



Impact of Health and Safety Concerns on Gen Z's Consumer Behavior After Covid-19 in Ratlam City

Khilan Joshi^{1*}, Jignesh Vidani²

LJ University

Corresponding Author: Khilan Joshi joshikhilan7@gmail.com

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ABSTRACT

The COVID-19 pandemic has significantly altered consumer behavior worldwide, emphasizing health and safety as critical factors in purchasing decisions. This study investigates the impact of health and safety concerns on Generation Z's consumer behavior in Ratlam City, India, following the pandemic. The research focuses on understanding how hygiene, safety measures, digital security, and store practices influence Gen Z's preferences, trust, and loyalty. Data were collected through structured surveys targeting Gen Z respondents, and Chi-square tests of independence were conducted to examine the association between age groups and various consumer behavior variables. The findings reveal a statistically significant association across all nineteen hypotheses, indicating that health and safety considerations strongly influence shopping frequency, online and offline preferences, payment methods, and brand trust. Although the strength of these associations is generally weak, the consistent significance underscores a clear behavioral trend. Key insights include Gen Z's preference for online shopping, avoidance of crowded or unhygienic stores, reliance on contactless payment methods, and heightened attention to secure websites, clear return policies, and hygiene protocols. Furthermore, transparency in safety measures enhances brand trust and loyalty among young consumers. The study contributes to the understanding of post-pandemic consumer behavior, providing theoretical implications for behavioral models such as the Theory of Planned Behavior and the Health Belief Model, while offering practical recommendations for retailers, marketers, and policymakers. Overall, the research highlights that health, hygiene, and safety considerations have become central to Gen Z's consumer behavior, shaping both offline and online purchasing patterns in the post-COVID era.

INTRODUCTION

The COVID-19 pandemic has brought unprecedented changes to consumer lifestyles, behaviors, and expectations. As nations navigated lockdowns, health crises, and economic uncertainty, consumers became more health-conscious, cautious, and digitally connected. These shifts have not only affected purchasing patterns but also redefined how consumers evaluate brands, products, and shopping environments. In the Indian context, especially in semi-urban areas like Ratlam City, Generation Z — those born between the mid-1990s and early 2010s — has emerged as a particularly influential group due to their strong digital orientation, adaptability, and awareness of global trends.

Prior to the pandemic, Gen Z consumers were already shaping new retail patterns through their preference for online shopping, technological integration, and value-driven purchases. However, the pandemic accelerated the transformation of these behaviors, introducing health, hygiene, and safety concerns as key decision-making factors. Concerns such as social distancing, hygiene practices in stores, product safety, and digital security have significantly influenced their shopping preferences and trust in brands. Retailers and e-commerce platforms have also had to adapt quickly, implementing hygiene measures, contactless payment systems, and transparent communication to align with these new expectations.

In Ratlam City, a developing urban center, this behavioral transformation is particularly interesting. Unlike metropolitan cities where digital adoption was already widespread, semi-urban areas have experienced rapid behavioral change during and after the pandemic. Gen Z consumers in such cities represent a unique blend of traditional values and modern digital habits. Their shopping choices reflect both their exposure to global health narratives and their adaptation to local contexts.

This research focuses on understanding how health and safety concerns impact Gen Z's consumer behavior in Ratlam City after COVID-19. It explores factors such as online and offline shopping frequency, hygiene perceptions, willingness to avoid unsafe environments, trust in brands that communicate safety, preference for secure websites, and reliance on contactless payment methods. By applying the Chi-square test of independence across 19 hypotheses, the study examines the association between age groups and these consumer behavior variables.

The findings of this research are expected to offer valuable insights for marketers, retailers, and policymakers. As health and safety become long-term priorities rather than short-term responses, understanding these behavioral shifts will help businesses build trust, loyalty, and relevance among Gen Z consumers. Furthermore, this study contributes to consumer behavior literature by linking post-pandemic safety concerns to established theoretical frameworks such as the Theory of Planned Behavior (TPB), the Health Belief Model (HBM), and technology acceptance theories.

Overall, this research addresses a critical and timely question: How have health and safety concerns shaped the consumer behavior of Gen Z in a semi-urban Indian city in the post-COVID era?

Research Objectives

1. To analyze the impact of health and safety concerns on Gen Z's online and offline shopping behavior in Ratlam City.
2. To study Gen Z's hygiene and cleanliness considerations during shopping.
3. To examine the relationship between health and safety concerns and Gen Z's trust and loyalty toward brands.
4. To evaluate Gen Z's payment preferences and digital security behavior after COVID-19.
5. To provide theoretical and practical implications for businesses and policymakers based on observed consumer behavior patterns.

