



College of Graduate Studies

Master's Degree in Business Administration (MBA)

**The Influence of Covid-19 on Retail Business: Challenges and
Recommendations**

تأثير كوفيد-19 على تجارة البيع بالتجزئة: التحديات والتوصيات

Prepared By

Zena Nayif Abusnineh

Supervisor

Professor Dr. Samir Abuznaid

**This Thesis is Submitted to the College of Graduate Studies in Partial
Fulfillment of the Requirements for the Masters' Degree in Business
Administration (MBA)**

2023

إجازة الرسالة

تأثير كوفيد-19 على تجارة البيع بالتجزئة: التحديات والتوصيات

The Influence of Covid-19 on Retail Business: Challenges and Recommendations

اعداد الطالبة:

زينه نايف ابوسنينه

اشراف الدكتور:

أ.د. سمير أبو زنيد

نوقشت هذه الرسالة يوم الخميس بتاريخ 2023/04/13م وأجيزت من أعضاء لجنة المناقشة:

التوقيع

أعضاء لجنة المناقشة

أ.د. سمير أبو زنيد
د. محمد عمرو / ممتحننا خارجيا
د. محمد الجعبري / ممتحننا داخليا

أ.د. سمير أبو زنيد / مشرفا ورئيسا

د. محمد عمرو / ممتحننا خارجيا

د. محمد الجعبري / ممتحننا داخليا

الخليل-فلسطين

1444هـ - 2023م

Dedication

I dedicate my thesis work to my family and many friends. A special feeling of gratitude to my loving parents, Nayif and Rida Abusnineh whose words of encouragement and push for tenacity ring in my ears. They have raised me and my brothers and sisters to always strive to be the best in everything. My children, Omar and Bashar, who always encourage me to be the best mother and role model I can be for them. My sisters Salam, Rabiha and Muna have never left my side and always inspire to be my best self. My brothers Mohammad and Ahmad who have become the generous and most caring young men.

I would also like to dedicate this thesis to my teachers and instructors while on my master's journey. A special thanks to my mentor and supervisor Prof Dr. Samir Abuznied who was one of the best mentors during my master's program. I dedicate this work and give special thanks to my best friend and sister Salam Abusnineh for being there for me throughout the entire master's program. You have been my best cheerleader.

Acknowledgement

First and foremost, I would want to express my gratitude to Allah (swt) for giving me the strength and capacity to finish this study despite the difficulties I have faced. I'm grateful to Allah (swt) for everything in my life, including the opportunity to finish this task.

I want to express my gratitude to Prof. Samir Abuznaid, my supervisor, for serving as an inspiration and role model for me throughout my graduate studies. He is a terrific professor, supervisor, and instructor at Hebron University, and I am proud to say that he inspired me to appreciate studying business administration there as a graduate student. I can't express my gratitude to him enough for all the advice and support he gave me while I finished my study.

I want to express my gratitude to all the doctors who have helped me along the way with my graduate studies. They have taught me a lot, and they are excellent teachers and role models who have increased my love for pursuing a graduate degree in business administration. They all motivated me and helped me to appreciate the high caliber of instruction that Hebron University provides.

My gratitude also go to Hebron University, which has exceptional academic programs and invests in giving its students the greatest doctors, professors, and instructors. Hebron University helped me realize my dream of pursuing graduate studies and has been a great support to me. I thank Allah (swt) that I chose Hebron University to finish my graduate studies because I am honored to be a part of this esteemed institution.

Finally, I must express my very profound gratitude to my parents and to my brothers and sisters for providing me with unfailing support and continuous encouragement throughout my years of study and through the process of researching and writing this thesis. This accomplishment would not have been possible without them. Thank you.

TABLE OF CONTENTS

<u>Content</u>	<u>Page</u>
Title	I
Dedication	II
Acknowledgement	III
Table of Contents	IV
List of Tables	VII
List of Figures	VII
List of Abbreviations	IX
Abstract in English	X
Abstract in Arabic	XI
<u>Chapter One: Research Framework</u>	1
1.1 Introduction	1
1.2 Research Problem	3
1.3 Research Objectives	5
1.4 Research Questions and/or Hypotheses	7
1.5 Limitations	8
<u>Chapter Two: Literature Review and Similar Studies</u>	9
2.1 Introduction	9
2.2 Theoretical Framework	9
2.2.1 Covid-19	9
2.2.2 Retail	10
2.2.2 Retail Theories	12
2.2.2.1 Retail Channel: Physical Retailing	15
2.2.2.2 Retail Channel: Online Retailing	16
2.2.3 Importance of Retail	16
2.2.4 Classification of Retail Formats	18

<u>Content</u>	<u>Page</u>
2.2.4.1 Ownership Based Retailing	19
2.2.4.2 Merchandise Based Retailing	19
2.2.4.3 Non-Store Based (Direct) Retailing	20
2.2.4.4 Service Based Retailing	21
2.2.5 Clothing Retail Sector	22
2.2.6 E-Commerce	23
2.2.6.1 E-Commerce in Palestine	24
2.2.6.1.1 Buying from Local Vendors	24
2.2.6.1.2 Buying from International Vendors	25
2.2.7 The Emergence of Online Platforms and Switch to Online Retail	26
2.2.8 Covid-19 Impact on the Fashion Industry	27
2.3 Similar Studies	29
<u>Chapter Three: Research Methodology</u>	<u>35</u>
3.1 Introduction	35
3.2 Research Design	35
3.3 Population and Sample	36
3.4 Data Collection	36
3.4.1 Steps undertaken to evaluate interview results	37
3.4.2 The interview Questions	38
3.5 Reliability and Validity	39
3.6 Summary	40
<u>Chapter Four: Research Findings and Discussion</u>	<u>41</u>
4.1 Introduction	41
4.2 Qualitative research	41

<u>Content</u>	<u>Page</u>
4.3 Tables and Descriptions	42
4.4 Research Questions Discussion	64
<u>Chapter Five: Conclusion and Recommendations</u>	<u>79</u>
5.1 Introduction	79
5.2 Discussion of Findings	79
5.3 Future Studies	80
5.4 Conclusion & Recommendations	81
5.4.1 Approach to Implement the Recommendations	82
References	84
Appendix (I) Interview Questions (English)	89
Appendix (II) Interview Questions (Arabic)	92

List of Tables

<u>No.</u>	<u>Table Caption</u>	<u>Page</u>
1.	Table (4.3.1): Interview question 1: How did you start up your business in retail sector?	42
2.	Table (4.3.2): Interview question 2: Did you face any major challenges in your retail business?	43
3.	Table (4.3.3): Interview question 3: How was it like working in clothes retail before the Covid-19 outbreak in purchasing merchandise from suppliers?	44
4.	Table (4.3.4): Interview question 4: How was it working in retail before the Covid-19 Outbreak in selling merchandise to customers?	45
5.	Table (4.3.5): Interview question 5: What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (All)	46
6.	Table (4.3.6): Interview question 5A: What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (Men)	48
7.	Table (4.3.7): Interview question 5B: What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (Women)	50
8.	Table (4.3.8): Interview question 5C: What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (Children)	52
9.	Table (4.3.9): Interview question 6: What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (All)	54
10.	Table (4.3.10): Interview question 6A: What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (Men)	55
11.	Table (4.3.11): Interview question 6B: What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (Women)	56
12.	Table (4.3.12): Interview question 6C: What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (Children)	57
13.	Table (4.3.13): Interview question 7: How did you overcome the challenges of Influence of Covid-19 on your retail business?	58
14.	Table (4.3.14): Interview question 8: What do would you liked to have done differently before the outbreak to better prepare you for corona outbreak?	59
15.	Table (4.3.15): Interview question 9: What recommendations, if any, for	60

<u>No.</u>	<u>Table Caption</u>	<u>Page</u>
	people working in the clothes retail sector post corona outbreak times? (All)	
16.	Table (4.3.16): Interview question 9A: What recommendations, if any, for people working in the clothes retail sector post corona outbreak times? (Men)	61
17.	Table (4.3.17): Interview question 9B: What recommendations, if any, for people working in the clothes retail sector post corona outbreak times? (Women)	62
18.	Table (4.3.18): Interview question 9C: What recommendations, if any, for people working in the clothes retail sector post corona outbreak times? (Children)	63

List of Figures

<u>No.</u>	<u>Figure Caption</u>	<u>Page</u>
1.	Figure(1): Classification of Retail Formats	18
2.	Figure (2): Clothing and Textile Types	22

List Of Abbreviations

<u>Abbreviation</u>	<u>Terminology</u>
PCBS	Palestinian Central Bureau of Statistics
MBA	Master's in Business Administration
PP	Palestinian Post
POS	Point of Sale system
COD	Cash On Delivery
SEO	Search Engine Optimization
HCC	Hebron Chamber of Commerce
WHO	World Health Organization
B2B	Business-to-Business
B2C	Business-to-Consumer

Abstract

Presently, the whole world is facing the Covid-19 outbreak and its repercussions. With the covid-19 outbreak came many challenges. The retail sector is very important for the economic growth of any country. Some previous studies have explained the impact of Covid-19 on the retail industry. However, there is still a lack of research of the challenges faced and how to overcome them in Palestine. This research will try to fill that gap. Through a qualitative and descriptive study, the influence of covid-19 on clothes retail shops in the Palestine with the interview as a tool was evaluated. In depth interviews were conducted on a sample of Palestinian managers and shop owners whom shared their first-hand experience of the influence of covid-19 on their clothes retail establishments. A comparison was used to understand the influence on Men's, Woman's and Children's clothes retail establishments to evaluate if there were any differences between them and Recommendations were given on how they overcame challenges faced in their clothes retail shop after the covid-19 outbreak. The study concludes with a common answer, there should be a greater focus on the online presence of their shops because the main tool used to help overcome the covid-19 challenges despite some shortcomings of purchasing and selling online.

Keywords COVID-19, clothes retail, e-commerce, Palestine,

Abstract (Arabic)

في الوقت الحاضر ، يواجه العالم كله تفشي كوفيد -19 وتداعياته. مع تفشي مرض كوفيد -19 جاء العديد من التحديات. قطاع التجزئة مهم جدا للنمو الاقتصادي لأي بلد. أوضحت بعض الدراسات السابقة تأثير كوفيد -19 على صناعة البيع بالتجزئة. ومع ذلك ، لا يزال هناك نقص في الأبحاث حول التحديات التي تواجهها فلسطين وكيفية التغلب عليها. سيحاول هذا البحث سد هذه الفجوة. من خلال دراسة نوعية وصفية ، تم تقييم تأثير كوفيد -19 على محلات بيع الملابس بالتجزئة في فلسطين باستخدام المقابلة كأداة. أجريت مقابلات متعمقة مع عينة من المديرين وأصحاب المتاجر الفلسطينيين الذين شاركوا تجربتهم المباشرة لتأثير فيروس كورونا على مؤسسات بيع الملابس بالتجزئة الخاصة بهم. تم استخدام مقارنة لفهم التأثير على مؤسسات بيع الملابس بالتجزئة للرجال والنساء والأطفال لتقييم ما إذا كانت هناك أي اختلافات بينها ، وتم تقديم توصيات حول كيفية تغلبهم على التحديات التي واجهوها في متجر بيع الملابس بالتجزئة بعد تفشي فيروس كورونا. تختتم الدراسة بإجابة مشتركة ، يجب أن يكون هناك تركيز أكبر على التواجد عبر الإنترنت لمتاجرهم لأن الأداة الرئيسية المستخدمة للمساعدة في التغلب على تحديات كوفيد -19 على الرغم من بعض أوجه القصور في الشراء والبيع عبر الإنترنت.

الكلمات الاختصاصية:

كوفيد -19 تجزئة الملابس، تجارة الكترونية، فلسطين، كوفيد -19

CHAPTER ONE

Introduction: Research Framework

1.1 Introduction

Despite technological advancements in the digital age, experts believe the world is not adequately prepared to deal with disasters, infections, or global crisis scenarios in the twenty-first century (Hall, M et al 2020).The COVID-19 virus serves as a warning to societies and economies, which have been impacted globally and on a huge scale as a result of their lack of preparedness. The recent outbreak has quickly expanded over the world, wreaking havoc on people's health, social, political, and economic lives.

In order to thrive in this new reality, countries will need to develop new policies, practices, and habits. (Donthu, N 2020) In the short term, clothes retail was one of the most affected sectors, as it was forced to: be more concerned with the safety and health of its employees, improve hygiene of their physical spaces, better manage their workforce, overburden their employees to ensure the civilian population's livelihood, and address other issues. (Li, Q. et al 2020).

According to (Pantano, E 2020), pandemics will continue to exist. As a result, this research tries to comprehend the influence of the COVID-19 pandemic outbreak on the clothes retail sector in the Hebron governorate. Because the pandemic has had an impact on the clothes retail industry, it has provided an opportunity to look at this real-life occurrence.

On March 5, 2020, the ministry of health announced that seven tourists had tested positive in Bethlehem, West Bank, marking the first COVID-19 cases in Palestine. (PCBS, 2020) On March 22, 2020, the Palestinian administration imposed a state of emergency and a total prohibition on visitors entering Palestine. The pandemic completely upended an already vulnerable way of life in Palestine. (AlKhaldi M. 2020)

Covid-19 has had an impact on people who were not directly affected by the virus. It has had a physical, mental, and economic impact on almost every Palestinian.

Lockdown measures intended to stop the spread of infection had an unforeseen negative impact on Palestine's already ailing economy. Within a month of the first

COVID-19 cases being discovered in Palestine, earnings from trade, tourism, and money transfers had plummeted to levels not seen in nearly 20 years. (PCBS, 2020)

The economic effects of the pandemic and the occupation have combined to make 2020 the worst year for Palestinians in more than two decades. In the period 2020-2021, Palestine lost almost 121,000 jobs. (PCBS, 2021) Sixty-two percent of Palestinian families say the outbreak has caused a decrease in their income. The coronavirus has wreaked havoc on economies all across the world. However, unlike many other countries' governments, Palestinian authorities were unable to establish emergency financial policies to help people and companies survive.

The Palestinian central bureau of statistics (PCBS, 2021) conducted a survey of 2600 business establishments during the period of March 5, 2021 to May 25, 2021 to reference the period of lock down the previous year. The results of the sample revealed that the Coronavirus pandemic caused demand and supply shocks, as well as financial shocks, forcing businesses to employ financial and administrative measures, as well as digital solutions, to deal with the pandemic's effects.

The study also stated that in 2021, forty-nine percent of establishments reported having difficulty obtaining inputs and raw materials, compared to sixty-three percent of establishments during the same period of March 5th to May 31st in 2020.

It also revealed an improvement in the indication of cash flow shortfall in businesses, with eighty-nine percent of businesses experiencing a cash flow shortage in 2020 compared to seventy-four percent in 2021. Meanwhile, the percentage of returned checks decreased in 2021, from thirty-six percent in 2020 to twenty-six percent in 2021. While thirty-five percent of the businesses said, they were having trouble providing financial services that are normally available in a typical circumstance.

To deal with the cash flow shortage, forty-seven percent of businesses accepted loans from non-financial institutions such as friends, family, relatives, other sources of income, and so on.

Many Palestinian establishments were influenced by the covid-19 in different ways and dealt with the aftermaths in differently. Our focus will be on the clothes retail sector in the Hebron governorate, and what the major influences of covid-19 were on these establishments.

1.2 Research problem

This study looks into the experiences of Palestinians working in the retail sector in the West Bank, notably the Hebron governorate. The researcher seeks to investigate the impact of covid-19 on their business as well as suggestions to deal with covid-19 difficulties experienced by them, drawing on interviews with 21 managers and retail shop owners.

The reason Hebron retail industry was taken in this subject is that Hebron is a prominent economic business source in Palestine. There is even common knowledge that the people residing in Hebron are known to be good businesspersons.

Customers gain from retailing because businesses use marketing strategies to give customers access to a variety of goods and services. A sense of space, time, and ownership is also facilitated by retailing. A retailer's service can also serve to improve the image of a product. (Cox, N.C. and Dannehl, K, 2017) Retailers keep things on hand and ensure that products and services are available when customers need them. Convenience stores are open longer hours during the week, giving customers more flexibility and options.

The importance of retailing is also that consumers do not value products and services until they are purchased and used by them. Retailers obtain items and services from a variety of sources. Arrange them in a single location to meet the demands of clients and so make access easier.

