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OSOBNA POTROŠNJA U VRIJEME COVID-19 PANDEMIJE U REPUBLICI HRVATSKOJ

PERSONAL CONSUMPTION EXPENDITURES DURING THE COVID-19 PANDEMIC IN THE REPUBLIC OF CROATIA

SAŽETAK: Pandemija COVID-19 ostavlja sve dublje tragove kako na privatnim tako i na poslovnim životima građana. Pooštravanje epidemioloških mjera, zatvaranje granica, zabrana okupljanja, djelomično ili potpuno zaključavanje za očuvanje života građana dovelo je do pada gospodarske aktivnosti, a samim time i do pada osobnih primanja zaposlenih. Glavni cilj ovoga rada je istražiti na 106 anketiranih ispitanika utjecaj pandemije COVID-19 na osobnu potrošnju, kroz ispitivanje stavova u različitim grupama ispitanika po visini mjesečnih primanja. Prva hipoteza nije potvrđena jer je 57,9% ispitanika izjavilo da ne posvećuje pozornost podrijetlu proizvoda, međutim, od onih koji posvećuju pozornost podrijetlu proizvoda, njih 88,5% kupuje hrvatske proizvode. Druga hipoteza je djelomično potvrđena jer statistički značajna razlika između navika ispitanika u različitim grupama osobnih primanja postoji u dvije kategorije i to kod kupnje i stvaranja zaliha hrane za dulje razdoblje te kod kupnje proizvoda *online*, kao i ranije. Treća hipoteza, da se osobna potrošnja po određenim grupama proizvoda povećala uslijed pandemije COVID-19, nije potvrđena jer su ispitanici za sve grupe proizvoda ili usluga, osim restorana i hotela, odgovorili da jednako troše kao i prije pandemije. Na početku

ABSTRACT: The COVID-19 pandemic has left serious trails on people's both personal as well as business lives. Strict epidemiological measures, border shutdowns, prohibition of gatherings, partial or complete lockdown, the purpose of which is maintaining people's lives, has led to the economic activity decrease, and consequently to the downfall of universal basic income of the employed. The major objective of this study is to examine to which extent the COVID-19 pandemic has affected personal consumption expenditures, based on the research conducted on 106 respondents, who were asked about their standpoints and who were divided into groups, on the grounds of their monthly income. The first hypothesis has not been confirmed since 57.9% of the respondents have stated that they did not pay attention to the origin of the products they were buying, while 88.5% claimed they only bought Croatian products. The second hypothesis has been partially confirmed because there is a statistically significant difference in respondents' habits, taking into consideration that they were divided into different groups, based on their income level. This difference is evident in two categories, and these are food purchase and long-term stockpiling and online buying of products, like it was the case earlier. The third hypothesis, which says that personal consumption

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drugog vala pandemije neke zemlje započele su s ponovnim djelomičnim zaključavanjem u cilju očuvanja života građana, promovirajući što više rad od kuće i na taj način održavanje poslovanja poduzetnika i dohotka građana, a samim time i osobne potrošnje.

KLJUČNE RIJEČI: COVID-19 pandemija, dohodak građana, osobna potrošnja, osnovne životne potrebe, zaključavanje (*lockdown*)

of particular product groups has increased as a consequence of COVID-19 pandemic, has not been confirmed since all respondents stated that they were consuming all products and services in the equal amount as they were in the period before the pandemic, with the exception of spending moneyy on restaurants and hotels. At the beginning of the second pandemic wave, some countries are pursuing a partial lockdown in order to preserve lives, promoting work from home and hence, maintaining enterprise business, citizens' income and consequently personal consumption expenditure.

KEY WORDS: COVID-19 pandemic, universal basic income, personal consumption expenditures, basic needs, lockdown

UVOD

Bolest uzrkovana COVID-19 pojavila se u Kini potkraj 2019. godine. U 2020. godini virus se proširio na cijeli svijet. Prvi slučaj koronvirusa u Hrvatskoj zabilježen je 25. velječe 2020. godine. Zajedno s porastom zaraženih osoba počelo se s uvođenjem mjera za očuvanje života građana, zatvaranjem granica, ograničavanjem društvenih okupljanja, ograničavanja rada određenih djelatnosti. Na taj način napravljen je svojevrsni "lockdown" života i gospodarstva. Uz poštivanje epidemioloških mjera dopuštao se rad trgovina prehrambenih proizvoda. Građani u uvjetima *lockdowna* bili su suočeni s problemima smanjenja osobnih primanja, ali i problemima opskrbe pojedinim proizvodima. Glavne vijesti tih dana, osim broja zaraženih, bile su i gužve u trgovinama, kao i javljanja o nestašici nekih prehrambenih i higijenskih proizvoda. Iako su predstavnici trgovina, kao i političari, izjavljivali da nema potrebe stvarati zalihe, osobna potrošnja sukladno mogućnostima pojedinih građana se povećavala.

Popuštanje mjera nakon zaoštravanja odnosno *lockdowna* je bilo u tri faze. Prva faza popuštanja mjera bila je 27. 4. 2020. godine, s otvaranjem trgovina, gradskog prijevoza te treninga. Druga faza popuštanja mjera započela je 4. 5. 2020. godine. Ta faza omogućila je puni rad zdravstvenog sustava te djelatnosti koje pružaju osobne usluge. Treća faza popuštanja mjera započela je 11. 5. 2020. godine, u kojoj je dopušteno okupljanje do 10 osoba, rad trgovačkih centara, vrtića, razredne nastave, ugostiteljskih objekata te hotela.

Prema procjeni HNB-a (2020.), očekuje se godišnji pad realnog BDP-a od 8,0% u 2020. godini te rast od 5,2% u 2021. godini. Prema podacima Državnog zavoda za statistiku (2020.), tromjesečni BDP u drugom tromjesečju 2020. realno je manji za 15,1 posto u odnosu na isto tromjesečje 2019. godine. Realni pad ostvaren je u svim komponentama BDP-a s rashodne strane, osim u potrošnji opće države, koja ostvaruje blagi

INTRODUCTION

The disease caused by the COVID-19 virus first appeared in China at the end of 2019. In 2020 the virus spread worldwide. The first case of corona virus in Croatia was documented on 25 Feb 2020. Parallelly with the increase of people infected, measures, such as border shutdowns, restrictions and prohibitions of gatherings and restrictions of particular economic activities were introduced to maintain people's lives. This implied a sort of a "lockdown" of life and economy. What was not shut down were grocery stores, but epidemiological measures were in force. During the lockdown people were faced with decreased income but also a decreased supply of individual products. Prime time news informed about the number of people infected with the virus, long queues in supermarkets, and shortage of certain food and hygiene products. Despite the fact that both salespeople and politicians were repeatedly warning that there was no need for food stockpiling, personal consumption was on the increase, in accordance with the budgeting capacity of the citizens.

