwell or is sick
Severity	• Respondents thought of covid-19 since the first appearance of covid-19 in indonesia • Respondents spend a lot of time thinking about covid-19 in one day • Respondents are afraid of contracting covid-19 • Respondents felt worried or anxious when they thought about covid-19 • Respondents believe that the covid-19 pandemic will end and will not return • Respondents thought it was normal to be anxious or worried about covid-19 • When the respondent thinks of covid-19, other unpleasant thoughts or images come to mind (death, suffering, consequences for the respondent and family) • In general, respondents avoided situations or things that made respondents think about the possibility of contracting co-vid 19
Psychological stress	• Respondents feel frustrated since the presence of covid-19 • There is a feeling of anger within the respondent related to covid-19 • There is a feeling of sadness in the respondents related to covid-19 • Respondents feel disappointed related to covid-19 • Respondents feel hopeless related to covid-19 • Respondents feel afraid and worried about co-vid 19
Coping strategies	• Respondents tried to divert their thoughts on the issue of covid-19 by thinking of more pleasant things • Respondents try to convince themselves that everything will be fine • Respondents tried to give personal opinions about covid 19, so they wouldn't panic too much about covid-19 • The respondent tries to distract the respondent (e.g. by doing various activities, watching tv, reading, working) • Respondents tried to understand what was happening and carry out activities according to government protocols and recommendations • Respondents told themselves "stop thinking about how scary covid-19 is" • Respondents pray to god regarding covid-19 • Respondents are trying to find solutions to prevent exposure to covid 19 • Respondents discussed with others about covid-19
Functional impairment	• The presence of covid-19 interferes with the respondent's social or recreational activities (eg outings, sports, travel) • The presence of covid-19 affects the quality of life of respondents in general • The existence of covid-19 hampered the realization of future plans that respondents had previously made • The presence of covid-19 hampered the respondent's work or daily activities • The presence of covid-19 hampered the respondent's relationship with the respondent's partner, the respondent's family, or people close to the respondent • The presence of covid-19 disturbed the respondent's state of mind or mood
Insight	• Respondents felt too worried about covid-19 • Respondents think respondents are more worried about covid-19 than other people • Others think that respondents are worrying too much about covid-1
Reassurance	• Respondents go to a hospital or clinic to do a rapid test • The respondent contacted the respondent's doctor or other health professional to consult about covid-19 • The respondent checked the respondent himself to see if the respondent had signs of being infected with covid-19 • Respondents comply with health protocols recommended by the government (wearing masks, maintaining distance etc.)
Purchase intention	• Respondents intend to continue using online transportation services to buy food/drinks during the new normal transition period • Respondents intend to buy food/drinks using online transportation services in the near future • Respondents intend to buy food/drinks through online transportation for quite a long time
Purchase decision	• Respondents have purchased food or drinks using online transportation services (during the new normal transition period) • Respondents will use the respondent's money for food or drinks using online transportation services • Respondents will buy food or drinks using online transportation services in the near future • Respondents will buy food or drinks using online transportation services again in the future • There are many choices for buying food and drinks, but food or drinks using online transportation services is the best decision • Buying food or drinks using online transportation services is the main choice of respondents to buy food/drinks