According to (Lambda, A.J., 2013) thriving retail industry benefits consumers by efficiently supplying a diverse choice of products and services. Retailing can take place in physical stores or online. Subordinate services, such as delivery, are included in retailing. The term "retailer" is also used when a service provider, such as a public utility like electric power, serves the needs of a significant number of people. Retailing also contributes to higher living standards by allowing consumers to own a variety of goods, services, and utilities.

The supply chain is an interconnected structure that includes retailers. A retailer purchases large quantities of goods or items from producers or wholesalers, and then resells them to customers in smaller quantities for a profit. By assembling a variety of

products and services from many sources and making them accessible for purchase, retailers aid in the sorting process. Each retailer's approach determines the range's depth and breadth. Retailers serve as a crucial link between producers and end users. (Dannehl, K, 2007)

Throughout the supply chain, the merchant delivers essential information. He teaches and informs customers about the characteristics and benefits of products. Advertising, displays, signage, and sales personnel are used to give information to customers. Other outlets and members receive marketing research assistance. In some ways, retailing is the last stage of consumer product promotion. He also gives manufacturers and distributors input on consumer needs, which assists them in planning production and supply.

The retail industry has an important impact on the economic development of a country. Retail has become an integral part of our lives. The retail industry employs a lot of people, and consumer spending on retail goods drives much of the world's economy. (Berens, J.S., 2013) A strong retail sector can be observed in countries with the greatest economic and social success. Retailing is one of the most important industries in the world and is critical to a country's economic success. Healthy retail expansion has accelerated the economy.

There are several individuals and organizations involved in the production, marketing, and sale of goods. After agriculture, retail is the industry that generates the second-highest amount of income and jobs globally. It provides opportunities for both the educated and competent and the least educated and skilled people. Merchandising, store management, and running a retail store are just a few of the many job choices available in the industry, which is a significant source of employment. (Vedamani, G.G., 2012)

There is a phenomenon that occurred that had a major impact on all aspects of our lives, this phenomenon is the corona virus pandemic. The 'normal' before the corona virus has changed the retail industry in Hebron; through the interviews conducted, the influence of corona virus on the clothes retail sector was taken.

1.3 Research Objectives

This study is relevant in this time and age and is a very important matter for research because covid-19 has affected everyone and the repercussions of this pandemic will have long lasting effects that will become apparent in the coming years. The retail sector was taken into account because according to studies is one of the most important industry for economic development. The Hebron governorate is one of the most important cities in Palestine in terms of economic development.

The purpose of this research is to determine the influence of coronavirus on the retail business in Hebron, Palestine. The purpose of this research is not focused on financial gains or losses of clothing retail stores; the purpose is to see what the influence of covid-19 was on purchasing merchandise from suppliers and selling merchandise to end users in clothes retail businesses in Hebron, Palestine for the years after 2020.

The study is very important because, as humans we all learn from experience; the experience of managers was summarized through their interviews in order to gain insight. Based on their experience, recommendations were given to any manager or retail shop owner to gain knowledge to avoid any pitfalls or shortcomings in managing a retail shop in the times of a major crisis.

The objectives of this study are as follows:

1. To determine the influence of the covid-19 pandemic on men's, women's and children's clothing retail businesses in Hebron governorate on purchasing from vendors.
2. To determine if there is a difference between the answers of men's, women's and children's retail clothes shop owners concerning in the influence of covid-19 on purchases from vendors.
3. To find out the influence of the covid-19 pandemic on men's, women's and children's clothing retail businesses in Hebron governorate on selling their clothing items to customers

4. To determine if there is a difference between the answers of men's, women's and children's retail clothes shop owners concerning in the influence of covid-19 on selling to customers
5. To learn what recommendations, based on the experience of men's, women's, and children's retail managers can be given to people working in the same retail sector
6. To find if there a difference between the recommendations given of the managers or shop owners of men's, women's and children's retail clothes shops concerning in the influence of covid-19 on their business

1.4 Research questions

In this study, the researcher aims to answer the following questions:

1. What is the influence of the covid-19 pandemic on men, women's and children's clothing retail businesses in Hebron governorate on purchasing from suppliers?
2. Is there a significant difference between the answers of men's, women's and children's retail clothes shop owners concerning in the influence of covid-19 on purchases from suppliers?
3. What is the influence of the covid-19 pandemic on men, women's and children's clothing retail businesses in Hebron governorate on selling their clothing items to customers?
4. Is there a significant difference between the answers of men's, women's and children's retail clothes shop owners concerning in the influence of covid-19 on selling to customers?
5. What recommendations, based on the experience of men's, women's, and children's retail managers can be given to people working in the same retail sector?
6. Is there a significant difference between the recommendations given of the managers or shop owners of men's, women's and children's retail clothes shops concerning in the influence of covid-19 on their business?

1.5 Limitations

Unfortunately, this study has certain caveats and limitations. The purpose of this study was initially to collect a larger sample. One of the limitations of this study is the low rate of adherence. Initially, we contacted 43 randomly selected companies to participate in the study, but 22 companies declined to participate in the study. The reason for the refusal was the fear of sharing information with competitors. They don't want to endorse other retail outlets that they consider competitors. Each participant is promised complete anonymity and the information provided will be used for research purposes only. In addition, the high rejection rate is due to the lack of time of the respondents.

The scope of this study extended only to the Hebron governorate and only took the clothes retail shops into consideration. There are some unregistered clothes shops in Hebron, but our study is based on the retail shops that are registered in the Hebron Chamber of Commerce (HCC). However, there is no clear list of all registered and unregistered clothes retail shops, the scope of this study could only take the registered list into account.

Chapter 2

Literature Review and Similar Studies

2.1 Introduction

The associated literature will be explored in this chapter. This chapter will review previous studies, in this regard; there are not a large number of studies done in the clothes retail sector post covid-19. The state of emergency was implemented in Palestine in the beginning of March of the year 2020. This chapter will look at the study's theoretical framework in order to provide a clear explanation of the terms and content explored in this research, as well as the study's background.

2.2 Theoretical Framework

2.2.1 Covid-19

According to Oxford Dictionaries, the acronym COVID-19, which stands for "coronavirus disease 2019," refers to an infectious disease brought on by the SARS-CoV-2 coronavirus. In the Chinese province of Hubei, the city of Wuhan, it was first discovered in December 2019. The World Health Organization (WHO) proclaimed COVID-19 a pandemic in March 2020 after it had rapidly spread throughout the world.

The symptoms of COVID-19 include typically fever, cough, headache, exhaustion, trouble breathing, and loss of taste and smell. (WHO, 2020) One to fourteen days after virus exposure, symptoms may start to show. At least one-third of infected individuals show no symptoms at all. (WHO, 2020) While 14% and 5% of those with symptoms severe enough to be categorized as patients, respectively, had severe symptoms (respiratory failure, shock, or multiple organ dysfunction), the majority of those with symptoms substantial enough to be categorized as patients, had mild to moderate symptoms (up to and including mild pneumonia). J. Page; D. Hinshaw; 2021 In older persons, severe symptoms are more prevalent. Some people (Long-COVID) report having symptoms even after they have recovered for several months. Studies are still being conducted to find out more about the disease's long-term implications. (MA Islam, 2020)

When virus-carrying droplets and tiny airborne particles are ingested, COVID 19 becomes airborne. It can be breathed at wider distances, especially indoors, but it is most deadly when individuals are close together. Additionally, transmission can happen when contaminated liquid splashes or sprays onto infected surfaces and enters the mouth, nose, or eyes. After getting the virus, a person can remain contagious for up to 20 days and can spread it even when no symptoms are present. (WHO, 2021)

To identify the illness, several COVID-19 tests have been developed. Real-time reverse transcription polymerase chain reaction (rRT-PCR), transcription-mediated amplification (TMA), and reverse transcription loop-mediated isothermal amplification (RT-LAMP) are common diagnostic techniques for detecting viral nucleic acid. Swab from the nose. (J. Saniasiaya and M. A. Islam, 2021)

Many COVID-19 vaccines have been approved and provided in a number of nations, and widespread vaccination campaigns are still ongoing. (MA Islam, 2020) Other preventive measures include physical or social isolation, quarantining, ventilation of indoor spaces, masking coughs and sneezes, hand washing, and keeping dirty hands away from the face. To lessen the danger of transmission, wearing face masks or coverings has been suggested in public areas. (J. Saniasiaya and M. A. Islam, 2021) The main form of treatment is symptomatic, while drugs to inhibit the virus are now being explored. The management procedure includes the treatment of symptoms, supportive care, isolation, and experimental methods.

2.2.2 Retail

According to (Pride, W.M.,et al 2018) in contrast to wholesale, which is the sale of goods and services to organizations and institutions, retail is the sale of goods and services to consumers. A retailer makes a profit by purchasing goods in bulk from manufacturers—directly or via a wholesaler—and reselling them to customers in smaller quantities. The final link in the supply chain between producers and consumers is the retailer. Shopping is the process of making purchases. This is done occasionally as a pleasurable hobby and other times to obtain essential goods like food and clothing. While browsing and window shopping are frequent leisurely shopping activities, they are not necessarily followed by a purchase.

Markets and retail establishments have a long and distinguished history that dates back to antiquity. The earliest shopkeepers were traveling salespeople. Over the years,

retail establishments have developed from basic "rude booths" to the sophisticated shopping malls of the present. (Pride, W.M., et al 2018)

Most modern retailers make strategic choices regarding the type of store, the target market, the best product assortment, customer service, auxiliary services, and the store's overall market placement. Retailers develop the retail mix, which consists of the product, pricing, location, promotion, personnel, and presentation, after putting the strategic retail plan into practice. (Jones, Brian D.G.2006) By selling through a variety of channels, including both brick and mortar stores and online merchants, many businesses are aiming to reach more consumers in the digital age. The evolution of consumer payment options is also a result of digital technologies. Retailing support services include credit, delivery, counseling, stylist services, and a wide range of other services.

Despite being usually associated with the purchase of goods, the term "retail" can also refer to service providers who engage in consumer commerce. (Gelade & Young, 2005) Other retail service providers include those in retail banking, travel, insurance, private healthcare, private education, private security agencies, law firms, and public transit. A tourism company might, for instance, have a retail part that arranges travel and lodging for consumers and a wholesale division that purchases bulk amounts of lodging, hospitality, travel, and sightseeing and organizes these into a holiday tour for retail travel agents to sell.

Certain businesses promote themselves as "wholesale outlets" offering "wholesale prices." A store that sells the majority of its goods directly to customers is defined as a retailer rather than a wholesaler in a strictly legal sense, despite the fact that this tactic may give consumers the impression they have access to reduced pricing in exchange for crowded in-store environments. Depending on the proportion of consumer to business sales, various legal systems define a retail business. (Thomson DB, 2013)

Retail theories

Cyclic retail Theories

According to cyclical theories, the retail industry will exhibit competitive behavior that repeats itself somewhat and has distinct stages.

1. Wheel of Retailing Theory

One of the most popular cyclic retailing theories is the wheel of retailing hypothesis. One of the earliest retailing hypotheses, this was first put forth by McNair in 1958 and is frequently quoted. Retailers will enter the market and go forward through a cycle of strategies, according to the plan. At first, McNair thought that merchants would enter the industry by accepting low profit margins and a low-cost strategy for attracting customers. During this stage, costs are maintained to a minimal because the shop only provides a small number of services and products. The entering phase was used to describe this. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

The retailer enters the trading up phase of the cycle as they gain consumers and earnings. The merchant is now able to invest in the company to increase profits because they have gained customers. Obtaining better facilities, such as moving to higher positions, raising the service bar, broadening the selection of products, and boosting spending on displays and advertising are some strategies that may be used at this stage. It should be noted that when a store enters this phase, they may leave a space in the retail market for new discounters to fill. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

The retailer is an established company with possibly substantial overhead costs in the third stage, which is known as the vulnerability phase. The firm may be dealing with a diminishing return on investment at this point and may need to update its strategy in order to keep their current customers from defecting to rival companies that provide lower prices and a high degree of differentiation. In order to attract new customers, which is frequently done through increasing pricing and cost-cutting to relieve the heavy overheads, the mature retailer may return to the entrance phase. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

This model's flaw is that it just considers expenses and is unable to explain why profitable premium market specialist companies continue to exist. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

2. Retail Accordion Theory

The retail accordion theory was created to explain how retailers decide how many and what kinds of product categories to carry. Its underlying premise is that businesses cycle through a range of general goods, more specialized products, and then back to general goods. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

To meet the demands of many customer categories, retail businesses would stock a wide variety of products in the early phases of establishment and sale. There are more experts vying for customers' attention as the retail landscape expands. Consumers may, however, be drawn to the ease of finding a variety of things in one location. As a result, specialist stores may need to become more generalist in order to compete. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

3. Retail Lifecycle Theory

This idea was devised in response to flaws in the retail model's wheel, with a focus on costs to counteract the accordion theory's problem of emphasizing products/goods. The overall product lifecycle theory is reflected in this theory, which postulates that retail outlets will go through a lifecycle beginning with development and introduction, followed by growth that may be split into early and later growth with the possibility of an accelerated growth category. After that, the company reaches its maturity, which may be followed by a decline or a renewal that restarts the lifespan. These can be used for retail formats and selling channels as well as retail stores. Retailers might be drawn to new forms and trends that have promise, but they might encounter fierce competition because many companies might be drawn to the new opportunities. Disruptive breakthroughs may also lead to new possibilities. As with catalogs in the nineteenth century and e-commerce in the twenty-first, department shops were a disruptive invention when they were first introduced in the nineteenth century. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

Non-Cyclic Retail Theories

Non-cyclic patterns show the retail environment as one where several factors are at play and where ongoing adaptation occurs without a repeating pattern being present.

1. Conflict Theory

Dialectic theory, a well-known conflict theory based on Marx's Theory of Evolution, is the cornerstone of conflict theory. The fundamental tenet is that conflict is necessary for progress to occur in any setting, with new ideas replacing the outdated ones. These new ideas may then be imitated to produce a hybrid or novel structure, which will ultimately be superseded. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

This implies that in a retail setting, a firm or format will face competition from other firms or formats. The older companies or formats will imitate the new concepts in an effort to create a synthesis as the new form or format becomes more successful. For instance, by offering online grocery buying, supermarkets have imitated the online shipping environment. With Amazon's "save and subscribe" service, which delivers recurring items on a set time, including some groceries, and the recent introduction of the grocery shop offering same-day delivery in test areas, online businesses have recently tried to outbid supermarkets. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

It is predicted that the best elements of the earlier models will probably be kept and merged with fresh, competitive concepts to produce new retail versions. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

This theory could help to explain how and why some patterns seem to emerge, become adopted, and then spread, resulting in hybrid models. The model does not explain why many traditional retail businesses do not alter and evolve, and the claim that the blending of ideas is not always obvious makes this model appear confusing are two of its flaws. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

2. Environmental Evolution Theory

The basic tenet of the environmental evolution theory is that retail businesses will adapt and develop as their microenvironment changes. According to this hypothesis, businesses that can adapt and benefit from environmental changes have the best chance of surviving and thriving. Planning, for instance, can supply information that can be exploited by using methods like a PEST analysis or a Porter's Five Forces Analysis. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

There are, however, flaws in this concept. While many businesses do react to outside influences, many merchants adopt a proactive stance in an effort to achieve competitive advantages. (Theories of Retailing – Cyclic and Non-Cyclic Theories, n.d.).

2.2.2.1 Retail Channel: Physical Retailing

Brick and mortar refers to a company's or organization's actual physical location within a building or other structure. A brick-and-mortar firm is a corporation that owns or rents retail storefronts, industrial production facilities, or warehouses for its operations. (Moore, K., and Reid., S., 2018) In the lingo of e-commerce enterprises in the 2000s, brick-and-mortar businesses are businesses having a physical presence (for example, a retail store in a building) that offer in-person client interactions.

This phrase is frequently used to contrast a transient business or an internet-only presence, such as fully online shops, which do not have a physical location where customers may visit, chat with employees in person, touch and handle items, or make purchases directly from the business. On the other hand, these internet businesses often have private physical locations where they either conduct business operations (such as corporate headquarters and back office locations) or product storage and delivery warehouses. (Moore, K., and Reid., S., 2018) Brick-and-mortar businesses are more likely to experience challenges like foot traffic, storefront exposure, and appealing interior design than internet ones. A successful, well-designed website, a reputable e-commerce payment system, a reliable delivery or shipping service, and effective online marketing methods are all necessary for an online-only firm.