Measure loosening after the lockdown appeared in three stages. The first stage took place on 27 Apr 2020, and it meant re-opening of shops, city transport and gyms. The second stage started on 4 May 2020. This stage implied health care system re-opening and re-opening of personal service activities. Finally, the third phase commenced on 11 May 2020, and it brought back gatherings of up to 10 people, re-opening of shopping malls, kindergardens, primary schools (1st to 4th grades), cafes, restaurants and hotels.

According to the forecast of the Croatian National Bank (2020), we can expect the annual GDP decrease in the amount of 8.0% in 2020 and a 5.2% increase in 2021. According to the data issued by the Croatian Bureau of Statistics (2020), the quarterly GDP in the second quarter of 2020 is lower by 15.1 per cent, compared to the same quarter of 2019. The decrease is evident in all GDP components from the expenditure point of view, except in state expenditure, which indicates a moderate increase.

porast. Također, potrošnja kućanstava bilježi pad od 14,0% u drugom tromjesečju 2020., što je bio najveći tromjesečni pad dosad.

Posljednje brojke prema podacima Državnog zavoda za statistiku za rujan (2020.) u trgovini na malo pokazuju pad obujma maloprodaje za 7,3% u usporedbi s istim mjesecom prethodne godine. Najveći porast prometa ostvarili su trgovina računalne opreme, knjiga i novina za 12,4% te trgovina na malo internetom ili poštom za 12,0%.

Kako se ne vidi kraj pandemije, u ovom istraživanju željelo se ispitati na 106 anketiranih građana jesu li ispitanici promijenili svoje navike kupovanja određenih proizvoda, jesu li podlegli stvaranju zaliha i jesu li prešli na *online* kupovinu. Posebno su se pratile razlike u stavovima o osobnoj potrošnji s obzirom na različitu visinu primanja ispitanika. Za ispitivanje zadanog cilja postavljene su sljedeće hipoteze:

H1: Pandemija COVID-19 je dala više pozornosti podrijetlu proizvoda kod osobne potrošnje.

H2: Postoji statistički značajna razlika između navika ispitanika u osobnoj potrošnji u ovisnosti o osobnim primanjima ispitanika.

H3: Osobna potrošnja po određenim grupama proizvoda povećala se uslijed pandemije COVID-19.

Rad se sastoji od šest (6) dijelova, uključujući uvod i zaključak. Drugi dio odnosi se na pregled literature vezane za osobnu potrošnju. Treći dio odnosi se na metodologiju korištenu u istraživanju. Četvrti dio odnosi se na rezultate istraživanja. Peti dio odnosi se na razmatranja dobivenih rezultata istraživanja.

PREGLED LITERATURE

Kako se COVID-19 pandemija naglo proširila i uzrokovala poremećaje u svim područjima života, bilo privatnim bilo poslovnim, sve je više i istraživanja na tu temu. U nastavku su neka od najznačajnijih istraživanja.

Furthermore, household expenditure faced a 14.0 % fall in the second quarter of 2020, which is the biggest quarterly downfall so far.

The most recent figures of the Croatian Bureau of Statistics for September (2020) indicate a decrease in retail volume by 7.3%, compared to the same month last year. The biggest re venue increase had computer equipment stores, books and newspapers, by 12.4 %, and Internet retailers and mail order businesses by 12.0 %.

Since there is no visible end to this pandemic, we examined 106 respondents if they changed their buying habits, if they succumbed to stockpiling or if they switched to online shopping. We were specifically observing differences in personal consumption attitudes, with regards to different incomes of respondents. In order to examine the set objective, the following hypotheses were defined:

H1: The COVID-19 pandemic put emphasis on product origin in personal consumption expenditure.

H2: There is a statistically significant difference in respondents‘ personal consumption habits, depending on their income.

H3: Personal consumption expenditure in particular product groups has increased due to the COVID-19 pandemic.

This paper contains six (6) parts, including introduction and conclusion. The second part refers to the review of literature related to personal consumption. The third part describes the methodology used in the research. The fourth part are the research results and the fifth part considers obtained research results.

REVIEW OF LITERATURE

Since the COVID-19 pandemic started spreading and causing disruptions of all segments of life, whether it be personal or business, there has been an increased number of researches and studies conducted. Here are some of the most significant ones.

U svom radu Carlsson-Szlezak, Reeves i Swartz (2020) navode da kod krize uzrokovane COVID-19 postoje tri glavna prijenosna kanala. Prvi je direktni udar, koji se odnosi na smanjenje potrošnje proizvoda i usluga, što je povezano s duljinom pandemije i mjerama socijalnog udaljavanja. Autori smatraju da se na taj način smanjuje povjerenje potrošača.

Krueger, Uhlig i Xie (2020) istražuju heterogenost među sektorima uvođenjem multisektorskog gospodarstva s različitim stupnjevima elastičnosti supstitucije potrošnje u robama. Sektori se razlikuju prema rizičnosti konzumiranja njihovih usluga. Autori su zaključili da osjetljiva kućanstva u slučaju izbijanja krize supstituiraju potrošnju iz visoko zaraženih sektora onom iz sektora nisko zaraženih. Ova preraspodjela uzoraka potrošnje pomaže u održavanju relativno stabilnog puta potrošnje i smanjuje rizik od zaraze sudjelovanjem u aktivnostima s visokom infekcijom – bilo kao davatelja usluga ili potrošača.

Demirguc-Kunt, Lokshin i Torre (2020) procjenjuju ekonomski učinak mjera socijalnog udaljavanja putem tri visokofrekventna potrošača (potrošnja električne energije, emisija dušikovog dioksida i evidencije mobilnosti).

U svom se radu Maliszewska, Mattoo i van der Mensbrugghe (2020) usredotočuju na četiri kanala, među kojima su: i) izravni učinak smanjenja zaposlenosti; ii) povećanje troškova međunarodnih transakcija; iii) nagli pad putovanja te iv) pad potražnje za uslugama koje zahtijevaju blizinu ljudi.

Ozili i Arun (2020) analizirali su prelijevanje posljedica pandemije koronavirusa na globalno gospodarstvo i na određene segmente kao što su sektor obrazovanja, sporta, zdravstva, financijskih tržišta, industrije zabave, organizacije događaja te ugostiteljstva. Istraživanje je pokazalo da 30-dnevna politika socijalnog distanciranja ili zaključavanja šteti gospodarstvu smanjenjem razine općih gospodarskih aktivnosti.

In their paper Carlsson-Szlezak, Reeves and Swartz, (2020) claim that the crisis caused by the COVID-19 virus occurs through three transmission channels. The first one is the direct impact, which refers to the reduced consumption of products and services, which is then related to the pandemic duration and social distance measures. The authors believe that this contributes to consumers' distrust.

Krueger, Uhlig and Xie, (2020) are examining heterogeneity among sectors through the implementation of multi-sector economy, involving different levels of elasticity of demand for substitute goods. Sectors differ based on how much risk consuming of their services involves. The authors have concluded that sensitive households, in case of a crisis, replace the consumption from highly-affected sectors with the one from the less-affected ones. This reallocation of consumption models helps to maintain a reasonably stable consumption and diminishes the risk of infection by participating in high-risk activities – either as a service provider or a consumer.