Source: Researcher, 2020

Brewer & Sebby (2021 stated that knowledge of Covid-19 affects behavior in purchasing goods with safe services. A research framework is obtained from the nine variables and sub-variables, as shown in Figure 1. The hypotheses in this study are illustrated on the Figure 1.
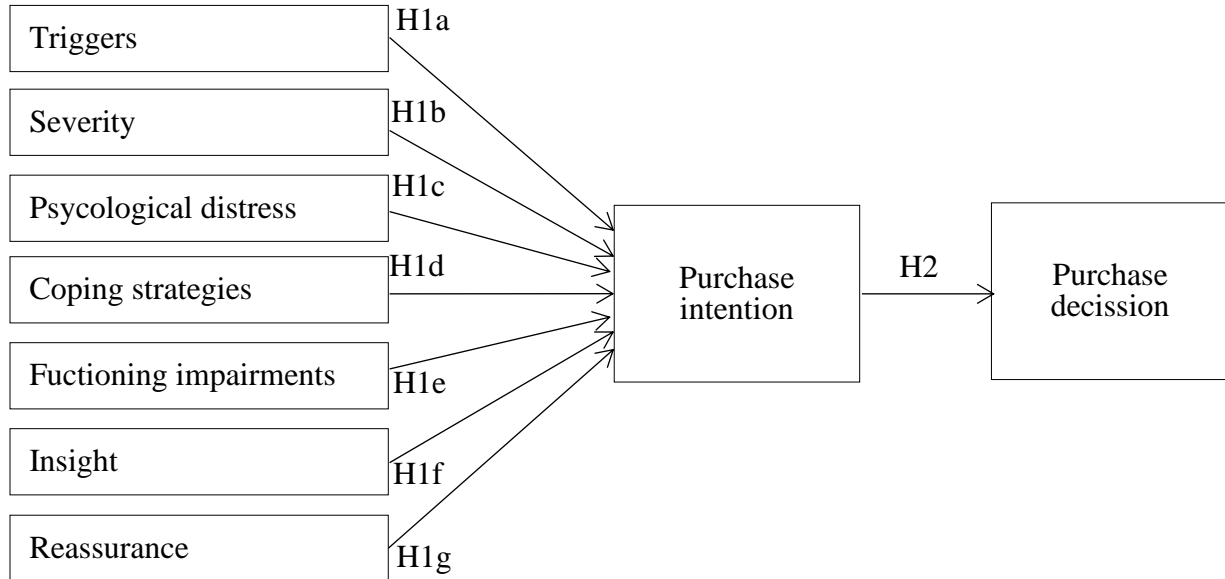

Figure 1. Research Framework

Source: Researcher, 2020

H1	:	Triggers affect the purchase intention through online food delivery apps
H2	:	Severity affects the purchase intention through online food delivery apps
H3	:	Psychological distress affects the purchase intention through online food delivery apps
H4	:	Coping strategies affect the purchase intention through online food delivery apps
H5	:	Functional impairment affect the purchase intention through online food delivery apps
H6	:	Insights affect the purchase intention through online food delivery apps
H7	:	Reassurance affects the purchase intention through online food delivery apps
H8	:	Purchase intention influences food and beverages purchase decision using online food delivery apps.

3. RESULTS & DISCUSSION

This study used a Likert scale on the questionnaire, which 100 respondents filled out with various characteristics. The respondent description are described in Table 2.

Table 2. Characteristics of Respondents

		Number (person)	percentage
Age (years old)	17 - 19	38	38%
	20-29	55	55%
	30-39	5	5%
	40-49	2	2%
Gender	Male	28	28%
	Female	72	72%
Education	High School or Equivalent	49	49%
	Diploma	6	6%
	Undergraduate	42	42%
	Postgraduate	3	3%
Average Income per Month (Rp)	<2.500.0000	62	62%
	2.500.000-5.000.000	20	20%
	5.000.000-7.500.000	14	14%
	7.500.000-10.000.000	3	3%
	>10.000.000	1	1%

Source: Data Processed (2020)

The age characteristics of the respondents were in the range of 17 to 49 years. Respondents with the largest number were in the age range of 20 to 29 years with a percentage of 55 percent of the total respondents in the study. While the respondents with the largest number were in the age range of 40 to 49 years with a percentage of 2 percent of the total respondents in the study. Based on the research results, it is known that respondents are dominated by woman in the Jabodetabek area, namely 72 percent of the total respondents. The characteristics of the next respondent are based on recent education with the categories of high school graduates or equivalent, diplomas, undergraduates and graduates. The majority of respondents in this study graduated from high school or equivalent, namely 49%. The majority of respondents in this study, namely as many as 62 percent of respondents, had income below IDR 2,500,000. Meanwhile, only 1 percent of respondents with income above IDR 10,000,000.