2.2.2.2 Retail Channel: Online Retailing

Online shopping is a form of electronic commerce that enables users to purchase products or services directly from vendors via the Internet using a web browser or a mobile application. Customers locate a product of interest by going to the retailer's website directly or by utilizing a shopping search engine to look up alternative vendors. Shopping search engines evaluate the pricing and availability of the same goods across several e-retailers. (Bloomenthal, A. , 2019)

Business-to-consumer (B2C) online shopping is the act of purchasing goods or services from an online store in a manner physically similar to visiting a traditional "bricks-and-mortar" store or shopping mall. Business-to-business (B2B) online purchasing is the process of setting up an online store to allow businesses to purchase from other businesses. (Bloomenthal, A. , 2019) A typical online store enables the user to explore the selection of goods and services offered by the business, examine pictures or photographs of the goods, and access details such as prices, features, and specs.

2.2.3 Importance of Retail

Customers gain from retailing because businesses use marketing strategies to give customers access to a variety of goods and services. A sense of space, time, and ownership is also facilitated by retailing. The assistance of a store may also help a product's reputation (Tan et al., 2009). Retailers stock up on supplies to guarantee that goods and services are available for use by customers. Because convenience stores are open for longer during the week, customers have more alternatives and flexibility.

Retailing is crucial because, until a product or service is bought and used by a customer, it has no value in their eyes. Retailers receive their goods and services from a range of suppliers. To better serve customers' needs and facilitate access, group them in one location. (Berens, J.S., 2013)

A nation's economic progress is significantly influenced by the retail industry. Our lives now cannot be separated from retail. The retail sector employs a sizable workforce, and consumer spending on retail goods drives the majority of the global economy. (Berens, J.S., 2013) The nations that have experienced the greatest

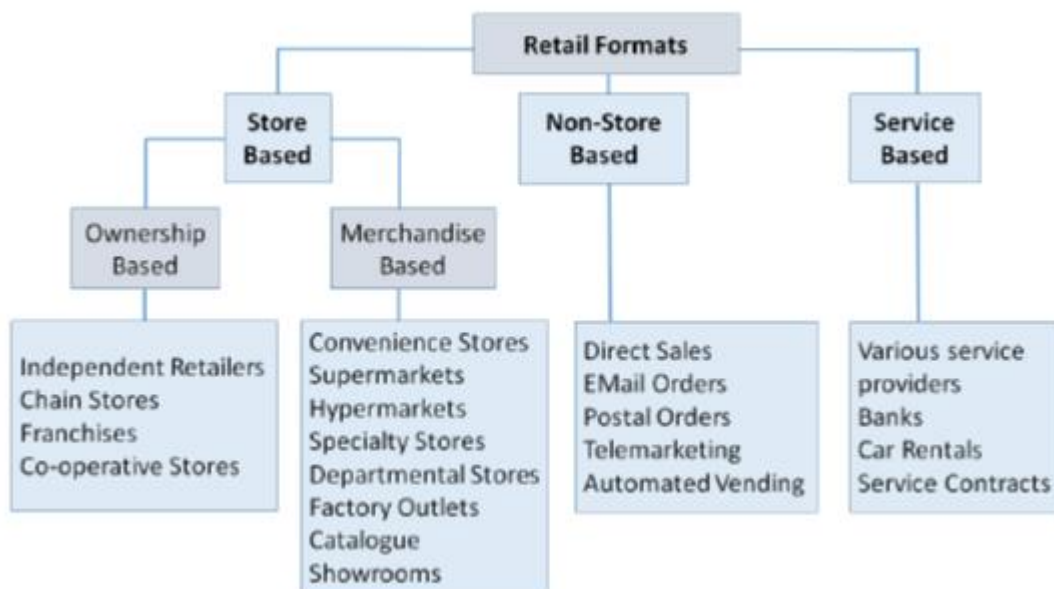
economic and social success tend to have a robust retail sector. One of the most significant businesses in the world, retailing is essential to the prosperity of the nation's economy. Healthy retail sector growth speeds up economic development.

There are several individuals and organizations involved in the production, marketing, and sale of goods. After agriculture, retail is the industry that generates the second-highest amount of income and jobs globally. It provides opportunities for both the educated and competent and the least educated and skilled people. Merchandising, store management, and running a retail store are just a few of the many job choices available in the industry, which is a significant source of employment. (Vedamani, G.G., 2012)

2.2.4 Classification of Retail Formats

Retailers have altered substantially in response to shifting consumer demands and changing trends. According to Vichoray (2012) various retail formats have arisen over time, each of which is an improvement on previous ones. Store-based and non-store-based retail stores can be divided into two categories: store-based and non-store-based. Store-based stores are those that employ the traditional format, whilst non-store-based businesses do not. Store ownership is further separated into two categories: ownership and merchandise. This section goes over some of the most popular formats in each classification.

Figure 1 Classification of retail formats



Source: Author based on IIBM Institute of Business Management (2015) and Vichoray (2012)

Ownership Based Retailing

The types of ownership based retailing are as follows:

1. **Independent Retailers:** They run a single store on their own, according to their own rules. The firm can be run by their family members, and it can be passed down from one generation to the next. The ability to immediately forge close bonds with clients is the main benefit. Independent grocery stores, flower shops, stationery stores, and book stores are a few examples.
2. **Chain Stores** – A collection of stores that are all owned by the same person is referred to as a chain. Chain stores stock and sell comparable goods. They are scattered over many cities and areas. Retailers can preserve particular products based on regional customer preferences, which is advantageous. Examples include Shopper's Stop, Westside Stores, and others.
3. **Franchises** – These are stores that operate under a well-known brand name or a certain format thanks to a franchisee-franchisor relationship. There are two types of them.
 - Business format. For example, Pizza Hut.
 - Product format. For example, canned coffee of Starbucks.
4. **Consumers Co-Operative Stores** – These are consumer-owned and operated businesses with the goal of delivering essentials at a lower cost than the market. To keep the business healthy, they must remain current with current business and political policies. (Vichoray (2012))

Merchandise Based Retailing

The types of Merchandise based retailing are as follows:

1. **Convenience Stores** – They are small establishments that are usually found near residential areas and are open till late at night or 24 hours a day. Food, eggs, milk, hygiene, and groceries are all available in these businesses. They cater to customers who wish to make purchases quickly and easily.
2. **Supermarkets** – These are enormous stores with poor profit margins and high volume. They cater to the mass market, with sales areas ranging from 8000 to 10,000 square feet. They sell fresh and canned foods, as well as toiletries,

groceries, and other household supplies. At least 70% of the retail space is dedicated to food and grocery items.

3. **Hypermarkets** – These are one-stop shopping retail establishments with a minimum of 3000 square feet of sales space, with non-groceries taking up 35% of total space. They typically share space with restaurants and coffee shops and serve a variety of consumers. The hypermarket can be anywhere between 80,000 and 250,000 square feet in size. Along with other things, they sell electronic devices, books, CDs, DVDs, bikes, and fitness equipment.
4. **Specialty Stores** – Home furnishings, household electrical equipment, computers and related products, and other items are available in these retail outlets. They also provide consumers with high-quality service and product information. They have at least 8000 square feet of selling space.
5. **Departmental Stores** – It is a multi-level, multi-product retail store that ranges in size from 20,000 to 50,000 square feet. It provides food, clothing, and home items with selling space ranging from 10% to 70%.
6. **Factory Outlets** – These are retail establishments that sell things in excess quantities at a reduced price. These outlets are situated near production facilities or in close proximity to other factory outlets.
7. **Catalogue Showrooms** – Consumers can refer to product catalogs kept in these retail outlets. The customer must choose a product, write down its product code, and hand it over to the clerk, who will subsequently deliver the merchandise from the company's warehouse. (Vichoray (2012))

Non-Store Based (Direct) Retailing

It is a type of retailing in which the shopkeeper interacts directly with the customer at work or at home. The consumer learns about the goods through an email or phone call from the retailer, or through a television or Internet advertisement. The vendor throws a party in order to meet new individuals. The product is then introduced and demonstrated, along with its utility and benefits. Buying and selling take place in the same location. The consumer is a distributor in and of itself.

Non-Store based retailing consist of non-personal contact based retailing such as –

1. Mail Orders/Postal Orders/E-Shopping – The customer can use an online product catalog to place an order for the product by email or postal mail.
2. Telemarketing – On television, the products are advertised. The end of the advertisement includes descriptions of the cost, warranty, return policies, purchasing options, contact information, etc. Calling the retailer's number allows customers to place orders. The merchandise is subsequently delivered to the customer's door by the retailer.
3. Automated Vending/Kiosks – It provides regularly purchased things like drinks, candies, chips, newspapers, etc. round-the-clock and is quite convenient for the customers. (Vichoray (2012))

The success of non-store based retailing immensely lies in timely delivery of correct product.

Service Based Retailing

These merchants offer a variety of services to their customers. Banking, car rentals, power, and cooking gas container delivery are among the services available.

Service quality, customization, distinction, and timeliness of service, technical advancements, and consumer-oriented pricing all contribute to the success of service-based retailers. (Vichoray (2012))

2.2.5 Clothing Retail Sector

Clothing, like food, is one of humanity's most fundamental needs. Ready-to-wear apparels such as shirts, T-shirts, trousers, jeans, ladies wear, children's wear, baby clothes, and hosiery garments such as socks, gloves, and inner wear are the most common types of clothing.

Figure 2 Clothing and Textile Types



Source: Rowley, J. (2009)

2.2.6 E-Commerce

Online business transactions are referred to as "e-commerce," or "electronic commerce." It involves online buying and selling of goods and services, as well as the platforms and resources required to carry out these transactions. (Bloomenthal, A., 2019) E-commerce, which can be performed on computers, tablets, or smartphones, can be thought of as the online equivalent of catalog shopping. Almost any good or service may be purchased online, including books, music, airline tickets, and financial services like stock trading and online banking.

E-commerce operates in all four of the following major market segments:

1. Business to business (B2B): The most popular e-commerce model describes business-to-business interactions when the customer is another company. Examples consist of Sage, a cloud-based accounting and invoice management software for small businesses.
2. Business to consumer (B2C): online transactions that take place between businesses and customers. Online stores sometimes use a business-to-consumer (B2C) business model; for instance, IKEA, Tesco, and Walmart allow customers to make purchases online.
3. Consumer to consumer (C2C): One of the earliest ecommerce business ideas is transactions between consumers. On an online marketplace like eBay, C2C transactions take place.
4. Consumer to business (C2B): transactions in which customers provide businesses with their goods or services in exchange for money. Examples are websites that allow individuals to purchase stock photos directly from various photographers and crowd funding initiatives.

2.2.6.1 E-Commerce in Palestine

In Gaza and the West Bank, the Palestinian economy is mainly reliant on Israeli imports. In 2018, overall imports amounted for more than 50% of GDP, with Israel accounting for over 55%. (PCBS,2019) Furthermore, Israeli-imposed restrictions and roadblocks result in expensive import and export transaction costs. These costs are passed on to customers in the form of higher prices.

Online shopping is becoming more popular in the West Bank and Gaza. The Palestinian postal service said in November 2019 that it has received over half a million post items since the beginning of the year, with China accounting for over 85% of the total. (PP,2019) This suggests that e-commerce purchases of Chinese goods are rapidly increasing. Users typically identify things they need on social media and negotiate pricing and delivery directly with the seller, according to interview results. If the customer has a bank account, they can pay for the merchandise ahead of time. Consumers in the West Bank, on the other hand, prefer to pay by cash on delivery in most situations, especially when purchasing from local merchants. In addition, elderly buyers like to inspect things before making a purchase, according to interview results.

2.2.6.1.1 Buying from Local Vendors

Traditional local vendors have been more aware of the possibilities of e-commerce to help them form their businesses over the last two years. Many have enlisted the assistance of technological specialists to help them develop an online presence. Generating accounts on social media platforms, mainly Facebook and Instagram, and capitalizing in digital marketing efforts were enough for some vendors. Others have built their own e-commerce platforms, accounting software, and point-of-sale (POS) systems. Even some of these more digitally competent firms, however, conduct business online using outmoded technology.

Traditional local vendors have been more conscious of the possibilities for e-commerce to help them build their businesses over the last two years. Many companies have enlisted the assistance of technological specialists to help them

develop an online presence. Creating accounts on social media platforms, particularly Facebook and Instagram, and spending in digital marketing efforts were sufficient for several vendors. Others have developed their own e-commerce platforms, accounting software, and point-of-sale (POS) systems. Even some of these more technologically advanced vendors, however, conduct business online using obsolete technologies. COD is the most typical payment method when buying from a local dealer. COD causes various challenges for local merchants in emerging countries, according to studies on e-commerce in the region, including high return rates. Local vendors' digital marketing experience is low, and it must be strengthened in order for them to reach more customers online through targeted marketing campaigns on strategically chosen social networks. Customers in the West Bank and Gaza interact with brands through social media accounts, therefore search engine optimization (SEO) is not widespread.

2.2.6.1.2 Buying from International Vendors

Palestinians in the West Bank and Gaza are growing interested in purchasing products from international vendors and well-known e-commerce websites, in accordance with worldwide trends. Only a small percentage of the population can buy items and services online due to a lack of financial access in the area. These transactions are hampered even further by the lack of specific e-payment technologies in the West Bank and Gaza.

When purchasing products from international vendors, Palestinian consumers in the West Bank and Gaza encounter numerous logistical challenges. Several online marketplaces and e-commerce platforms do not ship directly to the West Bank and Gaza. Buyers frequently utilize P.O. Box addresses of contacts in Israel to ensure that their products are delivered. Certain websites provide shipping to Palestine, but due to Israel's control over incoming mail to the West Bank and Gaza, deliveries are regularly delayed. Buyers are frequently required to notify their local post office ahead of time that a cargo is expected and leave their contact information in order to ensure delivery. This causes delays in corporate processes and raises risk, which disadvantages Palestinians.

2.2.7 The Emergence of Online Platforms and the Switch to Online Retail

Without a doubt, the internet shopping platform has propelled the retail industry to new heights. Customers benefit from lesser operating expenditures and retailers profit from lesser operating expenses thanks to communication technologies (Steel et al., 2013). The internet channel has progressed from a "alternative" to the physical business to a mainstay as payment and distribution methods have improved. Discussions have centered on whether the online and "brick-and-mortar" channels are substitutes or complements in nature (Fornari, et al, 2016), as well as the online and offline channels' comparative roles in the buying process.

Several research on "substitution" effects imply that a consumer who has been familiarized to one shopping channel will quit the other. Customers will "migrate" from physical stores to online stores as the attractiveness of online shopping grows (Zhang et al., 2016). In this way, internet platforms compete with old-fashioned businesses as a sales channel for products and services.

On the other hand, more research is beginning to focus on the many activities of physical stores in the multi-channel environment, as well as the "synergy" effect of online and in-store shopping. The first use is "showrooming," which involves displaying product information in a real store and allowing customers to access the product during their "research shopping". Despite the fact that the transaction is not made in-store, Fornari et al. (2016) imply that the physical store presence enhances the retailer's overall income through direct and indirect synergy effects.

Another role that an internet channel cannot (completely) replace is the in-person meeting of specific services, such as tailored service appointments, customer grievances, product restoration, and refills (Miquel-Romero et al, 2020). In experimental shopping, physical stores provide products and store design to "immediately amplify the physical experience" of customers (Alexander & Cano, 2020) and integrate the promoting influence from many channels (Fornari et al, 2016), therefore increasing sales prospects.

Meanwhile, retailers assess the effectiveness and profitability of various distribution methods. Online platforms assist merchants in lowering operating costs (Baen, 2000;

Dixon & Marstn, 2002), increasing corporate efficiency (Burt & Sprks, 2003), while also increasing competition pressure through greater transparency (Hendershott & Hendershott, 2000). Numerous studies have found that the cost of making online platforms, as well as the performance of virtual retailing, influence e-commerce adoption. Colla and Lapoule (2012), alternatively, believe that e-commerce allows merchants to expand their market coverage and draw attention to their physical storefronts.

While many of these have been emerging over the previous few decades, the COVID-19 pandemic has proven to be game-changing. The next section focuses on the impact, which is huge, deep, and widespread.