Demirguc-Kunt, Lokshin and Torre (2020) tried to evaluate the economic impact of social distance measures through three high-frequency consumers (electrical energy consumption, nitrate dioxide emission and mobility track records).

In their paper Maliszewska, Mattoo and van der Mensbrugghe (2020) focus on all four channels, which are i) direct effect on employment decrease; ii) increased cost of international transactions; iii) sharp slump of travel and iv) reduced demand of services which involve physical proximity of people.

Ozili and Arun (2020) analysed the domino effect that the corona virus pandemic had on global economy and on particular economy segments, such as education, sport, health care, financial markets, entertainment industry, event organising business and hospitality. The study proved that a 30-day social distance or lockdown policy harms economy through a reduction of economic activities.

U istraživanju Coibion, Gorodnichenko i Weber (2020) koriste ankete za procjenu makroekonomskih očekivanja kućanstava u SAD-u kojima ispituju pad potrošnje.

Prema podacima Europske centralne banke (ECB, 2020; 7), očekuje se pad privatne potrošnje od 8,0% u 2020. godini. Pad potrošnje pojačan je kombinacijom prisilne štednje i štednje iz predostrožnosti zbog mogućnosti smanjenja osobnih primanja u doba korona krize. S jedne strane, prisilna štednja rezultirala je činjenicom da kućanstva ne kupuju nebitne robe i usluge. S druge strane, štednja iz predostrožnosti povećala se zbog naglog pada povjerenja potrošača i povećanja nesigurnosti u pogledu ekonomskih izgleda i izgleda za zapošljavanje.

U analizi Deb, Fruceri, Ostry i Tawk (2020), rezultati sugeriraju da su mjere ograničavanja u prosjeku imale izuzetno velik utjecaj na ekonomsku aktivnost, odnosno gubitak oko 15 posto u proizvodnji tijekom 30-dnevnih mjera ograničavanja kretanja.

METODOLOGIJA

Za potrebe diplomskog rada (Draganović, 2020) napravljeno je anketno istraživanje o osobnoj potrošnji u vrijeme pandemije COVID-19, koje se koristi i u ovom radu. Anketni upitnik je distribuiran *online* tijekom srpnja 2020. godine. Anketni upitnik se sastojao od dva dijela, od ukupno 17 pitanja. U prvom dijelu, prvih 7 pitanja odnosilo se na osnovne karakteristike ispitanika kao što su spol, dob, stupanj obrazovanja, radni odnos, osobna primanja ispitanika te broj osoba u kućanstvu. Drugi dio od 10 pitanja odnosio se na konkretna pitanja vezana za temu rada. Za potrebe ovog rada analizirano je 6 pitanja u drugom dijelu.

Na pitanja u anketnom upitniku odgovorilo je 106 ispitanika, i to 36,45% ispitanika muškog spola i 63,55% ispitanika ženskog spola.

In their study Coibion, Gorodnichenko and Weber (2020) used assessment surveys of macroeconomic expectations of households in the USA which examine the consumption downfall.

According to the European Central Bank's data (ECB, 2020; 7) personal consumption decrease is expected in 2020, in the amount of 8.0%. Consumption decrease is fostered by a combination of involuntary saving and precautionary saving, due to a probable personal income decrease during the corona crisis. On one hand, involuntary saving was a result of households' decisions not to buy unnecessary commodities and services. On the other hand, precautionary saving increased due to the consumers' distrust and growing insecurity in economic and employment opportunities.

According to the analysis done by Deb, Fruceri, Ostry and Tawk (2020) results suggest that restriction measures had on average an extraordinary effect on economic activities, or, in other words, a 15-per-cent-loss of production during the 30-day-lockdown.

METHODOLOGY

As a part of a graduate thesis (Draganović, 2020), there was a survey conducted about personal consumption during the COVID-19 pandemic, which was also used in this paper. The survey questionnaire was distributed online in July of 2020. It comprised two parts and 17 questions. In the first part, the first 7 questions referred to respondents' basic characteristics, such as sex, age, education level, employment, personal income and the number of household members. The second part of 10 questions referred to specific questions related to this paper subject. 6 questions from the second part were analysed for the purpose of this paper.

106 respondents responded to the survey questionnaire, out of which 36.45% were males and 63.55% females.
Regarding the age category, the largest group were respondents between the age of 26 and 35,

U kategoriji dobi najzastupljenija je s 54,20% skupina u dobi između 26 i 35 godina. Druga dobna skupina po brojnosti, s 28,04%, je ona u dobi između 18 i 25 godina starosti. Treća dobna skupina po brojnosti, s 14,02%, je ona između 36 i 55 godina starosti. Najstarija dobna skupina koja se odnosi na ispitanike starosti od 56 do 65 godina zastupljena je s 3,74%.

Prema razini stručne spreme, u anketnom istraživanju sudjelovalo je 1,87% NKV, 16,82% SSS, 29,91% VŠS te 51,40% VSS. Među ispitanicima, 79,44% je zaposleno, 18,69% je studenata i 1,87% nezaposlenih. Među zaposlenim ispitanicima 53,20% je zaposleno u privatnim trgovačkim društvima, 17,80% u javnim društvima, a 29% ispitanika su vlasnici poduzeća.

U 30,80% ispitanika kućanstvo čine 2 osobe, u 26,2% ispitanika 3 osobe, u 12,10% ispitanika više od 5 osoba, u 7,5% ispitanika 1 osoba, a u 6,5% ispitanika kućanstvo čini 5 osoba.

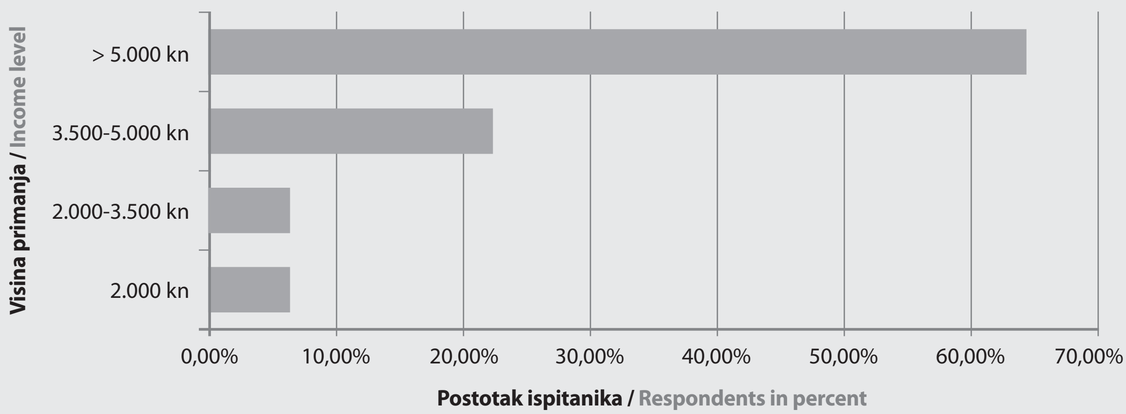
Kako se u ovom radu istražuje postoje li razlike u osobnoj potrošnji ispitanika s obzirom na

54.20% of them. The second largest age group comprised 28.04% of respondents and they were 18 to 25 years old. The third group (14.02%) were between 36 and 55. The oldest age group, respondents between 56 and 65 years of age, comprised 3.74% of all respondents.