The average value of the fear sub-variable indicator can be seen in Figure 2. Based on these data, coping strategies (x4) is a sub variable of fear that has a higher value. In a pandemic situation, respondents agree that they are trying to divert attention from the dangers of covid-19. They do fun activities, pray to God, carry out health protocols well, and assure themselves that everything will be fine.
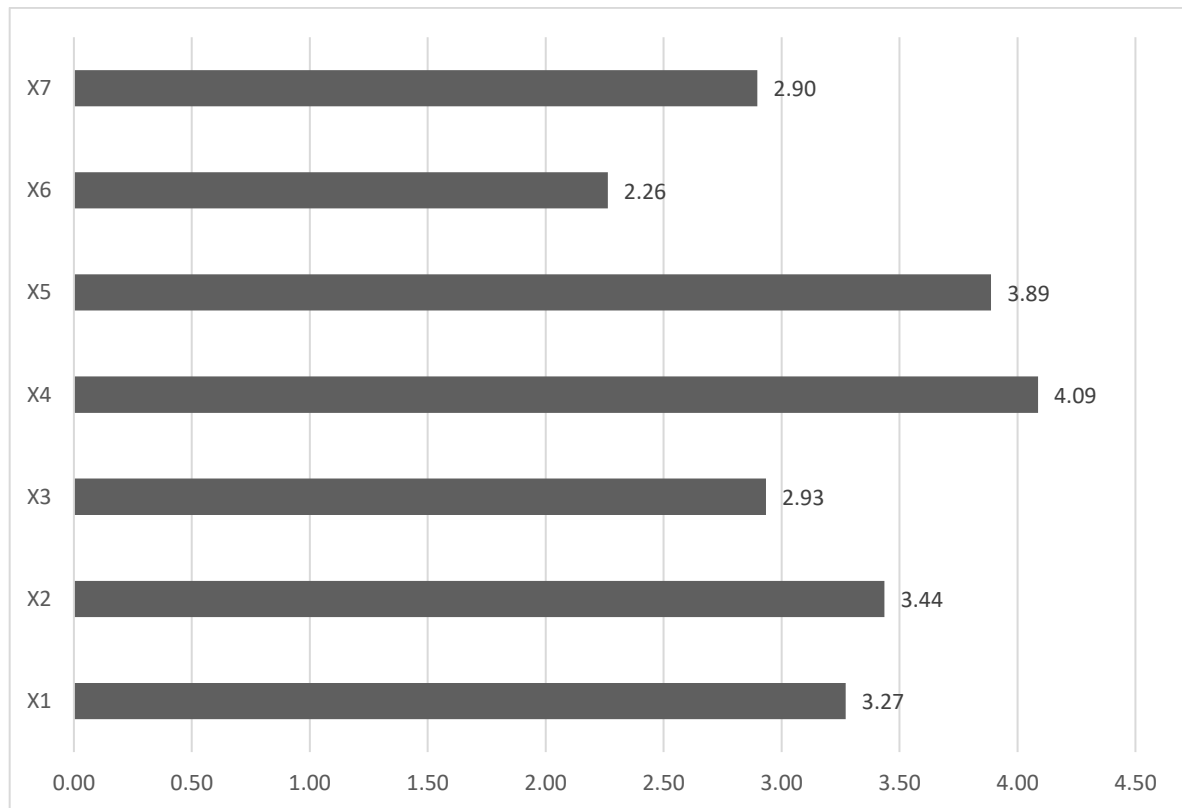
Figure 2. The Mean Value of The Fear Sub-Variable
Source: Data Processed, 2020

Besides that, functioning impairment (x5) also has a high value. The average respondent agrees that the respondent is has functioning impairment caused by the COVID-19. The functioning impairment includes impairment in daily activities, work, the realization of plans, relationships, and the respondent's moods. On average, respondents tend to agree that they get a fear trigger about Covid-19 (x1) from talking to other people, currently declining health conditions, news of positive cases and deaths, and consultations with health workers. Respondents also tend to agree that the severity of the fear (x2) is that they think a lot about COVID-19 and its negative impact.