2.2.8 Covid-19 Impact on the Fashion Industry

The Covid-19 project has had a significant impact on the fashion industry. Many fashion enterprises have been forced to temporarily close their doors, which has led to furloughs or job losses for their staff. Others were compelled to permanently close their doors after failing to reach the established income sales targets for each of their separate retail outlets, while other local fashion retailers and well-known fashion businesses were obliged to do so. The lack of a website or social media presence to facilitate online sales also meant that small, independent fashion retailers were losing out on daily income from any potential sales. (Auld, 2021)

Despite having primarily negative consequences on the fashion industry, Covid-19 also had a number of positive effects. Large fashion e-commerce businesses, for instance, have benefited greatly from the general public's incapacity to make in-person purchases. (Auld, 2021)

Of course, when talking about fashion, famous fashion shows must be brought up. Fashion weekends including London Fashion Week, Paris Fashion Week, Milan Fashion Week, and others must reschedule or even cancel their yearly events as a result of COVID-19. For the general public to see as well as any fashion retail buyers eager to buy new lines for their stores, major fashion houses like Dior and Chanel figured out a way to continue showcasing their newest clothing lines in a fashion show/catwalk format. There are speculations that post-covid fashion shows won't be

the same because they will reportedly take place virtually rather than in person. (Auld, 2021)

Covid-19 has also significantly improved the fashion industry by making modern clothing more environmentally friendly. As a result, the environmental impact of clothing and material waste has decreased. Even though fast fashion apparel is popular, secondhand or antique clothing is frequently recycled and reimagined to resemble brand new while yet following current fashion trends. (Auld, 2021)

2.3 Similar Studies

2.3.1 Lessons From The Covid19 Pandemic: The Case Of Retail And Consumer Service Firms (2022)

Author(s)

Louise Grimmer

Summary

Business activities have been impacted by the COVID-19 epidemic in every industry and sector worldwide. The influence of government stimulus and support programs, the impact of lockdowns and other trade restrictions, and how firms have changed their operations are all topics that scholars, practitioners, and policymakers continue to study. The ability to conduct empirical scholarly research into how retail and service businesses have responded to the challenges and potential opportunities presented by the pandemic, as well as how owner/managers have pivoted in a (often) uncertain trading environment, is made possible by the dynamic nature of the virus and the changing sociopolitical and economic landscape.

Methodology

This study examined the effects of the first wave of the pandemic in 2020 on business owners (N = 268) of SME retail and service businesses in Tasmania, an Australian island state. Survey is the tool used in this research study.

Major Findings

In spite of the fact that more than sixty-five percent of respondents said their business's income dropped in 2020, almost eighty percent said they were confident it would survive into 2021. Although businesses did not generally consider the level of environmental hostility as being primarily high, there was a strong association between assessments of business performance and the degree of confidence in the survival of the business. During the epidemic, businesses changed how they operated by introducing new goods and services, stepping up marketing efforts, shifting to the use of technology, and emphasizing their "localness."

2.3.2 The Influence Of Covid-19 In Retail: A Systematic Literature Review (2021)

Author(s)

Marisa Lopes and João Reis

Summary

The goal of this study is to discuss the current state of knowledge about COVID-19's impact on retail, particularly from the economic, social, and health perspectives.

Methodology

To accomplish so, the researcher conducted a systematic literature review, a process that allows for an efficient description of the literature and allows for the provision of a comprehensive understanding of the phenomena through the interpretation of relevant published publications.

Major Findings

The results showed that the sector required to develop fresh strategies to reduce the effects of the corona virus, including social and physical isolation, safety and hygiene precautions, modifications in distribution and communication channels, and clearer merchant messaging. The use of multiple digital payment systems and new distribution techniques to comply with the new sales and delivery rules, as well as other crisis-related efforts to stop the spread of the corona virus, have accelerated the phenomenon of digital transformation. The significance of these components in creating a new retail action model that meets consumer wants is emphasized in this essay.

2.3.3 The Impact Of The Covid-19 Pandemic On Retailer Performance: Empirical Evidence From India (2020)

Author(s)

Amgad S.D. Khaled, Nabil Mohamed Alabsy, Eissa A. Al-Homaidi, Abdulmalek M.M. Saeed

Summary

The goal of the study is to compile a list of the issues that shops are encountering during the COVID-19 situation. The study is conclusive, useful, and based on a single cross-sectional research design.

Methodology

Quantitative data was generated using the research instrument (a questionnaire). Employees of major retail stores in India were surveyed and provided with 500 responses.

Major Findings

The results of the current study show that while consumer and brand protection, use of technology, and supply chain have a major negative influence on retailer performance, employee well-being and government restrictions have a considerable positive impact. This study will help retailers recognize the significance of technology in the modern world and create employee protection measures. This study highlights the need of flexibility in carrying out strategic strategies, but businesses must also create comprehensive action plans that involve selecting project managers and defining objectives and deadlines. It is vital to take decisive action if the current reality of retailers deviates from the former standard.

2.3.4 The Impact Of Coronavirus (Covid-19) Pandemic On Retail Business In Saudi Arabia: A Theoretical Review (2020)

Author(s)

Saad Alflayyeh , Haseebullah , Fozi Ali Belhaj

Summary

This study's major objective is to examine how the coronavirus (Covid-19) outbreak has affected Saudi Arabia's retail sector. E-commerce has expanded exponentially as the traditional brick and mortar retail sector has been in decline in recent years due to the corona pandemic lockdown. Additionally, it has been noted that consumer preferences and purchasing habits are slowly moving away from earlier fads. Following these problems, when businesses have failed, the study has attempted to understand the factors influencing the retail sectors in the kingdom, with some significant discoveries.

Methodology

The study is descriptive in character and conducts a thorough analysis using both primary and secondary data. In order to critically analyze the state of Saudi Arabia's retail industry and its effects on customer behavior, secondary data was gathered from the Ministry of Commerce's websites, Research Reports, magazines, and other publications. This investigation into the effects of coronavirus on the retail industry is likely the first of its type in the kingdom.

Major Findings

The customary brick and mortar retail industry has been lessening over time, while e-retailing has developed immensely during the lockdown of the corona epidemic. Additionally, it was observed that consumer tastes and buying habits are gradually changing from previous trends. There are some crucial lessons that can be drawn from the retail industry's experiences in the wake of such adversity, where businesses have failed, that may aid smaller players and other retail establishments in managing their businesses more effectively and reacting quickly to the shifting dynamics of demand era.

2.3.5 The Impact Of The Covid-19 Pandemic On Retail In City Centres (2022)

Author(s)

Yasaman S. Lashgari and Sina Shahab

Summary

City centers and their retail spaces have seen substantial modifications over the past few decades and have fought to stay commercially viable. This condition has worsened because of the COVID-19 epidemic and the public health response to the disaster, which has presented a significant challenge to the city centers' already precarious economic situation. Despite the pressing need for recommendations on how city centers should handle the current crisis, very few research have concentrated on how COVID-19 has affected city center retailing.

Methodology

In order to better understand how the pandemic has influenced retail in city centers, this research conducts a systematic review. Additionally, it gives recommendations for ensuring a sustainable future for city centers and insights to enable improved decision-making regarding the future of shopping in city centers.

Major Findings

The analysis, carried out between 20 November 2021 and 20 January 2022, reveals that the COVID-19 pandemic and the following public health response have intensified some significant changes in consumer preferences and the function of city centers. These changes have led to an increase in the number of retailers using multichannel retailing and repositioning tactics. This article concludes that decision-makers should encourage the repurposing of vacant and failing retail spaces, promote an experience economy, and establish episodic retail spaces in order to create lively and viable city centers post-pandemic.

2.3.6 The Negative Effect Of The Covid-19 Pandemic On The Acceleration Of Startup Innovation In The Retail Supply Chain (2021)

Author(s)

Kum-Jong Jung and Byung-Hoon Jeon

Summary

Globally, the covid-19 pandemic has prompted the deployment of stringent measures including social isolation and lockdown, which have had a significant impact on the retail sector. This study will look at how the COVID-19 pandemic has slowed down innovation among startups in the retail sector.

Methodology

The data collection process in this procedure begins with a formulated and direct research question, which means that instead of asking how a change in one variable leads to a change in the other, the research question seeks to understand the meanings and experiences derived from the piece of communication. The current authors used the qualitative content approach in this procedure.

Major Findings

The negative impact of the Covid-19 pandemic on the acceleration of startup innovation in the retail industry is discussed in this section along with possible solutions. The majority of the answers come from peer-reviewed literature. To maintain their viability and spur innovative developments in the industry, all stores should react to the negative effects of the COVID-19 epidemic. According to this study, the retail sector should support innovations and modifications in order to combat the harmful consequences of the COVID-19 epidemic. The study has demonstrated how important flexibility is for adjusting amid a crisis.

Chapter 3

Research Methodology

3.1 Introduction

This chapter delves into the technique used in this study. It demonstrates how the answers to the research questions in Chapter One were obtained. The methodology for this study outlines the population and sample unit, as well as the interview and interview questions, which were utilized to collect data for this study.

3.2 Research Design

This is a qualitative explorative study, the method used to collect data is the interview. Interviews are most effective for qualitative research because they help you explain, better understand, and explore research subjects' opinions, behavior, experiences, and phenomenon.(Dipboye, R. L., et al ,2012). In this case the phenomenon was the covid-19 pandemic. By using the interview as a tool, we were able gain insight into the experiences and follow the sequence of events following the covid-19 outbreak with the managers or shop owners. Two types of interviews were conducted, face to face interviews and phone interviews. Each interview took approximately from thirty minutes to an hour in length. The Interview questions were open-ended questions so that in-depth information will be collected.

Before each interview, consent was taken from the participants. The reason and aim of the interview were explained to the participants and that any data would be solely for research purposes. Complete anonymity was clarified to each manager or shop owner before the interview commenced. A copy of the transcribed answers were given to the interviewees.

In order to comprehend events in particular circumstances, such as "real-world situations where the researcher does not attempt to influence the phenomenon of interest" (Patton, 2001, p. 39), qualitative research adopts a naturalistic approach. According to Strauss and Corbin (1990, p. 17), qualitative research is "any kind of research that produces findings that are not arrived at through statistical procedures or other means of quantification" and is instead "any kind of research that produces findings that are arrived at through real-world settings where the "phenomenon of

interest unfold naturally" (Patton, 2001, p. 39). Qualitative researchers aim for illumination, comprehension, and extrapolation to similar circumstances rather than cause determination, prediction, or generalization of data (Hoepfl, 1997).

3.3 Population and Sample

The population of the study consists of all registered clothes retail shop owners in the Hebron governorate. There are 284 clothes retail shops in the Hebron governorate.

The sample size taken were 21 selected managers and shop owners. The sampling technique was purposive and convenience sampling. The reason 21 managers and shop owners is considered representative in this study is that the tool used in this study is the interview and according to Guest et al. (2006), 12 interviews should be adequate to reach data saturation in homogeneous research using purposive sampling, like many qualitative studies.

Of the 21 interviewees, seven were taken from the Men's retail, nine from women's retail and five from children's retail shops.

Time of the interviews collected took place during the months of March and April 2022.

3.4 Data Collection

A semi-structured interview was conducted with 21 randomly selected managers and shop owners in the Hebron governorate to test the influence of covid-19 on their retail business. Of the 21 interviewees, seven were taken from the Men's retail, nine from women's retail and five from children's retail shops.

A list of all the clothing retail shops in Hebron was acquired from the Hebron chamber of commerce. The total number of registered retail companies in Hebron governorate is 284 shops.

Initially 43 randomly selected businesses were contacted to be interviewed to be part of this research study but 22 rejected to be a part of this study. The rejection rate was 51 percent. When the reason of rejection was asked the answer was mostly a fear of sharing secret information so no one would gain a competitive advantage over them

based on their acquired experience. They did not want to give any recommendations to other retail shops whom they perceived as their competitors. Even though complete anonymity was promised to each participant and any information given would only be used for research purposes. Another reason for rejection was that the interview was relatively long and time consuming.

3.4.1 Steps Undertaken to Evaluate Interview Results

Step1: Two types of interviews were used: face to face (14 out of 21) and phone interviews (7 out of 21). Phone interviews were taken at the request of the interviewees because of convenience. A list of the questions was prepared before each interview. The language of the interview is Arabic. The duration of the interviews ranged from 45 minutes to 90 minutes. The interview started with an introduction for the purpose of the interview and complete anonymity was insured to create rapport with the interviewee. Each question was asked and the answers for each question were transcribed and a copy was given to the interviewee.

Step2: The transcripts were read more than once in order to point out similarities and differences of the answers. The transcripts were divided into three piles, Men's retail, women's retail and children's retail. All the similar answers of all three piles and topics were pointed out and underlined in each transcript for each interviewee.

Step3: The most significant answers to the questions of interviews were taken and placed into the main categories. A separate list of all the most correlated answers given was transcribed for each question.

Step4: The frequency of answers was given to each answer by all participants was taken.

Step5: The main ideas were then added to tables where the frequency of each answer was tallied and added to the table in order to see the percentage of the frequency that each answer was repeated.

3.4.2 The Interview Questions are as Follows:

Interview question 1: How did you start up your business in retail sector?

Interview question 2: Did you face any major challenges in your retail business?

Interview question 3: How was it like working in clothes retail before the Covid-19 outbreak in purchasing merchandise from suppliers?

Interview question 4: How was it working in retail before the Covid-19 Outbreak in selling merchandise to customers?

Interview question 5: What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (All)

Interview question 5A: What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (Men)

Interview question 5B: What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (Women)

Interview question 5C: What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (Children)

Interview question 6: What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (All)

Interview question 6A: What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (Men)

Interview question 6B: What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (Women)

Interview question 6C: What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (Children)

Interview question 7: How did you overcome the challenges of Influence of Covid-19 on your retail business?

Interview question 8: What do would you liked to have done differently before the outbreak to better prepare you for corona outbreak?

Interview question 9: What recommendations, if any, for people working in the clothes retail sector post covid-19 outbreak times? (All)

Interview question 9A: What recommendations, if any, for people working in the clothes retail sector post covid-19 outbreak times? (Men)

Interview question 9B: What recommendations, if any, for people working in the clothes retail sector post covid-19 outbreak times? (Women)

Interview question 9C: What recommendations, if any, for people working in the clothes retail sector post covid-19 outbreak times? (Children)

3.5 Reliability and Validity

The researcher conducted this research in an unbiased manner; the purpose of this research was to gain information about the influence of covid-19 on the clothes sector based on the experiences of managers and shop owners. There was no previous perception of the influence of covid-19 on the clothes retail sector in the Hebron governorate.

A pilot study was conducted on five participants and it was found that the questions were clear, well understood and concise. The researcher conducted a pilot study on five participants.

By making sure that informants are extremely clear about the nature of the research, why the researcher is there, what she is studying, how she will collect data, and what she will do with it, the researcher was able to assure validity. The researcher spent a lot of time getting to know the individuals and developing a trusting relationship with them.

During each interview the researcher transcribed all the answers given by the participants, and took the time to read the written answers to them in order to make sure that what was written was the intended answer of the participant. A copy of the questions and transcribed answers were given to each interviewee.

3.6 Summary

The research strategy, which used a qualitative technique and was referred to as a descriptive study, was covered in chapter three of this study. the sample, population, and data gathering techniques utilized to assess the interviews. Justification for validity and dependability was provided. The methods used to conduct this study was thoroughly explained.

Chapter 4

Research Findings and Analysis

4.1 Introduction

This chapter aims to present the findings of the research. The results based on the interview questions is presented in the tables throughout this chapter.

4.2 Qualitative Research

In order to comprehend events in particular contexts, such as "real-world situations where the researcher does not attempt to influence the phenomenon of interest" (Patton, 2001), qualitative research adopts a naturalistic approach. According to Strauss and Corbin's definition of qualitative research, it is "any kind of research that produces findings that are not arrived at through statistical procedures or other means of quantification" (Patton, 2001). Rather, it is "any kind of research that produces findings that are arrived at through real-world settings where the "phenomenon of interest unfold naturally."

The interview questions were structured based on the comparative questions in order to find the influence of covid-19 on each retail clothes shop in the Hebron governorate. Interview questions were asked on how the retail shops were like before the phenomenon of covid-19 and what the main differences faced by the managers and shop owners are after the pandemic. The questions were derived from the questions asked in the study of Lopes and Reis (2021) and the survey questions of Grimmer (2022). The interview questions were open-ended questions; however, the different interviewees frequently repeated many of the answers.

In order to answer the research questions, the researcher identified some categories that encompass repetition among the 21 participants to each interview question.

To avoid repetition, the repeated answers were listed and a percentage given to the frequency of the answer by all the interviewed managers and shop owners. This method of filling out the data into tables is based on the methodology of Lopes and Reis's research.