As for the education level, 1.87% of respondents have primary school education level, 16.82% secondary school education level, 29.91% a Bachelor degree, while 51.40% of them hold a Master degree. 79.44% of respondents are employed, 18.69% of them are students and 1.87% are unemployed. Among the employed ones, 53.20% work in private companies, 17.80% in public companies and 29% of respondents are business-owners.

30.80% of respondents live in a 2-person-household, 26.2% in a 3-person-household, 12.10% of respondents live in a household that has more than 5 people, 7.5% of respondents live in a 1-person-household, while 6.5% of them in a 5-person-household.

GRAFIKON 1. PRIMANJA ISPITANIKA
GRAPH 1. RESPONDENTS' INCOME



Izvor: rad autora / Source: Author's work različita osobna primanja ispitanika, u Grafikonu 1 prikazani su ispitanici podijeljeni u četiri grupe po visini primanja. Najveći broj ispitanika, njih 64,50%, ima primanja veća od 5.000,00 kn (četvrta grupa), 22,50% ispitanika ima primanja od 3.500,00 do 5.000,00 kn (treća grupa), 6,5% ispitanika ima primanja do 2.000,00 kn (prva grupa) i 6,5% ispitanika od 2.000,00 do 3.500,00 kn (druga grupa).

Za dokazivanje postavljenih hipoteza osim navedene deskriptivne statistike koristi se i Pearson Chi-Squere test, kao i usporedba s istraživanjima stručne i znanstvene literature iz predmetne tematike. Statistička analiza podataka iz anketnog upitnika napravljena je u SPSS 25.

REZULTATI ISTRAŽIVANJA

Anketno istraživanje provedeno na 106 ispitanika o osobnoj potrošnji građana Republike Hrvatske za vrijeme prvog vala pandemije COVID-19 prikazano je u Tablici 1, 2 i 3. U Tablici 1 prikazani su stavovi ispitanika o utjecaju pandemije na gospodarsku aktivnost, osobna primanja te promjene navika potrošača pri kupnji u vrijeme prvog vala pandemije na osnovi različitih mjesečnih primanja.

Pitanje o utjecaju pandemije na gospodarsku aktivnost pokazuje da postoji statistički značajna razlika ($\chi2$ (9) = 21,776, p = .010) između ispitanika u različitim skupinama mjesečnih primanja. 82,2% ispitanika je mišljenja da je pandemija jako utjecala na gospodarsku aktivnost, i to 57,9% ispitanika iz skupine s primanjima iznad 5.000,00 kn, 15,1% iz kategorije od 3.500,00 do 5.000,00 kn te po 4,7% iz prve dvije kategorije ispitanika.

Na pitanje utječe li pandemija na njihova osobna primanja ne postoji statistički značajna razlika ($\chi2$ (6) = 6,035, p = ,419) između ispitanika u različitim skupinama mjesečnih primanja. 51,41% ispitanika smatra da pandemija nije utjecala na njihova osobna primanja.

As this paper researches the different personal consumption patterns of respondents, with regards to their personal income level, Graph 1 shows the respondents divided into four groups, according to their income levels. The largest number of respondents, 64.50% of them, have a personal incpome higher than 5,000 kn (the fourth group), the income of 22.50% of respondents is between 3,500 and 5,000 kn (the third group), 6.5% of respondents' income is up to 2,000 kn (the first group) and 6.5% of respondents have between 2,000 and 3,500 kn (the second group).

To prove the defined hypotheses, we used descriptive statistics, Pearson Chi-Square test, and we compared our research to the ones described in scientific and professional literature on this subject. Statistical data analysis was conducted in SPSS 25.

RESEARCH RESULTS

The survey research conducted on 106 respondents about personal consumption expenditure of the citizens of the Republic of Croatia, during the first wave of the COVID-19 pandemic is shown in Table1, 2 and 3. The Table 1 shows respondents' attitudes toward the effect pandemic had on economic activity, their personal income and change of spending habits during the first pandemic wave, taking different monthly incomes into account.

The question on the pandemic having an effect on economic activities clearly shows there is a statistically significant difference ($\chi2$ (9) = 21,776, p = .010) among the respondents from different income-level groups. 82.2% respondents think that the pandemic had a huge effect on economic activities, and this is the opinion of 57.9% respondents from the group whose income is higher than 5,000 kn, 15.1% from the 3,500 kn to 5,000 kn category and 4.7% from the first two categories, respectively.

Regarding the question if their personal income was affected by the pandemic, there is no statistically significant difference ($\chi2$ (6) = 6,035, p = ,419) among

TABLICA 1. UTJECAJ PANDEMIJE NA OSOBNU POTROŠNJU
TABLE 1. THE EFFECT OF THE PANDEMIC ON PERSONAL CONSUMPTION EXPENDITURE

	VISINA MJESEČNIH PRIHODA U HRK / MONTHLY INCOME IN HRK							
	2.000	2.000-3.500	3.500-5.000	>5.000	TOTAL	PEARSON CHI-SQUARE	DF	ASYMP. SIG. (2-SIDED)
Utjecaj pandemije na gospodrsku aktivnost / **Has the pandemic had any effect on economic activities?**								
Umjereno / Moderate	,9%	,9%	5,6%	5,7%	13,1%			
Nemam stav / I do not have an opinion	,9%	,9%	0,0%	0,0%	1,8%			
Malo / Insignificant	0,0%	0,0%	1,9%	,9%	2,8%			
Jako / Considerable	4,7%	4,7%	15,1%	57,9%	82,3%			
Total	6,5%	6,5%	22,5%	64,5%	100,0%	21,776	9	,010
Utjecaj pandemije na smanjenje vašeg dohotka / **Has pandemic had any effect on the decrease of your income?**								
Ne, nije / None	1,9%	1,9%	14,0%	33,6%	51,4%			
U manjoj mjeri / Insignificant	2,8%	1,9%	4,7%	20,6%	29,9%			
U velikoj mjeri / Considerable	1,9%	2,8%	3,7%	10,3%	18,7%			
Total	6,5%	6,5%	22,5%	64,5%	100,0%	6,035	6	,419
Obraćate li sada više pozornosti podrijetlu proizvoda? / **Are you now paying more attention to the product origin?**								
Da / Yes	2,8%	2,8%	13,1%	23,4%	42,1%			
Ne / No	3,7%	3,7%	9,4%	41,1%	57,9%			
Total	6,5%	6,5%	22,5%	64,5%	100,0%	3,574	3	,311
Konzumirate li više proizvoda čija je zemlja podrijetla Hrvatska? / **Do you now consume more originally Croatian products?**								
Da / Yes	6,5%	6,5%	20,0%	55,5%	88,5%			
Ne / No	0,0%	0,0%	2,5%	9,0%	11,5%			
Total	6,5%	6,5%	22,5%	64,5%	100,0%	,186	3	,980

Izvor: rad autora / Source: Author's work

Na pitanje obraćaju li danas više pozornosti podrijetlu proizvoda utvrđeno je da ne postoji statistički značajna razlika ($\chi 2$ (3) = 3,574, p = .311) između ispitanika u različitim skupinama mjesečnih primanja. 57,9% izjavilo je da ne obraća više pozornosti podrijetlu proizvoda.