Meanwhile, they tend not to agree that COVID-19 affects their psychological distress (x3) a lot, such as the emergence of feelings of frustration, anger, sadness, disappointment, hopelessness and excessive fear. Respondents also disagreed that covid-19 brings extreme fear of covid-19. Respondents also tend to disagree that they are taking preventive measures by consulting a doctor about their health condition, conducting rapid tests just in case, and checking their bodies whether they have symptoms of COVID-19.

Based on respondents' answers through a questionnaire with open-ended questions, some respondents fear or are concerned about making purchases through online food delivery applications. These fears include concerns about the cleanliness of food and drivers, the implementation of the COVID-19 protocol by restaurants and drivers, the possibility of drivers being exposed to COVID, the possibility of transmission of COVID-19 through packaging, and the length process and the parties involved until the food arrives.

On the other hand, some respondents also buy food and drink online b driven by their fear. The fear that drives respondents to make online purchases is the fear of going out of the house and being exposed to COVID-19 and the fear of crowding in a restaurant. Another reason why respondents buy food and beverages through online food delivery apps is a sense of social concern, especially for drivers to still work and get income. Also, for food retailing SMEs, so they can survive the midst of the covid-19 pandemic. In addition, several respondents also considered practicality, efficiency, and interest with the promos offered by online food delivery apps.
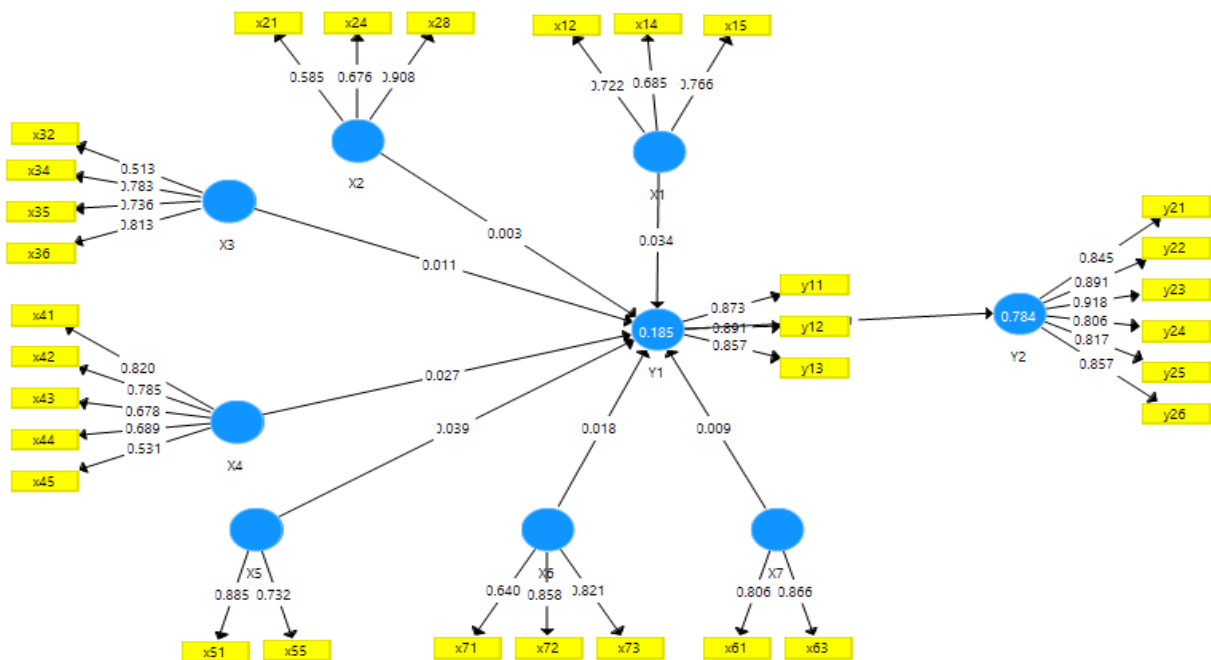

Figure 3. The Output of PLS Outer Model

Source: Data Processed, 2020

The outer model tests tested in this study are convergent validity, discriminant validity, and composite reliability. Hair *et al.* (2014) states that a relationship is declared to meet the convergence requirements if a loading value is greater than 0.5. The indicators with a loading factor value of less than 0.5 will be eliminated. Figure 3 shows that the loading value of each indicator is more than 0.5 so that it has met the criteria and is declared valid.