4.3.1 Table 1 Interview Question 1:

How did you start up your business in retail sector?

<u>Answers given to question</u>	<u>Frequency</u> <u>/21</u>	<u>% of 21</u>
Worked in family business	8	38%
Started working at a young age in this field	16	76%
Wanted to start a business	14	67%
Personal preference	11	52%
No response	2	10%

The purpose of this question was to start the interview and establish rapport in order to get more in depth answers from the interviewees.

In table 4.3.1 the results show that thirty eight percent of the participants work in a family business. The participants that started working in this industry at a young age is seventy-six percent. Sixty-seven percent of participants started a business of their own. The table shows that fifty-two percent started mainly because of preference to work in the clothes retail sector. Ten percent of participants did not feel comfortable sharing this answer.

4.3.2 Table 2 Interview Question 2:

Did you face any major challenges in your retail business at startup?

<u>Answers given to question</u>	<u>Frequency</u> <u>/21</u>	<u>% of 21</u>
Finance	16	76%
Location of shop	17	81%
Had no experience in the clothes industry	6	29%
Friends and family not supportive	3	14%
Lack of planning ahead	18	86%
No response	1	5%

The purpose of this question was to start the interview and establish rapport in order to get more in depth answers from the interviewees.

In table 4.3.2 the results show that seventy-six percent of participants faced financial challenges. Eighty-one percent of participants stated that there is a problem with the location of the shop. Twenty-nine percent of participants had no prior experience in the clothes retail industry. Fourteen percent of participants had friends or family that did not support them in working in the clothes retail industry. Eighty-six percent of participants said they lacked planning for the future while working in this field. Five percent of participants were not comfortable sharing.

4.3.3 Table 3 Interview Question 3:

How was it like working in clothes retail before the Covid-19 outbreak in purchasing merchandise from suppliers?

Answers given to question	Frequency /21	% of 21
Easy travel	17	81%
Low margin of error in product from vendor	13	62%
No shipping delays	9	43%
Chose materials and quality personally	19	90%
No response	1	5%

The purpose of this question is for comparative purposes and to help identify the differences of before and after covid-19 pandemic.

In table 4.3.3 the results show that eighty-one percent of participants stated easier travel before the covid-19 outbreak. Sixty-two percent of participants stated a low margin of error with the products purchased before covid-19. As one participant stated ' we got exactly what we ordered'. Forty-three percent of participants stated that there were no shipping delays. Ninety percent of participants choose the materials and quality of the garments purchased personally. Five percent were not comfortable sharing.

4.3.4 Table 4 Interview Question 4:

How was it working in retail before the Covid-19 Outbreak in selling merchandise to customers?

Answers given to question	Frequency /21	% of 21
Shop had more foot traffic	15	71%
Minimal online selling	7	33%
Customers could try-on products/ low returns	16	76%
Easily build customer relationship trust (face to face)	8	38%
No response	1	5%

The purpose of this question is for comparative purposes and identify the differences of before and after covid-19 pandemic.

In table 4.3.4 the results show that seventy-one percent of participants stated that their shops had more foot traffic before the covid-19 outbreak. Thirty-three percent stated that there was minimal online selling. Seventy-six percent stated the customers could try on garments in the dressing rooms of the shops; this caused a low return rate. Thirty-eight percent of participants stated that it was easier to build customer trust and have a relationship with the customer face to face. Five percent were not comfortable sharing.

4.3.5 Table 5 Interview Question 5:

What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (All)

Answers given to question	Frequency /21	% of 21
Not the same product ordered	18	86%
Difficulty to travel to China	14	67%
Turned to online purchasing	21	100%
Difficulty to travel to Turkey	8	38%
Factories closed that they previously worked with	7	33%
Higher shipping cost of goods from supplying countries	17	81%
Chinese factory started manufacturing masks instead of garments	6	29%
Stricter inspection policies at Israeli borders for products entering	19	90%
Traveling costs increased	12	57%
Factories produced less quantities	14	67%
Cost of merchandise increased	19	90%
Looked for local vendors	19	90%
No response	0	0

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.5 the results show that eighty-six percent stated the products they received were not the same as the product ordered; there was a high margin of error in products received. Sixty-seven percent of participants had difficulty traveling to china. A hundred percent of participants interviewed turned to online purchasing after the covid-19 outbreak. Thirty-eight percent of participants had difficulty traveling to Turkey. Thirty-three percent stated that factories they previously worked with completely shut down in china. Eighty-one percent stated the cost of shipping

increased from supplying countries. Twenty-nine percent of the factories that previously worked in garment manufacturing started manufacturing facemasks instead of garments. Ninety percent of participants stated that there were stricter inspection policies at the Israeli border for products entering, this added cost. Fifty-seven percent stated that traveling costs increased. Sixty-seven percent stated factories were producing garments in fewer quantities. Ninety percent stated that the actual cost of merchandise increased. Ninety percent of participants looked for local vendors. None of the participants were uncomfortable sharing an answer to this question.

4.3.6 Table 6 Interview Question 5A:

What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (Men)

Answers given to question	Frequency /7	% of 7
Not the same product ordered	7	100%
Difficulty to travel to China	4	57%
Turned to online purchasing	7	100%
Difficulty to travel to Turkey	1	14%
Factories closed that they previously worked with	2	29%
Higher shipping cost of goods from supplying countries	6	86%
Chinese factory started manufacturing masks instead of garments	1	14%
Stricter inspection policies at Israeli borders for products entering	7	100%
Traveling costs increased	3	43%
Factories produced less quantities	6	86%
Cost of merchandise increased	7	100%
Looked for local vendors	5	71%
Not comfortable sharing	0	0

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.6 the results show, with the focus of Men's clothes retail shop participants, there were many changes to purchasing merchandise from suppliers after the covid-19 outbreak. A hundred percent stated the products they received were not the same as the product ordered; there was a high margin of error in products received. Fifty-seven percent of participants had difficulty traveling to china. A hundred percent of participants interviewed turned to online purchasing after the covid-19 outbreak. Fourteen percent had a difficulty traveling to Turkey. Twenty-nine percent stated that factories they previously worked with completely shut down in china. Eighty-six

percent stated the cost of shipping increased from supplying countries. Fourteen percent of the factories that previously worked with the participants started manufacturing facemasks instead of garments. A hundred percent of participants stated that there were stricter inspection policies at the Israeli border for products entering, this added cost. Forty-three percent stated that traveling costs increased. Eighty-six percent stated factories were producing fewer quantities. A hundred percent stated that the actual cost of merchandise increased. Seventy-one percent of participants looked for local vendors. None of the participants were uncomfortable sharing an answer to this question.

4.3.7 Table 7 Interview Question 5B:

What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (Women)

Answers given to question	Frequency /9	% of 9
Not the same product ordered	9	100%
Difficulty to travel to China	8	89%
Turned to online purchasing	9	100%
Difficulty to travel to Turkey	7	78%
Factories closed that they previously worked with	5	56%
Higher shipping cost of goods from supplying countries	8	89%
Chinese factory started manufacturing masks instead of garments	4	44%
Stricter inspection policies at Israeli borders for products entering	9	100%
Traveling costs increased	8	89%
Factories produced less quantities	8	89%
Cost of merchandise increased	9	100%
Looked for local vendors	9	100%
No response	0	0

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.7 the results show, with the focus of Women's clothes retail shop participants, there were many changes to purchasing merchandise from suppliers after the covid-19 outbreak. A hundred percent stated the products they received were not the same as the product ordered; there was a high margin of error in products received. Eighty-nine percent had difficulty traveling to china. A hundred percent of participants interviewed turned to online purchasing after the covid-19 outbreak. Seventy-eight percent had a difficulty traveling to Turkey. Fifty-six percent stated that factories they previously worked with completely shut down in china. Eighty-nine

percent stated the cost of shipping increased from supplying countries. Forty-four percent of the factories that previously worked with the participants started manufacturing facemasks instead of garments. A hundred percent of participants stated that there were stricter inspection policies at the Israeli border for products entering, this added cost. Eighty-nine percent stated that traveling costs increased. Eighty-nine percent stated factories were producing fewer quantities. Eighty-nine percent stated that the actual cost of merchandise increased. A hundred percent of participants looked for local vendors. None of the participants were uncomfortable sharing an answer to this question.

4.3.8 Table 8 Interview Question 5C:

What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers? (Children)

Answers given to question	Frequency /5	% of 5
Not the same product ordered	2	40%
Difficulty to travel to China	2	40%
Turned to online purchasing	5	100%
Difficulty to travel to Turkey	0	0%
Factories closed that they previously worked with	0	0%
Higher shipping cost of goods from supplying countries	3	60%
Chinese factory started manufacturing masks instead of garments	1	20%
Stricter inspection policies at Israeli borders for products entering	3	60%
Traveling costs increased	1	20%
Factories produced less quantities	0	0%
Cost of merchandise increased	3	60%
Looked for local vendors	5	100%
No response	0	0%

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.8 the results show, with the focus of Children's clothes retail shop participants, there were many changes to purchasing merchandise from suppliers after the covid-19 outbreak. Forty percent stated the products they received were not the same as the product ordered; there was a high margin of error in products received. Forty percent had difficulty traveling to china. A hundred percent of participants interviewed turned to online purchasing after the covid-19 outbreak. Zero percent had a difficulty traveling to Turkey. Zero percent stated that factories they previously worked with completely shut down in china. Sixty percent stated the cost of shipping

increased from supplying countries. Twenty percent of the factories that previously worked with the participants started manufacturing facemasks instead of garments. Sixty percent of participants stated that there were stricter inspection policies at the Israeli border for products entering, this added cost. Twenty percent stated that traveling costs increased. Zero percent stated factories were producing fewer quantities. Sixty percent stated that the actual cost of merchandise increased. A hundred percent of participants looked for local vendors. None of the participants were uncomfortable sharing an answer to this question.

4.3.9 Table 9 Interview Question 6:

What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (All)

Answers given to question	Frequency /21	% of 21
Less foot traffic in shop	17	81%
Turned to online selling	20	95%
Online selling challenging / high returns	16	76%
Changes in consumption habits of consumers	18	86%
Had to close down physical shop	21	100%
Higher demand for sleep/lounge wear	14	67%
Less sales	16	76%
Returned checks	14	67%
No response	0	0%

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.9 the results show, there were many changes to selling merchandise to customers after the covid-19 outbreak. Eighty-one percent stated less foot traffic in their shop. Ninety-five percent turned to online selling. Seventy-six percent found online selling challenging with a rate of high returns. Eighty-six percent stated that there was a change in consumption habits of their garments. A hundred percent had to close the physical shop during lock down. Sixty-seven percent found a higher demand for lounge or sleepwear. Seventy-six percent stated that they had less sales. Sixty-seven percent of participants stated an increase in returned checks. None of the participants were uncomfortable sharing an answer to this question.

4.3.10 Table 10 Interview Question 6A:

What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (Men)

Answers given to question	Frequency /7	% of 7
Less foot traffic in shop	7	100%
Turned to online selling	7	100%
Online selling challenging / high returns	3	43%
Changes in consumption habits of consumers	6	86%
Had to close down physical shop	7	100%
Higher demand for sleep/lounge wear	5	71%
Less sales	7	100%
Returned checks	5	71%
No response	0	0%

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.10 the results show, regarding the Men's clothes retail shops, there were many changes to selling merchandise to customers after the covid-19 outbreak. A hundred percent stated less foot traffic in their shop. A hundred percent turned to online selling. Forty-three percent found online selling challenging with a high return rate. Eighty-six percent stated that there was a change in consumption habits of their garments. A hundred percent had to close the physical shop during lock down. Seventy-one percent found a higher demand for lounge or sleepwear. A hundred percent stated that they had less sales. Seventy-one percent of participants stated an increase in returned checks. None of the participants were uncomfortable sharing an answer to this question.

4.3.11 Table 11 Interview Question 6B:

What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (Women)

Answers given to question	Frequency /9	% of 9
Less foot traffic in shop	8	89%
Turned to online selling	9	100%
Online selling challenging / high returns	9	100%
Changes in consumption habits of consumers	8	89%
Had to close down physical shop	9	100%
Higher demand for sleep/lounge wear	9	100%
Less sales	7	78%
Returned checks	8	89%
No Response	0	0%

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.11 the results show, regarding the Women's clothes retail shops, there were many changes to selling merchandise to customers after the covid-19 outbreak. Eighty-nine percent stated less foot traffic in their shop. A hundred percent turned to online selling. A hundred percent found online selling challenging with high return rates. Eighty-nine percent stated that there was a change in consumption habits of their garments. A hundred percent had to close the physical shop during lock down. A hundred percent found a higher demand for lounge or sleepwear. Seventy-eight percent stated that they had less sales. Eighty-nine percent of participants stated an increase in returned checks. None of the participants were uncomfortable sharing an answer to this question.

4.3.12 Table 12 Interview Question 6C:

What were the main changes after the Covid-19 outbreak in selling merchandise to customers? (Children)

Answers given to question	Frequency /5	% of 5
Less foot traffic in shop	2	40%
Turned to online selling	4	80%
Online selling challenging / high returns	4	80%
Changes in consumption habits of consumers	4	80%
Had to close down physical shop	5	100%
Higher demand for sleep/lounge wear	0	0%
Less sales	2	40%
Returned checks	1	20%
No response	0	0%

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.12 the results show, regarding the Children's clothes retail shops, there were many changes to selling merchandise to customers after the covid-19 outbreak. Forty percent stated less foot traffic in their shop. Eighty percent turned to online selling. Eighty percent found online selling challenging with a high return rate. Eighty percent stated that there was a change in consumption habits of their garments. A hundred percent had to close the physical shop during lock down. Zero percent found a higher demand for lounge or sleepwear. Forty percent stated that they had less sales. Twenty percent of participants stated an increase in returned checks. None of the participants were uncomfortable sharing an answer to this question.

4.3.13 Table 13 Interview Question 7:

How did you overcome the challenges of Influence of Covid-19 on your retail business?

Answers given to question	Frequency /21	% of 21
Managed for supply constraints	19	90%
Sold product with loss	9	43%
Kept a tight control on costs	17	81%
Dealt with the decline of trust of customers	4	19%
Turned to online platforms	20	95%
No response	1	5%

The purpose of this question is to find the reasons for giving the recommendation based on the experience of the participant.

In table 4.3.13 the results show, there were many challenges that faced each individual manager or shop owner. These were the answers given for how they overcame the challenges the resulted from the covid-19 outbreak. Ninety percent stated that they had to manage the supply constraints of the garments in their shops and warehouses. Forty-three percent sold products with loss in order to liquidify assets and have cash on hand. Eighty-one percent had to keep a tight control on costs in order to save cash. Nineteen percent had to deal with a decline of trust from customers. Ninety-five percent of them turned to online platforms. Five percent were not comfortable sharing how they overcame the challenges.

4.3.14 Table 14 Interview Question 8:

What would you liked to have done differently before the outbreak to better prepare you for the covid-19 outbreak?

Answers given to question	Frequency /21	% of 21
Had more or less in storage	17	81%
Worked in hygiene supplies (face masks and hand sanitizer)	4	19%
Had emergency cash on hand	16	76%
Started working in online sales	12	57%
No response	3	14%

The purpose of this question is to find the reasons for giving the recommendation based on the experience of the participant.

How would the participants have better prepared themselves for the covid-19 if they knew it was happening? In table 4.3.14 the results show, eighty-one percent stated that they would have more or less in storage. Nineteen percent stated that they would have worked in hygiene supplies such as facemasks and hand sanitizer. Seventy-six percent would have had emergency cash on hand. Fifty-seven percent would have started selling their garments online. Fourteen percent were not comfortable sharing their answer.

4.3.15 Table 15 Interview Question 9:

What recommendations, if any, for people working in the clothes retail sector post covid-19 outbreak times? (All)

Answers given to question	Frequency /21	% of 21
Always have cash saved in case of emergency	14	67%
Focus on online marketing and selling	19	90%
Invest in loyal customers	8	38%
New emergency plans	13	62%
Build a close relationship to your suppliers	7	33%
Adaptation to 'new normal'	16	76%

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.15 the results show, there were numerous recommendations given based on the experience of the managers and shop owners. Sixty-seven percent stated managers and shop owners should always have emergency cash on hand. Ninety percent stated to focus online marketing and selling. Thirty-eight percent stated investing in loyal customers. Sixty-two percent stated that they needed new emergency plans. Thirty-three percent stated that they should build a close relationship to their suppliers. Seventy-six percent stated that all shop owners should adapt to the 'new normal'.