Od ispitanika koji su potvrdno odgovorili da više pozornosti daju podrijetlu proizvoda, 88,5% ih je odgovorilo da više kupuju hrvatske proizvode. Utvrđeno je da ne postoji statistički značajna razlika ($\chi 2$ (3) = 0,186, p = ,980) između ispitanika u različitim skupinama mjesečnih primanja i navici konzumiranja hrvatskih proizvoda.

U Tablici 2 prikazane su ocjene korištenjem Likertove skale od 1 do 5 potrošačkih navika ispitanika. Ocjene se odnose na stav ispitanika, gdje 1 znači uopće se ne slažem, 2 znači ne slažem se, 3 znači niti se slažem niti se ne slažem, 4 znači slažem se, a 5 znači u potpunosti se slažem. Utvrđeno je da postoji statistički značajna razlika između ispitanika u različitim skupinama mjesečnih primanja:

1) Kupujem i stvaram zalihe hrane za duže razdoblje, razlika ($\chi 2$ (12) = 31,866, p = ,001). 31,9% ispitanika iz četvrte skupine primanja dalo je ocjenu 3. 29,2% ispitanika iz treće skupine dalo je ocjenu 4 i isti postotak ispitanika ocjenu 5. 42,9% ispitanika iz druge skupine dalo je ocjenu 1 i isti broj njih ocjenu 2. Ispitanici prve skupine, njih 71,4%, dali su ocjenu 2. Sveukupna ocjena od 2,74 dovela je do toga da se ispitanici niti slažu niti ne slažu da kupuju i stvaraju zalihe hrane za duže razdoblje.

2) Kupujem proizvode *online*, kao i ranije ($\chi 2$ (12) =22,488, p = ,032). 39,1% ispitanika iz četvrte skupine primanja dalo je ocjenu 4, 33,3% ispitanika iz treće skupine dalo je ocjenu 3, 42,9% ispitanika iz druge skupino dalo je ocjenu 2, a najveći broj ispitanika iz prve skupine, 42,9%, dalo je ocjenu 5. Sveukupna ocjena od 3,1 dovela je do toga da se ispitanici niti slažu niti ne slažu da kupuju i stvaraju zalihe hrane za duže razdoblje.

Kod ostalih potrošačkih navika nije utvrđena statistički značajna razlika između grupa ispitanika

the respondents from different income-level groups. 51.41% of the repsondents do not believe that the pandemic had any effect on their personal income.

When asked if they are now paying more attention to the products› origin, it was determined that there was no statistically significant difference ($\chi 2$ (3) = 3,574, p = .311) among the respondents from different income-level groups. 57.9% of respondents declared that they did not pay more attention to the origin of the product.

All the respondents who said that they were paying more attention to the products origin, said that they were now buying Croatian products more by 88.5%. It was concluded that there was no statistically significant difference ($\chi 2$ (3) = 0,186, p = ,980) among the respondents from different income-level groups and regarding their habits of consuming Croatian products.

Table 2 shows grades using the Likert scale, ranging from 1 to 5, referring to respondents' consumption habits. The grades depict the respondents› attitude, where 1 stands for I totally disgree, 2 – I disagree, 3 – I neither agree not disagree, 4 – I agree and 5 – I totally agree. It has been concluded that there is a statistically significant difference among the respondents from different income-level groups:

1) I am buying and stockpiling food in the long term; the difference $\chi 2$ (12) = 31,866, p = ,001). 31.9% respondents from the fourth income level group graded this with a grade 3. 29.2% of respondents from the the third group graded this with 4 and the same percentage of respondents with 5. 42.9% of respondents from the second group graded this with 1 and the same number of them with 2. The first-group-respondents, 71.4% of them, graded it with 2. The total grade of 2.74 brings us to the conclusion that respondents neither agree nor disagree that they buy and stockpile food in the long term.

2) I am buying products online, the same as before ($\chi 2$ (12) =22,488, p = ,032). 39.1% of the respondents from the fourth income-level group graded this with the grade 4. 33.3 % of the

TABLICA 2. OCJENA POTROŠAČKIH NAVIKA ISPITANIKA ZA VRIJEME PANDEMIJE
TABLE 2. GRADING OF CONSUMPTION HABITS DURING THE PANDEMIC

		VISINA MJESEČNIH PRIHODA U HRK / MONTHLY INCOME IN HRK							
		<2.000	2.000-3.500	3.500-5.000	>5.000	TOTAL	PEARSON CHI-SQUARE	DF	ASYMP. SIG. (2-SIDED)
Teški uvjeti pandemije su mi učinili da konzumiram svjesno i mudro – prosječa ocjena 3,01 / **Difficult pandemic conditions made me consume consciously and wisely** – average grade 3.01									
1	% of Total	,9%	,9%	1,9%	3,7%	7,5%			
2	% of Total	,9%	2,8%	7,5%	11,2%	22,4%			
3	% of Total	2,8%	1,9%	3,7%	28,0%	36,4%			
4	% of Total	1,9%	,9%	8,4%	17,8%	29,0%			
5	% of Total	0,0%	0,0%	1,0%	3,7%	4,7%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	10,452	12	,576
Za vrijeme pandemije sam napustio svoje potrošačke navike – prosječna ocjena 2,7 / **I abandoned my consumption habits during the pandemic** – average grade 2.7									
1	% of Total	1,9%	1,9%	3,7%	7,5%	15,0%			
2	% of Total	2,8%	3,7%	6,6%	13,1%	26,2%			
3	% of Total	,9%	,9%	5,7%	27,1%	34,6%			
4	% of Total	,9%	0,0%	3,8%	15,9%	20,6%			
5	% of Total	0,0%	0,0%	2,7%	,9%	3,6%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	18,748	12	,095
Za vrijeme pandemije sam naučio izbjegavati potrebe i planirati izdatke – prosječna ocjena 3,10 / **During the pandemic I have learned to avoid my needs and plan my expenses** – average grade 3.10									
1	% of Total	,9%	1,9%	2,8%	8,4%	14,0%			
2	% of Total	,9%	2,8%	1,0%	8,4%	13,1%			
3	% of Total	3,7%	0,0%	6,5%	22,4%	32,7%			
4	% of Total	,9%	1,9%	7,5%	18,7%	29,0%			
5	% of Total	0,0%	0,0%	4,7%	6,5%	11,2%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	15,402	12	,220