Discriminant validity is an analysis to see whether the indicator adequately reflects the variable or not. The AVE Rate value of the latent variable can be used as a benchmark of

whether the variable is declared valid or not. The variable is declared valid if an AVE rate value is above 0.5. Table 3 shows the AVE rate value of each variable where all variables have met the requirements and are declared valid. Construction is declared reliable if it has a composite value of reliability above 0.6. Table 3 shows that the composite reliability value of each variable is above 0.6 so that the construction is declared reliable.

Table 3. Realibilty and Validity Discriminant Analysis

Variable	AVE	Square root AVE	Discriminant validity	Composite re-alibility	Realibility
X1	0,508	0,713	valid	0,805	Realiable
X2	0,541	0,736	valid	0,774	Realiable
X3	0,519	0,720	valid	0,808	Realiable
X4	0,501	0,708	valid	0,831	Realiable
X5	0,633	0,796	valid	0,873	Realiable
X6	0,607	0,779	valid	0,820	Realiable
X7	0,700	0,837	valid	0,823	Realiable
Y1	0,764	0,874	valid	0,906	Realiable
Y2	0,734	0,857	valid	0,943	Realiable

Source: Data Processed (2020)

Discriminant validity is an analysis to see whether the indicator adequately reflects the variable or not. The AVE Rate value of the latent variable can be used as a benchmark of whether the variable is declared valid or not. The variable is declared valid if an AVE rate value is above 0.5. Table 3 shows the AVE rate value of each variable where all variables have met the requirements and are declared valid. Construction is declared reliable if it has a composite value of reliability above 0.6. Table 3 shows that the composite reliability value of each variable is above 0.6 so that the construction is declared reliable. Inner model serves to predict causal relationships between variables that are evaluated using R-square (R^2) and path coefficient. The value of R square for the Y1 variable is 0.169. As for Y2, it is 0.784.

The bootstrapping analysis on the path coefficient is testing the significance level hypothesis by comparing the value of t count with t table. With the independent degree formula (Df) = n-k, then df in this study is 100-9 = 91. At the alpha significance level of 10%, the t table value in this study is 1.661. The results of bootstrapping assisted by PLS smart software show that there is a fear variable that significantly influences the intention to buy food and beverages

through online food delivery apps. The variables are severity, coping strategies and functioning impairment. In addition, purchase intention also significantly influences purchasing decisions through online food delivery apps adoption as shown in Table 4.

Table 4. Bootstrapping Result

	Original Sample	T Statistic	Hypotheses
X1-Y1	**0,188**	**1,663**	**Significant**
X2-Y1	-0,058	0,422	not Significant
X3-Y1	0,113	0,591	not Significant
X4-Y1	**0,162**	**1,720**	**Significant**
X5-Y1	**0,198**	**1,797**	**Significant**
X6-Y1	0,138	1,185	not **Significant**
X7-Y1	-0,102	0,750	not **Significant**
Y1-Y2	**0,885**	**42,038**	**Significant**

Source: Data Processed (2020)

The bootstrapping results show that some fear sub-variables significantly influence the purchase intention of food and beverages through online food delivery apps. Fear is a form of emotion. In addition, Zeelenberg *et al*. (2008) states that emotions contribute to making decision and evaluating. Even Hutjens (2014) states that fear affects behavioral intention. The sub-variables of fear that affect purchase intention are triggers, coping strategies, and functioning impairments.

The trigger is one of the fear sub-variables that affect purchase intention. The triggers, in this case, include news about the number of people exposed to Covid, news about victims who died due to Covid-19, and information from health workers about Covid-19. During the COVID-19 pandemic, the media covered the news about the development of the Covid-19 case, where a lot of bad news was caused by Covid-19. The news includes the number of infected that continues to increase and the number of deaths increasing day by day. Moreover, many health workers have confirmed or validated how dangerous COVID-19 is. News about the dangers of the impact of covid, which was validated by a trusted source, namely health workers, made respondents obey the advice on preventing infected COVID-19, including by not leaving the house. Therefore, the higher the trigger positively influences the higher of purchase intention food and beverages through online food delivery apps.