4.3.16 Table 16 Interview Question 9A:

What recommendations, if any, for people working in the clothes retail sector post covid-19 outbreak times? (Men)

Answers given to question	Frequency /7	% of 7
Always have cash saved in case of emergency	7	100%
Focus on online marketing and selling	7	100%
Invest in loyal customers	2	29%
new emergency plans	6	86%
Build a close relationship to your suppliers	2	29%
Adaptation to 'new normal'	6	86%

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.16 the results show, regarding the Men's retail shops, there were numerous recommendations given based on the experience of the managers and shop owners. A hundred percent stated managers and shop owners should always have emergency cash on hand. A hundred percent stated to focus online marketing and selling. Twenty-nine percent stated investing in loyal customers. Eighty-six percent stated that they needed new emergency plans. Twenty-nine percent stated that they should build a close relationship to their suppliers. Eighty-six percent stated that all shop owners should adapt to the 'new normal'.

4.3.17 Table 17 Interview Question 9B:

What recommendations, if any, for people working in the clothes retail sector post covid-19 outbreak times? (Women)

Answers given to question	Frequency /9	% of 9
Always have cash saved in case of emergency	6	67%
Focus on online marketing and selling	9	100%
Invest in loyal customers	5	56%
new emergency plans	6	67%
Build a close relationship to your suppliers	5	56%
Adaptation to 'new normal'	9	100%

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.17 the results show, regarding the Women's retail shops, there were numerous recommendations given based on the experience of the managers and shop owners. Sixty-seven percent stated managers and shop owners should always have emergency cash on hand. A hundred percent stated to focus online marketing and selling. Fifty-six percent stated investing in loyal customers. Sixty-seven percent stated that they needed new emergency plans. Fifty-six percent stated that they should build a close relationship to their suppliers. A hundred percent stated that all shop owners should adapt to the 'new normal'.

4.3.18 Table 18 Interview Question 9C:

What recommendations, if any, for people working in the clothes retail sector post covid-19 outbreak times? (Children)

Answers given to question	Frequency /5	% of 5
Always have cash saved in case of emergency	1	20%
Focus on online marketing and selling	3	60%
Invest in loyal customers	1	20%
new emergency plans	1	20%
Build a close relationship to your suppliers	0	0%
Adaptation to 'new normal'	1	20%

The purpose of this question is to answer one of the mentioned research questions.

In table 4.3.18 the results show, regarding the Children's retail shops, there were numerous recommendations given based on the experience of the managers and shop owners. Twenty percent stated managers and shop owners should always have emergency cash on hand. Sixty percent stated to focus online marketing and selling. Twenty percent stated investing in loyal customers. Twenty percent stated that they needed new emergency plans. Zero percent stated that they should build a close relationship to their suppliers. Twenty percent stated that all shop owners should adapt to the 'new normal'.

4.4 Research Questions Discussion

1. What is the influence of the covid-19 pandemic on men, women's and children's clothing retail businesses in Hebron governorate on purchasing from suppliers?

To answer this question table 3, table 5, table 6, table7 and table 8 will be referenced, the answer is that there were many changes to purchasing merchandise from suppliers after the covid-19 outbreak.

Interviewees were asked how it was like working in retail before the covid-19 pandemic, in terms of purchasing from suppliers. The results were as follows: eighty-one percent of participants said traveling was easier. Sixty-two percent of participants stated a low margin of error in the products received from suppliers. Forty-three percent stated that there we no shipping delays. Ninety percent stated that they chose materials and quality personally.

After the covid-19 outbreak, there were many changes that occurred according to the participants. Each influence on the table will be discussed; the influences are as follows:

The first change is that traveling became highly challenging during post covid-19 times, shop owners had resorted to online shopping in order to purchase products from suppliers in different countries. Eighty-six percent of all participants stated the products they received were not the same as the product ordered; there was a high margin of error in products received. Sixty-two percent of all participants stated that there was a low margin of error in products received from vendor before the pandemic. This means all the owners of the retail shops did not receive the same product they ordered. This is a challenge of online purchasing, the owner is not able to choose the material or quality or even color of the product personally. According to table 3, ninety percent of participants were able to choose materials and quality of products personally before the pandemic. This positively correlates to the study of Lopes and Reis (2021), which includes the difficulty of traveling due to lockdowns.

The second change is that sixty-seven percent of all participants had difficulty traveling to china as compared to fifty-seven percent of the men's only participants. The main justification is that they shopped for the clothes from turkey and china, not

only china. Eighty-nine percent of women's retail shop participants stated that they faced this issue. China placed strict policies for anyone entering the country. Based on the experience of a shop owner who traveled to china in the later months of 2020, anyone traveling to china had the quarantine for 21 days before entering the country. Travelers were tested every few days during the quarantine period. This quarantine period and testing were at the expense of the traveler. Forty percent of children's retail shop owners had a difficulty traveling to china. It is a relatively lower percentage due to children's clothes being less seasonal. Eighty-one percent of all participants experienced easy travel before the pandemic. Online purchasing was the tool used to be able to overcome this challenge.

The third change was that a hundred percent of all men, women's and children's retail shop participants interviewed turned to online purchasing after the covid-19 outbreak. Their justification was that 'business must go on, you can't just stop your work if you have a major challenge, even one as big as the covid-19 outbreak.' Online shopping or ecommerce helped overcome the challenge of lockdowns due to covid-19. This positively correlates with the studies of Alflayyeh et al (2020), Grimmer (2022), and Lopes and Reis (2021). All these studies stated a transition from traditional buying and selling to online buying and selling.

The fourth change is that thirty-eight percent of all participants had a difficulty traveling to Turkey as compared to fourteen percent from the men's only retail shop owners. The justification is that they did not face troubles traveling to Turkey. As one interviewee stated ' it was definitely much easier to get into Turkey than China'. Seventy-eight percent of women's clothes retail owners had a difficulty traveling to Turkey. One participant stated 'In women's clothing, there are new designs coming out every hour, we have to stay relevant to women's fashion.' Zero percent of participants had an issue traveling to Turkey. 'There is no need to travel when you can choose the children's designs online.' One children's shop owner.

The fifth change is that thirty-three percent of all participants stated that factories they previously worked with completely shut down in china as compared to twenty-nine percent of the men's only participants. As one participant stated 'there was a complete shutdown of all factories in china. They had no electricity, the government would only allow factories to work four out of seven days per week of electricity and shut

off. This meant factories started producing fewer quantities, which increased cost. Fifty-five percent of women's retail shop participants had this issue. The participants facing this issue searched online for alternative factories to work with. Zero percent of children's retail shop owners faced this issue.

The sixth change is that eighty-one percent of all participants stated the cost of shipping increased from supplying countries, which correlates with the eighty-six percent of men's only retail shops. As one participant stated 'All costs related to shipping increased, from packing to boarding to the actual shipping to receiving the product, it took extra time and cost.' Clothes retail shop owners started looking for alternatives. Eighty-nine percent of women's retail shop owners and sixty percent of children's shop owners had this issue. Many new steps the shipping and inspection were added, and with each additional step, the cost increased.

The seventh change is that twenty-nine percent of all participants stated that the factories that previously worked with the participants started manufacturing facemasks instead of garments as compared to fourteen percent of men's retail only participants. The participants then had to look for alternatives. Forty-four percent of participants from the women's retail and twenty percent of participants from children's clothes retail shop faced this issue. According to studies, there was a high demand for facemasks and the only way to meet that demand was to transform operations of many factories in china to start to produce facemasks instead of garments. The participants facing this issue looked for alternative factories online. This correlates with the study of Grimmer (2021) which indicates that companies started introducing new goods and services.

The eighth change is that ninety percent of all participants stated that there were stricter inspection policies at the Israeli border for products entering, as compared to a hundred percent of the men and women's clothes retail participants. These policies added delays and more inspections that are thorough, this added extra cost. Sixty percent of children's clothes retail shops participants faced this issue.

The ninth change is that fifty-seven percent stated that traveling costs increased as compared to forty-three percent of men's only retail participants. Eighty-nine percent for women's retail shop participants and a mere twenty percent, for children's clothes retail shops faced this issue. Several of the participants who stated there was an

increase in travel costs were referring to traveling to china. 'Ticket costs to china were very high, the cost nearly doubled and tripled.' One participant stated. This was an added challenge of traveling to purchase merchandise. Participants were more inclined to turn to online shopping as a solution even though online purchasing had some shortcomings.

The tenth change is that sixty-seven percent of all participants stated factories were producing fewer quantities as compared to 86 percent of the men's only retail shop participants. One participant stated 'Factories were afraid to produce high quantities because the market was very uncertain.' Eighty-nine percent of women's only retail shops faced this issue. As one participant of the women's retail sector stated 'there were many times that I ordered online and the quantities would not be available because factories were afraid to manufacture large quantities.' Zero percent of all children's shop participants faced this issue.

The eleventh change is that ninety percent of all participants interviewed stated that the actual cost of merchandise increased as compared to a hundred percent of men's only retail shop participants. All participants stated that all prices of garments increased. When asked why the participants stated ' the raw materials cost increased.' Which led to a cost increase of each garment.

The twelfth change is that ninety percent all of participants looked for local vendors as compared to the seventy-one percent for all men's retail only participants. A hundred percent of women's and children's clothes retail shops looked for local alternatives. It is reinforced that all children's retail participants looked for local suppliers as an alternative. Several children's clothes retail shop owners stated that they bought merchandise from local shops and did not resort to the need to travel to purchase merchandise.

2. Is there a difference between the answers of men's, women's and children's retail clothes shop owners concerning in the influence of covid-19 on purchases from suppliers?

To answer this question, first we will see what is compared a significant difference in our study, according to Michaela Mora 'statistical significance is a concern when we are interested in detecting differences not due to chance between two or more groups (people, objects, ads, etc.) being compared.' In a large sample, a difference of 1 or 2 percentage points may be significant. On the other hand, in a smaller sample, where there is more variation, we may need to see more than 10 percentage points to detect significant differences. For this study, we will consider 10 percentage points in range, a difference.

The results in table 5, table 6, table 7, and table 8 will be referenced; The comparison of the answers of the men, women and children's points are as follows:

The first point is that traveling became highly challenging during post covid-19 times, shop owners had resorted to online shopping in order to purchase products from suppliers in different countries. Eighty-six percent of all participants as compared to a hundred percent of all men and women's retail shop owners stated the products they received were not the same as the product ordered, forty percent of children's shop owners had this issue. Participants from both the men and women's retail shops stated ' the quality, the color and the fabric was even different from the pictures that were sent to us.' Only forty percent of participants in the children's sector had this issue, the justification from the participants was that men and women's clothing are highly seasonal and change with every season. While children's clothing is less seasonal. The answer is there is no difference between the results of men and women's shop owners, but there is a difference between the results of children's shop owners.

The second point is that sixty-seven percent of all participants had difficulty traveling to china as compared to fifty-seven percent of the men's only participants. The main justification is that they shopped for the clothes from turkey and china, not only china. Eighty-nine percent of women's retail shop participants stated that they faced this issue. Forty percent of children's retail shop owners had a difficulty traveling to china. It is a relatively lower percentage due to children's clothes being less seasonal. The

answer is there is low range of difference between the results of men, women and children's shop owners.

The third point was that a hundred percent of all men, women's and children's retail shop participants interviewed turned to online purchasing after the covid-19 outbreak. The answer is there no difference between the results of men, women and children's shop owners.

The fourth point is that thirty-eight percent of all participants had a difficulty traveling to Turkey as compared to fourteen percent from the men's only retail shop owners. The justification is that they did not face troubles traveling to Turkey. As one interviewee stated ' it was definitely much easier to get into Turkey than China'. Seventy-eight percent of women's clothes retail owners had a difficulty traveling to Turkey. One participant stated 'In women's clothing, there are new designs coming out every hour, we have to stay relevant to women's fashion.' Zero percent of participants had an issue traveling to Turkey. 'There is no need to travel when you can choose the children's designs online.' One children's shop owner. The answer is there a difference between the results of men, women and children's shop owners.

The fifth point is that thirty-three percent of all participants stated that factories they previously worked with completely shut down in china as compared to twenty-nine percent of the men's only participants. Fifty-five percent of women's retail shop participants had this issue. The participants facing this issue searched online for alternative factories to work with. Zero percent of children's retail shop owners faced this issue. The answer is there a difference between the results of men, women and children's shop owners.

The sixth point is that eighty-one percent of all participants stated the cost of shipping increased from supplying countries, which correlates with the eighty-six percent of men's only retail shops. As one participant stated 'All costs related to shipping increased, from packing to boarding to the actual shipping to receiving the product, it took extra time and cost.' Clothes retail shop owners started looking for alternatives. Eighty-nine percent of women's retail shop owners and sixty percent of children's shop owners had this issue. Many new steps the shipping and inspection were added, and with each additional step, the cost increased. The answer is there a difference between the results of men, women and children's shop owners.

The seventh point is that twenty-nine percent of all participants stated that the factories that previously worked with the participants started manufacturing facemasks instead of garments as compared to fourteen percent of men's retail only participants. The participants then had to look for alternatives. Forty-four percent of participants from the women's retail and twenty percent of participants from children's clothes retail shop faced this issue. The answer is there is no difference between the results of men and children's shop owners, but there is a difference between the results of women's shop owners.

The eighth point is that ninety percent of all participants stated that there were stricter inspection policies at the Israeli border for products entering, as compared to a hundred percent of the men and women's clothes retail participants. These policies added delays and more inspections that are thorough, this added extra cost. Sixty percent of children's clothes retail shops participants faced this issue. The answer is there is no difference between the results of men and women's shop owners, but there is a difference between the results of children's shop owners.

The ninth point is that fifty-seven percent stated that traveling costs increased as compared to forty-three percent of men's only retail participants. Eighty-nine percent for women's retail shop participants and a mere twenty percent, for children's clothes retail shops faced this issue. The answer is there a difference between the results of men, women and children's shop owners.

The tenth point is that sixty-seven percent of all participants stated factories were producing fewer quantities as compared to eighty-six percent of the men's only retail shop participants. Eighty-nine percent of women's only retail shops faced this issue. Zero percent of all children's shop participants faced this issue. The answer is there is no difference between the results of men and women's shop owners, but there is a difference between the results of children's shop owners.

The eleventh point is that ninety percent of all participants interviewed stated that the actual cost of merchandise increased as compared to a hundred percent of men and women's retail shop participants. Sixty percent of children's retail that the cost of merchandise increased. The answer is there is no difference between the results of men and women's shop owners, but there is a difference between the results of children's shop owners.

The twelfth point is that ninety percent all of participants looked for local vendors as compared to the seventy-one percent for all men's retail only participants. A hundred percent of women's and children's clothes retail shops looked for local alternatives. The answer is there is no difference between the results of children and women's shop owners, but there is a difference between the results of men's shop owners.

3. What is the influence of the covid-19 pandemic on men, women's and children's clothing retail businesses in Hebron governorate on selling their clothing items to customers?

To answer this question table 4, table 9, table 10, table 11 and table 12 will be referenced. The answer is that there were many changes to managers and shop owners selling their clothing items to customers after the covid-19 outbreak.

An interview question was asked to the interviewees about how it was like selling to customers before the pandemic. Before the covid-19 outbreak, in terms of selling to customers, seventy-one percent of participants stated their shop had a lot more foot traffic. Thirty-three percent of managers and shop owners stated there was minimal online selling. Seventy-six percent stated there was a low return rate from customers because customers could try on the clothes garments before buying. Thirty-eight percent stated it was easier to build customer trust and customer relationships because you could see the customer face to face.

After the covid-19 pandemic, the participants gave many changes in terms of selling merchandise to customers. The different changes are as follows:

The first change is there was less foot traffic in the shop after the covid-19 outbreak. Eighty-one percent of all participants stated less foot traffic in their shops as compared to a hundred percent of men's only retail shop owners. This is in agreement with Alfarayeh, S et al (2020) studies that brick and mortar was in decline due to the pandemic. As an interviewee stated, 'the customers were afraid to leave their houses after the lockdown'.

The second change is that ninety-five percent of all participants turned to online selling. This is in agreement with all our similar studies that stated turning to online platforms was a useful tool in minimizing the negative effects of covid-19.

According to Alfalayyeh, S et al (2020) the pandemic accelerated the turn to online selling and e-commerce.