		VISINA MJESEČNIH PRIHODA U HRK MONTHLY INCOME IN HRK <2.000	2.000- 3.500	3.500- 5.000	>5.000	TOTAL	PEARSON CHI-SQUARE	DF	ASYMP. SIG. (2-SIDED)
Za vrijeme pandemije sam kupovao akcijske proizvode kao i ranije – prosječna ocjena 2,94 **During the pandemic I was buying discounted products, the same as before** – average grade 2.94									
1	% of Total	0,0%	1,9%	6,5%	8,4%	16,8%			
2	% of Total	,9%	1,9%	1,9%	11,2%	15,9%			
3	% of Total	3,7%	,9%	7,6%	19,6%	31,8%			
4	% of Total	1,9%	1,9%	1,9%	21,5%	27,1%			
5	% of Total	0,0%	0,0%	4,7%	3,7%	8,4%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	18,601	12	,099
Kupujem i stvaram zalihe hrane za duže razdoblje – prosječna ocjena 2,74 **I am buying and stockpiling food in the long term** – average grade 2.74									
1	% of Total	0,0%	2,8%	1,0%	12,1%	15,9%			
2	% of Total	4,7%	2,8%	2,8%	19,6%	29,9%			
3	% of Total	,9%	,9%	5,6%	20,6%	28,0%			
4	% of Total	,9%	0,0%	6,6%	9,3%	16,8%			
5	% of Total	0,0%	0,0%	6,5%	2,8%	9,3%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	31,866	12	,001
Kupujem proizvode *online*, kao i ranije – prosječna ocjena 3,10 **I am buying products online, the same as I did before** – average grade 3.10									
1	% of Total	1,9%	1,9%	3,7%	10,3%	17,8%			
2	% of Total	,9%	2,8%	1,9%	7,5%	13,1%			
3	% of Total	,9%	,9%	7,5%	15,9%	25,2%			
4	% of Total	0,0%	0,0%	3,8%	25,2%	29,0%			
5	% of Total	2,8%	,9%	5,7%	5,6%	15,0%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	22,488	12	,032

		VISINA MJESEČNIH PRIHODA U HRK MONTHLY INCOME IN HRK <2.000	2.000-3.500	3.500-5.000	>5.000	TOTAL	PEARSON CHI-SQUARE	DF	ASYMP. SIG. (2-SIDED)
Za vrijeme pandemije sam povećao *online* kupnju – prosječna ocjena 2,98 **During the pandemic I was buying online more** – average grade 2.98									
1	% of Total	1,9%	1,9%	5,5%	7,5%	16,8%			
2	% of Total	1,9%	3,7%	5,6%	10,3%	21,5%			
3	% of Total	,9%	0,0%	3,7%	20,6%	25,2%			
4	% of Total	,9%	,9%	3,8%	14,0%	19,6%			
5	% of Total	,9%	0,0%	3,8%	12,1%	16,8%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	14,498	12	,270
Nakon pandemije ću se vratiti svojim potrošačkim navikama – prosječna ocjena 3,02 **After the pandemic I am planning to return to my old consumer buying behaviour** – average grade 3.02									
1	% of Total	0,0%	,9%	2,9%	3,7%	7,5%			
2	% of Total	,9%	2,8%	9,4%	10,3%	23,4%			
3	% of Total	1,9%	2,8%	6,5%	24,3%	35,5%			
4	% of Total	3,7%	0,0%	3,7%	19,6%	27,1%			
5	% of Total	0,0%	0,0%	0,0%	6,5%	6,5%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	18,376	12	,105

Izvor: rad autora / Source: Author's work

različitih mjesečnih primanja. U svim ocjenama potrošačkih navika prevladava 3, što znači da se ispitanici niti slažu niti ne slažu da su se navike promijenile za vrijeme pandemije

U Tablici 3 je prikazano izdvajanje ispitanika za određenu grupu proizvoda ili usluga. Ispitanici su svoj stav iskazivali kroz tri grupe: 1. grupa – izdvajam manje, 2. grupa – izdvajam jednako kao i prije krize i 3. grupa – izdvajam više. Utvrđeno je da postoji statistički značajna razlika između ispitanika u različitim skupinama mjesečnih primanja i grupe proizvoda “hrana i bezalkoholna

respondents from the third group graded it with 3. 42.9% of the respondents from the second group with 2, and the largest number from the first group, 42.9% of them, with 5. The total grade of 3.1 brings us to the conclusion that respondents neither agree nor disagree on buying products online.

With other consumption habits there was no statistically significant difference among the different income-level groups. The prevailing grade of consumption habits is 3, which means that respondents neither agree nor disagree on habit changes during the pandemic.

pića" ($\chi 2$ (6) =12,573, p = .050). Svi ispitnici prve skupine izjavili su da izdvajaju jednako, dok je 42,9% ispitanika druge skupine izjavilo da izdvajaju manje, odnosno jednako. 50% ispitanika treće grupe izjavilo je da izdvaja jednako, a 41,7% da izdvaja manje. 76,8% ispitanika iz četvrte grupe izjavilo je da izdvaja jednako, a 15,9% da izdvaja manje. Za ostale skupine proizvoda i usluga utvrđeno je da ne postoji statistički značajna razlika između ispitanika u različitim skupinama mjesečnih primanja. Ispitanici su izjavili da jednako troše kao i prije na hranu i bezalkoholna pića (70,1%), alkoholna pića i duhan (73,8%), odjeću i obuću (49,5%), na zdravlje – proizvode i usluge (65,4%), rekreaciju i kulturu (78,5%), obrazovanje (58,9%). Jedino se 52,3% ispitanika izjasnilo da troši manje na restorane i hotele.

ANALIZA REZULTATA ISTRAŽIVANJA

Ograničavanja i zatvaranje života i gospodarstva, rad od kuće, doveli su do straha od budućnosti, bilo zbog mogućih zdravstvenih problema, mogućeg gubitka posla ili smanjenja primanja. 82,2% ispitanika izjavilo je da je pandemija jako utjecala na smanjenje gospodarske aktivnosti. 51,4% ispitanika izjavilo je da smanjenje aktivnosti nije imalo utjecaja na smanjenje njihovih osobnih primanja, kod 29,9% je smanjenje primanja primjetno u manjoj mjeri, a kod 18,7% ispitanika u velikoj mjeri. Prosječna mjesečna isplaćena neto plaća po zaposlenome u pravnim osobama za kolovoz 2020. iznosila je 6.723 kn (DZS, 2020). Porast isplaćene neto plaće ostvaren je u osam područja djelatnosti, od kojih je najveći, od 4,2%, u djelatnosti zdravstvene zaštite i socijalne skrbi, što se može protumačiti kao učinak pandemije bolesti COVID-19. Pad neto plaće zabilježen je u 11 područja djelatnosti, a najviše u području djelatnosti poljoprivrede, šumarstva i ribarstva, i to za 2,7%. Mnogi zaposlenici primaju kao plaću samo vladine potpore od 4.000,00 kn (za ožujak 3.250 kn).