Coping strategies are the respondents' efforts to overcome their fear of COVID-19. Some respondents try to overcome their fear by diverting their attention to fun things. Some respondents tried their favorite food to entertain themselves and distract their fear. In addition, the effort to divert the respondent's fear is by convincing themselves that everything will be fine if the respondent continues to follow the health protocol. Purchasing food through online food

delivery apps is a purchase method where consumers do not need to leave the house according to the recommendations of the health protocol. This makes respondents do not hesitate to order food through online food delivery. However, they also implement the covid-19 protocol by making contactless purchases, discarding the outermost packaging, choosing restaurants that implement the covid protocol, and spraying disinfectant on the outer packaging.

One of the sub-variables of fear is functional impairment. This study indicates that functional impairment positively affects the purchase intention of food and beverages through online food delivery apps. During the COVID-19 pandemic, respondents fear contracting or transmitting COVID-19. This fear makes the respondent's activities are disturbed. It includes namely the disturbance to go out from home, the respondent must reduce traveling and meeting with partners, friends, and family that usually done in restaurant or coffee. The disruption of travel and meet activities encourages respondents to purchase food and beverages through online food delivery apps. Cullen (2020) stated that consumers also reduce offline shopping to protect themselves and their families.

The study results show that purchase intention significantly affects purchase decisions through online food delivery apps adoption. The results of this study are supported by Septifani (2014) and Zahra *et al.* (2016) which state that purchase intention has a positive and significant effect on purchasing decisions. Other research by Aryadhe (2018) also states that the relationship between purchase intentions and purchase decisions shows positive and significant results.

Adopting online food delivery apps for SMEs is a potential alternative to keep earning income in the pandemic era. The reason is that although people are psychologically disturbed by the fear of COVID-19, several sub-variables of this fear encourage respondents to make purchases online.

In addition, news about COVID-19 positively affects intentions to buy food and beverages through online food delivery apps. So that promotional activities through the media, both television and social media, by mentioning covid-19 are recommended to increase consumers' purchase intentions through online food delivery apps.

In addition, the campaign that using online food delivery apps to order food is a much safer activity than buying out of the house is one strategy that can be implemented. Hutjens (2014) states that the government needs to hold a campaign to minimize the economic impact arising from an outbreak. In addition, convincing consumers that drivers have implemented health protocols properly also needs to have campaigned. This effort can reduce consumers' fear (coping strategy) to make purchases through online food delivery apps.

4. CONCLUSION & SUGGESTION

Online food delivery apps are an alternative marketing strategy for food retailing SMEs to still be productive during the COVID-19 pandemic. One of the COVID-19 pandemic impacts is a psychological disorder, namely the fear of COVID-19. Fear also determines consumer behavior to purchases through online food delivery apps during the COVID-19 pandemic. Triggers for the emergence of fear, coping strategies to overcome fear, and activities disorder by fear significantly affect purchase intentions for food and beverages through online food delivery apps. The higher media exposure regarding the dangers and the causes of the spread of covid-19, consumers' strategy to overcome their fear of covid, and consumers' disruption to traveling and socializing with family affect the consumer's intention to purchase food and beverages through online food delivery apps. In addition, during the COVID-19 pandemic, consumer purchase intentions significantly affect food and beverage purchasing decisions through online food delivery apps.

The results of this study are expected to be a reference for future research with the topic about psychological factors that affect consumer behavior, especially psychological factors that arise from the presence of a disease or pandemic. Several references state that there are several psychological effects of a disease or pandemic, namely fear, worry and anxiety. Because this research only discusses the effect of fear on consumer behavior, it is hoped that future research will discuss how worry and anxiety can influence consumer behavior. This research also limits Covid-19 as a disease or pandemic that causes psychological impacts. Future research can develop the psychological impact that arises from diseases other than Covid-19, especially in diseases that are rife. In the managerial aspect of this research it is important to understand the market, so that it is easier to determine the right product, service or business strategy.

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