The third change is seventy-six percent of the participants found online selling challenging. There were many challenges that arose when the participants turned to online selling. Among these challenges were high return rate, extra cost to market online, customers became price driven, low online demand and that they had low experience dealing with online selling. Even with using online selling as a tool to overcome the halt and shutdown of their shops, many of the participants had no previous experience selling. 'If I knew about online selling, I would have started a long time ago' said one of the participants.

The fourth change is that eighty-six percent of participants stated there were differences in consumption and lower demand for garments purchased. Based on many of the interviewees, people were afraid to spend their money on non-essential living items such as food. This highly decreased demand on garments and lowered sales in their shops. This in agreement with Alfalayyeh, S et al (2020), that the taste of customers changed.

The fifth change were that all shops, a hundred percent of participants had to physically close down shops due to the lockdown during the pandemic. During the time of lockdown, all sales opportunities were halted until they started working on online selling.

The sixth change was sixty-seven percent of all participants stated there was a high demand for sleep/lounge wear. Some shops that did not previously work with sleep/lounge wear had to supply them for their customers. For example, more than one shop that sold formalwear such as suits started working with pajamas and loungewear. The justification is that people were spending their days indoors due to lockdowns and did not need formal or outing wear.

The seventh change with seventy-six percent stating that there were less sales during the post pandemic times for obvious reasons. In addition to the lock down, lower demand, and challenges faced with online selling of local Hebronian customers, sales also reliant on the non-locals. On Saturdays and Sundays pre pandemic, shops were expected to have higher sales from the customers coming to shop from the northern Palestinian and occupied Palestinian territories. The

customers from the occupied lands were not allowed to shop in Hebron due to restrictions, they were responsible for a large amount of sales. 'the sales were already very low from the pandemic, but the 48' Palestinians had a huge contribution for our sales and the shutdown made it even worse.' Stated one interviewee. Grimmer (2022)'s study identified 65% of business income fell in the retail businesses surveyed.

The eighth change was a higher rate of returned checks; sixty-seven percent of all participants had an issue with a higher rate of returned checks. Due to business lockdown, salaries was halted and consumers started spending only on essential living items. 'During the pandemic, it was common knowledge that if you had a check from someone else, it would most likely not have a balance.' said an interviewee.

4. Is there a difference between the answers of men's, women's and children's retail clothes shop owners concerning in the influence of covid-19 on selling to customers?

The results in table 9, table 10, table 11, and table 12 will be referenced; The comparison of the answers of the men, women and children's points are as follows:

The first change is there was less foot traffic in the shop after the covid-19 outbreak. Eighty-one percent of all participants stated less foot traffic in their shops as compared to a hundred percent of men's only retail shop owners. Eighty-nine percent of women's only shops had less traffic in their shops. Forty percent of children's shop owners stated less foot traffic in their shops. The answer is there is no difference between the results of men and women's shop owners, but there is a difference between the results of children's shop owners.

The second change is that ninety-five percent of all participants turned to online selling. This in in agreement with the all our similar studies that stated turning to online platforms was a useful tool in minimizing the effects of covid-19. The answer is there no difference between the results of men, women and children's shop owners.

The third change is seventy-six percent of the participants found online selling challenging. As compared to forty-three percent of men's only retail and a hundred percent of women's only retail. Eighty percent of children's only retail shops faced this issue. The answer is there is a difference between the results of men, women and children's shop owners.

The fourth change is that eighty-six percent of participants stated there were changes in consumption and lower demand for garments purchased. As compared to eighty-six percent of men's only retail, eighty-nine percent of women's only retail, and eighty percent of children's only retail. The answer is there no difference between the results of men, women and children's shop owners.

The fifth change were that all shops, a hundred percent of participants had to physically close down shops due to the lockdown during the pandemic. During the time of lockdown, all sales opportunities were halted until they started working on online selling. The answer is there no difference between the results of men, women and children's shop owners.

The sixth change was sixty-seven percent of all participants stated there was a high demand for sleep/lounge wear. As compared to seventy-one percent of men's only, a hundred percent of women's only and zero percent of children's only retail. The answer is there is a difference between the results of men, women and children's shop owners.

The seventh change with seventy-six percent stating that there were less sales during the post pandemic times for obvious reasons. As compared to a hundred percent of men's only retail, seventy-eight percent of women's only retail and forty percent of children's only retail. The answer is there is a difference between the results of men, women and children's shop owners.

The eighth change was a higher rate of returned checks; sixty-seven percent of all participants had an issue with a higher rate of returned checks. As compared to seventy-one percent of men's only retail, eighty-nine percent of women's only retail, and twenty percent of children's only retail. The answer is there is a difference between the results of men, women and children's shop owners.

5. What recommendations, based on the experience of men's, women's, and children's retail managers can be given to people working in the same retail sector?

To answer this question table 13, table 14, table 15, table 16, table 17 and table 18 will be referenced, the answer is that there were many recommendations given based on the experience of managers and shop owners to the people working in the same sector after the covid-19 outbreak.

Before stating their recommendations, two questions were asked to the interviewees in order to understand the reasons behind their recommendations. The first question is what would you have done differently before the outbreak to better prepare you to face the challenges of covid-19? The result were as follows:

Eighty-one percent of all participants would have liked to have more or less in their storage. Nineteen percent would have liked to work with hygiene supplies such as hand sanitizer and facemasks. Seventy-six percent would have had emergency cash on hand. Fifty-seven percent would have started selling online sooner.

The second question to the participants was how did you overcome the challenges of on your retail business? The results are follows: Ninety percent managed for supply constraints. Forty-three percent sold their products with loss. Eighty-one percent kept a tight control on costs. Nineteen percent dealt with the decline of trust of customers. Fourteen percent had no response.

The recommendations of the managers and shop owners based on their experience are as follows:

The first recommendation is to always have cash saved in case of emergencies; sixty-seven percent of all participants had this recommendation. Many of the shop owners did not have emergency cash on hand because the lockdown came as a shock to them. When asked what the mangers would have done differently to better prepare you for the covid-19 outbreak, seventy-six percent of the managers and shop owners said they would have had emergency cash on hand to help sustain their business. This is in positive correlation with Lashgari and Shahab (2022)'s study with the recommendations of the research given to sustain retail business.

The second recommendation is to focus on online marketing and selling; ninety percent of all participants had this recommendation. According to Lopes and Reis (2021), the digital transformation of businesses was accelerated by covid-19. Grimmer (2022)'s study stated the retail businesses shifted to the use of technology. Furthermore, according to Alflayyeh S et al (2020) retail businesses should go from brick and mortar to e-commerce. Most of the studies agree with this recommendation.

The third recommendation is to invest in loyal customers; thirty-eight percent of participants had this recommendation. According to the interviewees, with many competitors in the retail business, it is very important to take care of your customers in order to build long-lasting mutually beneficial relationships with the customer. 'You must take care of the customer so they chose you over the competitors.' Said the manager.

The fourth recommendation is to set new emergency plans; sixty-two percent of all participants had this recommendation. This is agreed upon by the study of Khaled A et al (2020) which states retail businesses must take bold action and build new action plans in order to sustain the business and adapt to the changes of the business after the pandemic.

The fifth recommendation is to build a close relationship to supplier; thirty-three percent of all participants had this recommendation. Many issues with purchasing merchandise arose after the covid-19 pandemic, businesses worked closely with their suppliers in order to supply their shops. 'It was very important that we had a close relationship with our suppliers so we could come up with solutions together for use to both benefit.' Said a manager.

The sixth recommendation is to adapt your business to the 'new normal'; seventy-six percent of all participants had this recommendation. The study of Khaled A et al (2020)'s research shows that businesses must have to take bold action and get business to plan for the 'new normal'. One of the interviewees said, 'we have to get used to everything after the pandemic and make sure to do what we can, and God willing, everything will be better than the times before the pandemic.'

6. Is there a difference between the answers of men's, women's and children's retail clothes shop owners concerning in the influence of covid-19 on the recommendations given?

The results in table 15, table 16, table 17, and table 18 will be referenced; The comparison of the answers of the men, women and children's points are as follows:

The first recommendation is to always have cash saved in case of emergencies; sixty-seven percent of all participants had this recommendation. As compared to hundred percent of men's only retail, sixty-seven percent of women's only retail and twenty percent of children's only retail. The answer is there is a difference between the results of men, women and children's shop owners.

The second recommendation is to focus on online marketing and selling; ninety percent of all participants had this recommendation. As compared to hundred percent of men's and women's only retail and twenty percent of children's only retail. The answer is there is no difference between the results of men and women's shop owners, but there is a difference between the results of children's shop owners.

The third recommendation is to invest in loyal customers; thirty-eight percent of participants had this recommendation. As compared to twenty-nine percent of men's only retail, fifty-six percent of women's only retail and twenty percent of children's only retail. The answer is there is no difference between the results of men and children's shop owners, but there is a difference between the results of women's shop owners.

The fourth recommendation is to set new emergency plans; sixty-two percent of all participants had this recommendation. As compared to eighty-six percent of men's only retail, sixty-seven percent of women's only retail and twenty percent of children's only retail. The answer is there is a difference between the results of men, women and children's shop owners.

The fifth recommendation is to build a close relationship to their suppliers; thirty-three percent of all participants had this recommendation. As compared to twenty-nine percent of men's only retail, fifty-six percent of women's only retail and zero percent of children's only retail. The answer is there is a difference between the results of men, women and children's shop owners.

The sixth recommendation is to adapt your business to the 'new normal'; seventy-six percent of all participants had this recommendation. As compared to eighty-six percent of men's only retail, a hundred percent of women's only retail and twenty percent of children's only retail. The answer is there is a difference between the results of men, women and children's shop owners.

Chapter 5

Conclusion and Recommendations

5.1 Introduction

This chapter's purpose is to discuss, determine whether the research study's questions have been addressed, and determine whether the study's goal has been met. The purpose of this chapter is to assess the study's contribution and to discuss its relevance as well as possible future research directions, suggestions, and recommendations.

5.2 Discussion of Findings

The influences of covid-19 on the Hebron Governorate retail clothes shops were taken in terms of purchasing merchandise from suppliers and selling clothing items to end users. In-depth interviews were taken from twenty-one managers and shop owners. Of the twenty-one interviewees, seven were taken from the Men's retail, nine from women's retail and five from children's retail shops. A comparison was taken to test if there was a significance difference in the answers given from women's, men and children's clothes retail shops.

The main influences on purchasing from suppliers are there were many added traveling obstacles, expenses, and changes in factories from supplying countries. A hundred percent of all managers and shop owners turned to online purchasing to overcome these obstacles. Mainly there were no significant differences between influences on women's and men's retail shop owners in terms of purchasing from suppliers with a significant difference in influence on children's clothes retail shops. The justification was that children's clothes are less seasonal and there were high quantities in storage.

The main influences on selling merchandise to customers are there was less demand for clothes, people turned to lounge wear, changes in purchasing from customers and less foot traffic when the shops were open. A hundred percent of all managers and shop owners had to physically close their shops due to lockdown restrictions. Ninety-five percent of all managers and shop owners turned to online selling to overcome the main obstacles. Despite having challenges with online selling. Ex. High returns

Mainly there was no significant difference between influences on women's and men's retail shop owners in terms of selling merchandise to customers.

Recommendations given from managers and shop owners based on their first-hand experience with overcoming the challenge of the pandemic in this study are as follows:

1. Always have cash saved in case of emergency
2. Focus on online marketing and selling
3. Invest in loyal customers
4. New emergency plans to incorporate online platform
5. Build a close relationship to your suppliers
6. Adaptation to 'new normal'

There were mainly no significant differences in recommendations given from men's, women's and children's shop owners

5.3 Future Studies

Future studies to look at would be to study the influence of covid-19 on each industry and in other geographical areas of Palestine. More research should be done in Palestine to address this issue since knowing how covid-19 affects various industries would help firms tackle challenges quickly and successfully. Furthermore, it will help to learn from the shared experience and avoid the negative effects if any similar situations occur in the future.

Furthermore, initially, additional interview questions were asked to all participants with their advice on overcoming them from their experience. The questions were as follows:

1. What challenges did you face when you turned to online purchasing? How did you overcome these challenges based on your experience?
2. What challenges did you face when you turned to online selling? How did you overcome these challenges based on your experience?

These questions were not included due to the scope of this study. This topic is very relevant, especially during the post covid-19 times, and there is an opportunity for learning from the experience of managers or shop owners throughout Palestine.

5.4 Conclusion & Recommendations

Although COVID-19 has caused an unprecedented calamity in Palestine, retailers must take into account a number of weaknesses that have already been discovered and come up with solutions to lessen the virus's consequences in the future. During pandemics, the retail industry had significant economic, social, and health effects; yet, a variety of opportunities may arise from these circumstances, which the retail sector must take into account when building a long-term and sustainable plan. Change and adaptability are essential success factors in the retail sector for surviving and competing.

First, the retail industry in Palestine will be required to take continuous action in response to changes and solving challenges faced. Responding effectively to the corresponding consumer and employee expectations will increase employee loyalty for the retail industry. No one was expecting the pandemic, but we must get used to the 'new normal' of the aftermath and anything ahead that comes our way in order to sustain our Palestinian businesses.

Next, the function of physical stores will be made obvious with the establishment of a new business model that supports new-normal consumers. Having overcome the drawbacks of traditional sales techniques, as demonstrated in this study, the turn to online purchases and sales was a main reason to overcome the obstacles that have come out of the pandemic. In this study, a hundred percent of participants turned to online purchasing and ninety-five percent turned to online selling. Moreover, this is backed by all the similar studies that turned to technology as one of the main tools to overcome challenges of the pandemic.

In addition, product suppliers are the only real business partners that should be involved in the reevaluation of business continuity plans for retail enterprises, who depend on business continuity as a lifeline. A retail corporation must collaborate

closely with its suppliers in order to fulfill the responsibility of providing the goods that society need in an emergency.

Finally, the main reason for our study was to gain knowledge and to learn from the experiences of the managers and shop owners who overcame the challenges of the pandemic. Recommendations from managers and shop owners based on their first-hand experience with overcoming the challenge of the pandemic in this study are as follows:

- Always have cash saved in case of emergency
- Focus on online marketing and selling
- Invest in loyal customers
- New emergency plans to incorporate online platform
- Build a close relationship to your suppliers
- Adaptation to 'new normal'

Approach to Implement the Recommendations

The first recommendation is to always have cash saved in case of emergency; the retailers should always have a percentage of cash in case of emergency. According to Schooly (2022) strategies to save cash on hand are as follows: Managers should-

- The wait time to send invoices shouldn't be excessive.
- Change their inventory as necessary.
- Leasing rather than purchasing their equipment.
- Obtain financing before you need it.
- Reconsider their business operations.
- Rearrange their expenses and collections.
- Observe where their cash is going.
- Take advantage of technology.
- Contemplate loan selections.

The second recommendation is to focus on online marketing and selling. The way to implement this recommendation is to first have a workshop for all managers and shop owners on how to build an online presence for their business. There should also be a

follow up workshop with online marketing and selling experts passing on their experiences to the retail shop owners or managers.

The third recommendation is invest in loyal customers. There are many customer loyalty programs. Added advantages and promotions are offered to loyal customers through loyalty reward programs. Every purchase results in a prize of some kind. Because they stimulate subsequent purchases, reward systems are excellent for increasing consumer loyalty and retention. One example is to make a membership card for the loyal customer and have a small discount on all purchases made from the same shop; this tool has been proven to be effective in many retail shops in many developed countries

The fourth recommendation is to have new emergency plans. The most notable tool used to overcome the influence of covid-19 on retail shops is the switch to online selling and purchasing. Many shops should integrate the use of online buying and selling in their emergency plan.

The fifth recommendation is to build a close relationship to your suppliers. In many firms, managing suppliers well is essential because it can result in lower operational and supply chain risk, better prices, and better planning and response to unfavorable occurrences. According to Page (2021) The way that you can build a close relationship with your supplier is as follows:

- Select vendors who share your beliefs.
- Display excellent client service.
- Continue routine communication.
- Provide timely criticism.
- Reward loyal customers for good service.

The sixth recommendation is to adapt to a 'new normal'. The way to implement this recommendation is to build resilience to the changed environment after the pandemic. Setting up contingencies and engaging in flexible resource planning are key to building resilience. Creating a flexible network of suppliers and partners is a crucial component of resilience.