Table 3 shows respondents' expenses for a particular group of products or services. The respondents expressed their attitudes in three groups: the 1st group – I am spending less money, the 2nd group - I am spending the same amounts as before the crisis, the 3rd group – I am spending more. It was established that there is a statistically significant difference among the respondents from different income level groups and groups of products – food and non-alcoholic beverages ($\chi 2$ (6) =12,573, p = .050). All the respondents from the first group said they were spending the same amounts, 42.9% of them from the second group said they were spending less, or the same. 50% of respondents from the third group said they were spending the same amounts, while 41.7% were spending less. In the fourth group 76.8% said they were spending the same amounts, while 15.9% were spending less. As for the other groups of products and services, it was determined that there is no statistically significant difference among the respondents from various income level groups. The respondents claimed that the amounts of money they spent on food and non-alcoholic beverages were the same as before (70.1%), as well as on alcoholic beverages and tobacco products (73.8%), clothes and footwear (49.5%), health products and services (65.4%), recreational and cultural programmes (78.5%) and education (58.9%). Only 52.3% of respondents said they were spending less money on restaurants and hotels.

RESEARCH RESULTS ANALYSIS

Restrictions and lockdown of both social life and economy, along with working from home has led people to be afraid of the future, in terms of concern for their health and potential loss of work or reduced income. 82.2% of the respondents said that the pandemic has reduced business activities on a large scale, 51.4% claim that reduced business activity had no effect on the decrease of their income, 29.9% felt a minor income decrease, whereas 18.7% experienced a substantial income decrease. The average net salary paid in August of

TABLICA 3. OSOBNA POTROŠNJA PO GRUPAMA ZA VRIJEME PANDEMIJE COVID-19
TABLE 3. PERSONAL CONSUMPTION EXPENDITURE, IN GROUPS, DURING THE COVID-19 PANDEMIC

		VISINA MJESEČNIH PRIHODA U HRK MONTHLY INCOME IN HRK							
		<2.000	2.000-3.500	3.500-5.000	>5.000	TOTAL	PEARSON CHI-SQUARE	DF	ASYMP. SIG. (2-SIDED)
Hrana i bezalkoholna pića / Food and non-alcoholic beverages									
Manje / Less	% of Total	0,0%	2,8%	9,3%	10,3%	22,4%			
Jednako / The same	% of Total	6,5%	2,8%	11,3%	49,5%	70,1%			
Više / More	% of Total	0,0%	,9%	1,9%	4,7%	7,5%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	12,573	6	,050
Alkoholna pića i duhan / Alcoholic beverages and tobacco products									
Manje / Less	% of Total	0,0%	,9%	6,6%	7,5%	15,0%			
Jednako / The same	% of Total	5,6%	4,7%	13,0%	50,5%	73,8%			
Više / More	% of Total	,9%	,9%	2,9%	6,5%	11,2%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	6,139	6	,408
Odjeća i obuća / Clothes and footwear									
Manje / Less	% of Total	2,8%	2,8%	15,0%	23,4%	43,9%			
Jednako / The same	% of Total	3,7%	2,8%	6,6%	36,4%	49,5%			
Više / More	% of Total	0,0%	,9%	0,9%	4,7%	6,5%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	7,953	6	,242
Zdravlje / Health									
Manje / Less	% of Total	0,0%	3,7%	6,6%	15,9%	26,2%			
Jednako / The same	% of Total	6,5%	2,8%	14,0%	42,1%	65,4%			
Više / More	% of Total	0,0%	0,0%	1,9%	6,5%	8,4%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	7,823	6	,251
Rekreacija i kultura / Recreational and cultural programmes									
Manje / Less	% of Total	0,0%	,9%	5,6%	7,5%	14,0%			
Jednako / The same	% of Total	6,5%	4,7%	15,0%	52,3%	78,5%			
Više / More	% of Total	0,0%	,9%	1,9%	4,7%	7,5%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	5,268	6	,510

		VISINA MJESEČNIH PRIHODA U HRK / MONTHLY INCOME IN HRK							
		<2.000	2.000-3.500	3.500-5.000	>5.000	TOTAL	PEARSON CHI-SQUARE	DF	ASYMP. SIG. (2-SIDED)
Obrazovanje / Education									
Manje / Less	% of Total	0,0%	2,8%	9,3%	18,7%	30,8%			
Jednako / The same	% of Total	5,6%	2,8%	11,2%	39,3%	58,9%			
Više / More	% of Total	,9%	,9%	2,0%	6,5%	10,3%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	5,313	6	,504
Restrorani i hoteli / Restaurants and hotels									
Manje / Less	% of Total	,9%	2,8%	14,0%	34,6%	52,3%			
Jednako / The same	% of Total	5,6%	2,8%	6,6%	27,1%	42,1%			
Više / More	% of Total	0,0%	,9%	1,9%	2,8%	5,6%			
	% of Total	6,5%	6,5%	22,5%	64,5%	100,0%	8,520	6	,202

Izvor: rad autora / Source: Author's work

Mjere za sprečavanje širenja pandemije ostavile su traga i na potrošačkim navikama građana. 88,5% ispitanika je izjavilo da konzumira proizvode hrvatskog podrijetla, od ispitanika koji obraćaju pozornost na podrijetlo proizvoda, što je omogućilo i održavanje brojnih poljoprivrednih gospodarstava za vrijeme zatvaranja. Međutim, najveći broj ispitanika, 57,9%, ne obraća pozornost na podrijetlo proizvoda. Može se zaključiti da su neki drugi elementi, kao što je cijena proizvoda, prevladavajući element. To potvrđuju i podaci (Poslovna FM, 2020) da građani velike kupovine obavljaju u Lidlu, Kauflandu, Konzumu, Sparu, Plodinama i Tommyju.

Iako je 69,0% ispitanika izjavilo da *online* proizvode kupuje kao i u vrijeme prije pandemije, odnosno da su već imali naviku kupovine *online*, 61,1% ispitanika, posebice ispitanika iz četvrte skupine (46,7%), izjavilo je da su povećali *online* kupovinu za vrijeme pandemije. Prema podacima DZS-a (2020), *online* trgovina povećana je za 12%.

2020 was 6,723 kn (the State Bureau of Statistics, 2020). There was an increase in net salary in eight business activities, the largest one, by 4.2%, being in health and social care. It can be interpreted as an effect of the COVID-19 pandemic. A net salary decrease was recorded in 11 business activities, the most significant ones in agriculture, forestry and fishery, by 2.7%. A large number of employees receive their salaries only as a government grant in the amount of 4,000 kn (for March it was 3,250 kn).