References

1. "Covid-19". Oxford English Dictionary (Online ed.). Oxford University Press. April 2020.
2. "Q&A on coronaviruses (COVID-19)". World Health Organization (WHO). 17 April 2020. Archived from the original on 14 May 2020.
3. Alexander, B., & Cano, M. B. (2020). Store of the future: Towards a (re) invention and (re) imagination of physical store space in an omnichannel context. *Journal of Retailing and Consumer Services*, 55, 101913.
4. Alflayyeh, S.; Haseebullah, S.; Belhaj, F.A. The Impact of Coronavirus (COVID-19) Pandemic on Retail Business in Saudi Arabia: A Theoretical Review. *Eur. J. Mol. Clin. Med.* 2020, 7, 3547–3554.
5. Auld, M. (2021, April 22). How Has Covid-19 Impacted the Fashion Industry? *Fashion Journal*. Retrieved May 15, 2022, from <https://www.rguunion.co.uk/news/article/radar/How-Has-Covid-19-Impacted-the-Fashion-Industry/>
6. Baen, J. (2000). The effects of technology on retail sales. *Journal of Shopping Center Research*, 7, 85–101.
7. Berens, J.S., "The Marketing Mix, the Retailing Mix and the Use of Retail Strategy Continua", *Proceedings of the 1983 Academy of Marketing Science (AMS)*, [Part of the series *Developments in Marketing Science*], pp. 323–27
8. Bloomenthal, A. (2019, September 17). *Electronic Commerce (e-commerce)*. Retrieved from: <https://bit.ly/2tZhl58>
9. Burt, S., & Sparks, L. (2003). E-commerce and the retail process: A review. *Journal of Retailing and Consumer Services*, 10, 275–286.
10. Colla, E., & Lapoule, P. (2012). E-commerce: Exploring the critical success factors. *International Journal of Retail & Distribution Management*, 40(11).
11. Cox, N.C. and Dannehl, K., *Perceptions of Retailing in Early Modern England, Aldershot, Hampshire, Ashgate, 2017*, pp. 153–54
12. Donthu, N., Gustafsson, A.: Effects of COVID-19 on business and research. *J. Bus. Res.* 117, 284–289 (2020)

13. E. Fornari, D. Fornari, S. Grandi, M. Menegatti, C.F. Hofacker Adding store to web: migration and synergy effects in multi-channel retailing *Int. J. Retail Distrib. Manag.*, 44 (6) (2016), pp. 658-674
14. Fernandes, N.: Economic effects of coronavirus outbreak (COVID-19) on the world economy. Available at SSRN 3557504 (2020). <https://dx.doi.org/10.2139/ssrn.3557504>
15. Fornari, E., Fornari, D., Grandi, S., Menegatti, M., & Hofacker, C. F. (2016). Adding store to web: Migration and synergy effects in multi-channel retailing. *International Journal of Retail & Distribution Management*, 44(6), 336–368.
16. Gelade, G. A., Young, S. F. (2005). Test Of a Service Profit Chain Model In The Retail Banking Sector. *Journal of Occupational and Organizational Psychology*, 1(78), 1-22. <https://doi.org/10.1348/096317904x>
17. Grimmer, L. Lessons from the COVID19 pandemic: The case of retail and consumer service firms. *J. Retail. Consum. Serv.* 2022, 68, 103012.
18. Guest, G., Bunce, A., & Johnson, L. (2006). How many interviews are enough?: An experiment with data saturation and variability. *Field Methods*, 18(1), 59.82.
19. Health system's response to the COVID-19 pandemic in conflict settings: policy reflections from Palestine *Global Publ. Health*, 15 (8) (2020), pp. 1244-1256
20. Hendershott, P., & Hendershott, R. (2000). Will the Internet reduce the demand for mall space? *Health Care*, 24, 3–5.
21. Hoepfl, M. C. (1997). Choosing qualitative research: A primer for technology education researchers. *Journal of Technology Education*, 9(1), 47-63.
22. IIBM Institute of Business Management (2015) Classification of Retailing Formats in Retail Management [Online]. Available at <http://www.iibmindialms.com/library/management-basic-subjects/retail-management/classification-retailing-formats/>
23. Islam MA (November 2020). "Prevalence of Headache in Patients With Coronavirus Disease 2019 (COVID-19): A Systematic Review and Meta-Analysis of 14,275 Patients". *Frontiers in Neurology*. 11: 562634.

24. J. Zhang, M. Terrones, C. R. Park, R. Mukherjee, M. Monthioux, N. Koratkar, Y. S. Kim, R. Hurt, E. Frackowiak, and T. Enoki, *Carbon* 98(70), 708–732 (2016). <https://doi.org/10.1016/j.carbon.2015.11.060>
25. Jones, Brian D.G.; Shaw, Eric H. (2006). "A History of Marketing Thought", *Handbook of Marketing*. Weitz, Barton A.; Wensley, Robin (eds), Sage, p. 41, ISBN 1-4129-2120-1.
26. Jung K-J, Jeon B-H (2021) The Negative Effect of the Covid-19 Pandemic on the Acceleration of Startup Innovation in the Retail Supply Chain. *J Distrib Sci* 19:79–90.
27. Lambda, A.J., *The Art Of Retailing*, McGraw-Hill, (2013), 2008, pp. 315–26
28. Lashgari, Y.S.; Shahab, S. The Impact of the COVID-19 Pandemic on Retail in City Centres. *Sustainability* 2022, 14, 11463.
29. Li, Q., Guan, X., Wu, P., Wang, X., Zhou, L., Tong, Y., Xing, X.: Early transmission dynamics in Wuhan, China, of novel coronavirus–infected pneumonia. *New Engl. J. Med.* 282, 1199– 1207 (2020)
30. M. Lopes and J. Reis, "The Influence of COVID-19 in Retail: A Systematic Literature Review" in *Trends and Applications Information Systems and Technologies*, Cham:Springer, vol. 1366.
31. M. AlKhalidi, R. Kaloti, D. Shella, A. Al Basuoni, H. Meghari. Analyzing the problems faced by fashion retail stores due to COVID-19 outbreak *Parikalpana: KIIT J. Manag.*, 17 (1) (2021), pp. 206-217
32. Mason, A.N.; Narcum, J.; Mason, K. Social media marketing gains importance after Covid-19. *Cogent Bus. Manag.* 2021, 8, 1870797.
33. Miquel-Romero, M.-J.; Frasset, M.; Molla-Descals, A. The role of the store in managing postpurchase complaints for omnichannel shoppers. *J. Bus. Res.* 2020, 109, 288–296.
34. Moore, K., and Reid., S., "The Birth of the Brand: 4000 years of Branding", *Business History*, Vol. 50, 2018. pp. 419–32.
35. Page J, Hinshaw D, McKay B (26 February 2021). "In Hunt for Covid-19 Origin, Patient Zero Points to Second Wuhan Market – The man with the first confirmed infection of the new coronavirus told the WHO team that his parents had shopped there".

36. Palestinian Central Bureau of Statistics (2021). Main Findings of Living Standards in Palestine (Expenditure, Consumption and Poverty), 2021. Retrieved from: <https://bit.ly/3511ZEL>
37. Palestinian Central Bureau of Statistics. (2019, October). Monitored Foreign Trade Statistics, Goods and Services 2018.
38. Pantano, E., Pizzi, G., Scarpi, D., Dennis, C.: Competing during a pandemic? retailers' ups and downs during the COVID-19 outbreak. *J. Bus. Res.* (2020). <https://doi.org/10.1016/j.jbusres.2020.05.036>
Parikalpana: *KIIT J. Manag.*, 17 (1) (2021), pp. 206-217
39. Patton, M. Q. (2002). *Qualitative evaluation and research methods* (3rd ed.). Thousand Oaks, CA: Sage Publications, Inc.
40. Pride, W.M., Ferrell, O.C. Lukas, B.A., Schembri, S. Niininen, O. and Cassidy, R., *Marketing Principles*, 3rd Asia-Pacific ed., Cengage, 2018, pp. 449–50
41. Rowley Jennifer, Farquhar Jillian Dawes (2009), "Convenience: A Services Perspective," *Marketing Theory*, 9 (4), 425–438.
42. Rowley, J. (2009), "Online branding strategies of UK fashion retailers", *Internet Research*, Vol. 19 No. 3, pp. 348-369. <https://doi.org/10.1108/10662240910965397>
43. S. Mukherjee, V. Chittipaka, M.M. Baral, S.C. Srivastava, B. Jana
44. Saniasiaya J, Islam MA (April 2021). "Prevalence of Olfactory Dysfunction in Coronavirus Disease 2019 (COVID-19): A Meta-analysis of 27,492 Patients". *The Laryngoscope*. 131 (4): 865–878.
45. Strauss, A., & Corbin, J. (1990). *Basics of qualitative research: Grounded theory procedures and techniques*. Newbury Park, CA: Sage Publications, Inc.
46. Tan, K. S., Chong, S. C., Lin, B., & Eze, U. C. (2009). Internet-based ICT adoption: Evidence from Malaysian SMEs. *Industrial Management & Data Systems*, 109(2).
47. Theories of Retailing – Cyclic and Non-Cyclic Theories. (n.d.) Retrieved May 15, 2023, from www.mbaknol.com/retail-management/theories-of-retailing/
48. Thomson DB, Adena M, McLeod GR, et al. Interferon-alpha 2a does not improve response or survival when combined with dacarbazine in metastatic malignant melanoma: Results of a multi-institutional Australian randomized trial. *Melanoma Res.* 2013

49. UNDP. (2018, July 1). Freelancing in the State of Palestine. Retrieved from: <https://bit.ly/34PGVG7>
50. Vedamani, G.G. (2012). Retailing Management, 4th ed., Jaico Publishing House
51. Vichoray, C. (2012) Theories and classification of retailing [Online]. Available at [https:// www.slideshare.net/chanvich/04-theories-and-classification-of-retailing](https://www.slideshare.net/chanvich/04-theories-and-classification-of-retailing)
52. World Health Organization. Coronavirus disease 2019 (COVID-19) Situation Report 51. https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200311-sitrep51-covid-19.pdf?sfvrsn=1ba62e57_10.
53. World Health Organization. Novel Coronavirus disease (2019-nCoV) Situation Report – 11. [https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200131-sit rep-11-ncov.pdf?sfvrsn=de7c0f7_4](https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200131-sit-rep-11-ncov.pdf?sfvrsn=de7c0f7_4).
54. Z Steel, C Marnane, C Iranpour, et al. The global prevalence of mental disorders: a systematic review and meta-analysis 1980–2013 *Int J Epidemiol*, 43 (2014), pp. 476-493

Appendix (I)

Interview questions (English)

1. How did you start up your business in the clothes retail sector?

Worked in family business
Started working in a young age in this field
Wanted to start a business
Personal preference
No response

2. Did you face any major challenges getting into the clothes retail sector?

Finance
Location of shop
Had no experience in the clothes industry
Friends and family not supportive
Lack of planning ahead
No response

3. How was it working in clothes retail before the Covid-19 Outbreak in purchasing merchandise from suppliers?

Easy travel
Low margin of error in product from vendor
No shipping delays
Chose materials and quality personally
No response

4. How was it working in clothes retail before the Covid-19 Outbreak in selling merchandise to customers?

Shop had more foot traffic
Minimal online selling
Customers could try-on products/ low returns
Easily build customer relationship trust (face to face)
No response

5. What were the main changes after the Covid-19 outbreak in purchasing merchandise from suppliers?

Not the same product ordered
Difficulty to travel to China
Turned to online purchasing
Difficulty to travel to Turkey
Factories closed that they previously worked with
Higher shipping cost of goods from supplying countries
Chinese factory started manufacturing masks instead of garments
Stricter inspection policies at Israeli borders for products entering
Traveling costs increased
Factories produced less quantities
Cost of merchandise increased
Looked for local vendors
No response

6. What were the main changes after the Covid-19 outbreak in selling merchandise to customers?

Less foot traffic in shop
Turned to online selling
Online selling challenging / high returns
Changes in consumption habits of consumers
Had to close down physical shop
Higher demand for sleep/lounge wear
Less sales
Returned checks
No response

7. How did you overcome the challenges of Influence of Covid-19 on your clothes retail business?

Managed for supply constraints
Sold product with loss
kept a tight control on costs
Dealt with the decline of trust of customers
No response

8. What do would you liked to have done differently to better prepare you for corona outbreak?

Had more or less in storage
Worked in hygiene supplies (face masks and hand sanitizer)
Had emergency cash on hand
Started working in online sales
No response

9. What recommendations, if any, for people working in the retail sector post corona outbreak times?

Always have cash saved in case of emergency
Focus on online marketing and selling
Invest in loyal customers
new emergency plans
Build a close relationship to your suppliers
Adaptation to 'new normal'

Appendix (II)

Interview questions (Arabic)

1. كيف بدأت عملك في قطاع بيع الملابس بالتجزئة؟
 - عمل في شركة عائلية
 - بدأ العمل في سن مبكرة في هذا المجال
 - أراد أن يبدأ عمل تجاري
 - تفضيل شخصي
 - لا يوجد رد
2. هل واجهت أي تحديات كبيرة في الدخول إلى قطاع بيع الملابس بالتجزئة؟
 - تمويل
 - موقع المحل
 - ليس لديه خبرة في صناعة الملابس
 - الأصدقاء والعائلة ليسوا داعمين
 - عدم التخطيط للمستقبل
 - لا يوجد رد
3. كيف كان العمل في بيع الملابس بالتجزئة قبل تفشي فيروس Covid-19 في شراء البضائع من البائعين؟
 - سهولة السفر
 - هامش منخفض للخطأ في المنتج من البائع
 - لا تأخير بالشحن
 - اختر المواد والجودة شخصياً
 - لا يوجد رد
4. كيف كان العمل في بيع الملابس بالتجزئة قبل تفشي فيروس Covid-19 في بيع البضائع للعملاء؟
 - كان المتجر أكثر حركة المرور على الأقدام
 - الحد الأدنى من البيع عبر الإنترنت

- يمكن للعملاء تجربة المنتجات / العوائد المنخفضة
- بناء الثقة في العلاقة مع العملاء بسهولة (وجهاً لوجه)
- لا يوجد رد

5. ما هي التغييرات الرئيسية بعد تفشي Covid-19 في شراء البضائع من البائعين؟

- لم يتم طلب نفس المنتج
- صعوبة السفر الى الصين
- تحولت إلى الشراء عبر الإنترنت
- صعوبة السفر الى تركيا
- تم إغلاق المصانع التي عملوا معها من قبل
- ارتفاع تكلفة شحن البضائع من الدول الموردة
- بدأ المصنع الصيني في تصنيع الأقنعة بدلاً من الملابس الجاهزة
- تشديد سياسات التفتيش على الحدود الإسرائيلية للمنتجات الداخلة
- زيادة تكاليف السفر
- أنتجت المصانع كميات أقل
- زيادة تكلفة البضائع
- بحثت عن البائعين المحليين
- لا يوجد رد

6. ما هي التغييرات الرئيسية بعد تفشي Covid-19 في بيع البضائع للعملاء؟

- حركة أقل في المتجر
- تحولت إلى البيع عبر الإنترنت
- تحدي البيع عبر الإنترنت / العوائد المرتفعة
- التغييرات في العادات الاستهلاكية للمستهلكين
- اضطرت لإغلاق المحل المادي
- ارتفاع الطلب على ملابس النوم / الصالة
- مبيعات أقل
- الشيكات المرتجعة
- لا يوجد رد

7. كيف تغلبت على تحديات تأثير Covid-19 على تجارة الملابس بالتجزئة الخاصة بك؟

- تدار لقيود العرض
- بيع المنتج مع الخسارة
- احتفظت برقابة صارمة على التكاليف
- تعامل مع تراجع ثقة العملاء
- لا يوجد رد

8. ما الذي كنت تود القيام به بشكل مختلف لإعدادك بشكل أفضل لتفشي كورونا؟

- كان أكثر أو أقل في التخزين
- عملت في مستلزمات النظافة (أقنعة الوجه ومعقم اليدين)
- كان لديه نقود طارئة في متناول اليد
- بدأ العمل في المبيعات عبر الإنترنت
- لا يوجد رد

9. ما التوصيات، إن وجدت، للعاملين في قطاع التجزئة بعد أوقات تفشي كورونا؟

- احتفظ دائمًا بالمال النقدي في حالة الطوارئ
- ركز على التسويق والبيع عبر الإنترنت
- استثمر في العملاء المخلصين
- خطط طوارئ جديدة
- بناء علاقة وثيقة مع مورديك
- التكيف مع الوضع الطبيعي الجديد