Pandemic prevention measures have also had an effect on people's expenditure habits. 88.5% of them said they were consuming the products of the Croatian origin and that they paid attention to the product's origin, which saved numerous farm businesses from closing down during the lockdown, and helped them survive. However, most respondents, 57.9% of them, do not pay attention to the origin of the product. We can conclude that the determining element is something else, perhaps the price of the product. This has been confirmed by the data (Poslovna FM, 2020) according to

Za vrijeme pandemije 58,9% ispitanika je napustio svoje potrošačke navike, odnosno 70,1% ispitanika su teški uvjeti pandemije naučili da konzumiraju svjesno i mudro. Prema podacima Supermarket News (2020), proizvodi koji se najviše kupuju, posebno na početku pandemije, jesu toaletni papir, dezinfekcijska sredstva, flaširana voda, medicinski proizvodi te konzervirana roba. Ispitanici u anketnom upitniku za ispitivane kategorije roba i usluga izjavili su da podjednako troše kao i prije pandemije, samo je smanjenja potrošnja u restoranima i hotelima.

ZAKLJUČAK

Pandemija COVID-19 ostavlja tragove u svim fazama života i gospodarstva, a posebno na području osobne potrošnje.

Temeljem provedenog anketnog istraživanja na 106 ispitanika tijekom srpnja 2020. godine, prva hipoteza da ispitanici tijekom pandemije COVID-19 daju više pozornosti podrijetlu proizvoda kod osobne potrošnje nije potvrđena jer je 57,9% ispitanika izjavilo da ne posvećuje pozornost podrijetlu proizvoda. Od 42,1% ispitanika koji posvećuju pozornost, 88,5% ih kupuje hrvatske proizvode.

Temeljem podataka prikazanih u Tablici 2, druga hipoteza je djelomično potvrđena. Utvrđena je statistički značajna razlika između navika ispitanika u osobnoj potrošnji u različitim grupama osobnih primanja, i to kod kupnje i stvaranja zaliha hrane za duže razdoblje te kod kupnje proizvoda *online*, kao i ranije.

Treća hipoteza, da se osobna potrošnja u određenim grupama proizvoda povećala uslijed pandemije COVID-19, nije potvrđena. Kao što je vidljivo u Tablici 3, izdvajanja po svim grupama proizvoda ostala su jednaka, jedino je zabilježeno smanjenje u grupi usluga restorana i hotela.

Ograničavajući faktori ovog istraživanja su mali broj ispitanika i vrijeme provođenja ankete u srpnju,

which people do large grocery shopping in Lidl, Kaufland, Konzum, Spar, Plodine and Tommy.

Although 69.0% of the respondents said that their online buying habits remained the same, or rather, that they used to do online buying before the pandemic as well, 61.1% and in particular the respondents belonging to the fourth group (46.7% of them) said they started buying more online during the pandemic. According to the data obtained by the State Bureau of Statistics (2020) online buying has risen by 12%.

During the pandemic 58.9% of respondents abandoned their consumption habits, or rather, 70.1% of them learned to spend money consciously and wisely, due to grave circumstances. According to the Supermarket News data (2020), the most frequently sold products, and in particular at the very beginning of the pandemic, were toilet paper, disinfectants, bottled water, medical products and canned goods. In the questionnaire on examination of commodities and service categories, the respondents also claimed they were spending approximately the same amounts of money before and during the pandemic, with the exception of restaurants and hotels, where their expenditure was reduced.

CONCLUSION

The COVID-19 pandemic has left traces on all segments of life and economy, and on expenditure in particular.

Based on the survey conducted on 106 respondemts in July of 2020 godine, the first hypothesis, which says that the respondents paid more attention to the product's origin during the COVID-19 pandemic, was not confirmed, since 57.9% of the respondents said they did not pay more attention to it. Out of 42.1% of those who did, 88.5% of them bought Croatian products.

The data shown in Table 2 indicate that the second hypothesis was partially confirmed. There is a statistically significant difference in the personal jer su se građani nakon prvog šoka malo opustili, očekujući povrat u prijašnje stanje i mirno ljeto.

COVID-19 pandemija pokazala se kao nikad brža i nikad pogubnija kriza za cijeli svijet. Ostavila je trag na životima građana cijelog svijeta, kao i na gospodarskoj aktivnosti. Na početku drugog vala svijet se polako ponovno vraća strogim epidemiološkim mjerama, zabranama okupljanja, policijskim satovima, potpunim ili djelomičnim karantenama. Međutim, u mnogim zemljama, kao što je Španjolska ili Francuska, građani prosvjeduju protiv uvedenih mjera i ograničavanja života i gospodarstva. Za razliku od prvog zaključavanja, zaključavanja i života građana i gospodarstva, u drugom se pokušava očuvati život građana uz održavanje života gospodarstva. Može li gospodarstvo preživjeti zaključavanjem života građana, pitanje je za novo istraživanje nakon prolaska drugog vala.

Predviđa se da će se osobna potrošnja i dalje oporavljati u 2021. godini i premašiti razinu prije krize tijekom 2022 godine. Porast osobne potrošnje bit će podržan očekivanim postupnim padom neizvjesnosti, ukoliko se pronađe cjepivo, dok će povećana nezaposlenost i dalje biti otežavajuća okolnost u oporavku osobne potrošnje.

consumption habits among different income level groups and when it comes to buying and stockpiling food in the long term, as well as in online buying.

The third hypothesis says that that personal consumption expenditure of certain product groups was increased due to the COVID-19 pandemic. However, the hypothesis was not confirmed. As the Table 3 indicates, the expenditure on all product groups remined the same, except the restaurants and hotels service group.

A limiting factor of this research was a small number of respondents and a short time of survey conduct in July because, upon facing the initial shock, people started to relax. They were expecting things would get back to normal and they would have a quiet summer eventually.

The COVID-19 pandemic proves to be the most rapid and most destructive crisis in the world. It has affected the lives of people all over the world, and has left severe marks on economic activities. As the second epidemic wave is accelerating, the world is reintroducing strict epidemiologic measures, prohibiting gatherings, and implementing curphews, partial or complete lockdowns. However, numerous nations, such as the Spanish and the French are protesting against the implemented measures and life and economy restrictions. In comparison to the first lockdown, where both people's lives and economy were locked down, the second one is attempting to protect people's lives, along with the economies. Is is possible for the economies to survive if lives are locked down – this is an issue of a new study which can be conducted once the second epidemic wave is over.

The estimates say that personal consumption expenditure will continue its recovery in 2021 and in 2022 exceed the levels it had before this crisis. The increase of personal consumption expenditure is going to be enhanced as the uncertainty starts to diminish gradually, in case a vaccine is found. However, the rising unemployment rate will continue to be an aggravating factor in personal consumption recovery.

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