LITERATURE REVIEW

Many researchers and reports have studied the role of health and safety in consumer behavior. Some of the important findings are:

a. **Health Risk Perception**

When people feel there is a chance of illness or infection, they change their buying behavior. They avoid crowded shops, prefer social distancing, and look for stores that appear clean and safe. Research has shown that fear of health risks can strongly reduce visits to physical stores and increase the use of online platforms.

b. **Health Consciousness in Gen Z**

Gen Z is more health-conscious than previous generations. They read product labels carefully, check expiry dates, and avoid items that look unsafe. They care about food safety, personal hygiene products, and even eco-friendly products because they link "safe for me" with "safe for the planet."

c. **Importance of Hygiene in Stores**

Cleanliness and hygiene in physical stores create trust and encourage buying. Shops that display sanitizers, keep proper cleanliness, and make their staff follow hygiene practices are seen as more reliable. When customers see such safety measures, they feel more comfortable shopping.

d. **Shift Toward Online Shopping**

Because of safety concerns, many people moved to online shopping during COVID-19. Even after the pandemic, this trend continues. Gen Z, being tech-savvy, feels safer buying online where they can get home delivery, digital payments, and contactless services. This saves time and also reduces direct contact with crowds.

e. **Brand Trust and Communication**

Consumers want brands to be transparent. If companies clearly share information about their safety and hygiene steps, they build higher trust. Gen Z is more likely to stay loyal to a brand that communicates openly and shows responsibility for customer health and safety.

f. Online Safety and Data Privacy

Health and safety concerns are not only about physical health but also about digital safety. With the rise of online shopping, many Gen Z customers worry about fraud, scams, and misuse of personal data. They only buy from secure websites and apps that have safe payment gateways and clear return/refund policies.

Research Gap

The reviewed literature provides insights into online shopping behavior, e-commerce evolution, hygiene factors, and influencer marketing. However, most studies were conducted before or at the early stages of the COVID-19 pandemic and focus largely on metropolitan cities. There is limited research on how health and safety concerns influence Gen Z's consumer behavior in semi-urban cities like Ratlam, where digital adoption and behavioral patterns may differ. Moreover, previous studies did not comprehensively examine the combined effect of health, hygiene, trust, and technology-related concerns on both online and offline shopping behavior post-pandemic. This study fills that gap by exploring these variables through a structured quantitative approach, providing insights into Gen Z's evolving consumer behavior in the post-COVID era.

Hypothesis

1. There is a significant association between age group and shopping online once a month.
2. There is a significant association between age group and shopping offline once a month.
3. There is a significant association between age group and online shopping preference.
4. There is a significant association between age group and willingness to change unsafe store.
5. There is a significant association between age group and avoiding crowded shops.
6. There is a significant association between age group and noticing hygiene/cleanliness.
7. There is a significant association between age group and avoiding shops lacking cleanliness.
8. There is a significant association between age group and preference for contactless/digital payments.
9. There is a significant association between age group and checking expiry/seals/quality.
10. There is a significant association between age group and preference for safe/clean packaging & delivery.
11. There is a significant association between age group and reducing shopping in unsafe places.
12. There is a significant association between age group and trust in brands that explain safety rules.
13. There is a significant association between age group and comfort when staff follow hygiene rules.

14. There is a significant association between age group and willingness to pay extra for hygiene.
15. There is a significant association between age group and loyalty to stores ensuring safety.
16. There is a significant association between age group and shopping only from secure sites.
17. There is a significant association between age group and worry about online frauds/scams.
18. There is a significant association between age group and safety feeling from clear return/refund policy.
19. There is a significant association between age group and avoiding unknown websites despite discounts.

Table 1. Validation of Questionnaire

Statements	Citation
There is a significant association between age group and shopping online once a month.	Vidani, J. N. (2018)
There is a significant association between age group and shopping offline once a month.	Saxena, M., & Vidani, J. N. (2023)
There is a significant association between age group and online shopping preference.	Dhere, S., Vidani, J. N., & Solanki, H. V. (2016)
There is a significant association between age group and willingness to change unsafe store.	Vidani, J. N., & Singh, P. K. (2017)
There is a significant association between age group and avoiding crowded shops.	Sharma, S., & Vidani, C. J. (2023)
There is a significant association between age group and noticing hygiene/cleanliness.	Rathod, H. S., Meghrajani, D. I., & Vidani, J. (2022)
There is a significant association between age group and avoiding shops lacking cleanliness.	Vidani, J. N. (2015)
There is a significant association between age group and preference for contactless/digital payments.	Biharani, S., & Vidani, J. N. (2018)
There is a significant association between age group and checking expiry/seals/quality.	Pradhan, U., Tshogay, C., & Vidani, J. N. (2016)
There is a significant association between age group and preference for safe/clean packaging & delivery.	Vidani, J. N., & Plaha, N. G. (2016)
There is a significant association between age group and reducing shopping in unsafe places.	Solanki, H. V., & Vidani, J. N. (2016)
There is a significant association between age group and trust in brands that explain safety rules.	Vidani, J. N. (2020)

There is a significant association between age group and comfort when staff follow hygiene rules.	Chaudhary, N., Patel, V., & Vidani, C. J. (2023)
There is a significant association between age group and willingness to pay extra for hygiene.	Vidani, J. N., & Das, D. S. (2021)
There is a significant association between age group and loyalty to stores ensuring safety.	Vidani, J. N., & Pathak, K. N. (2016)
There is a significant association between age group and shopping only from secure sites.	Modi, R., Harkani, N., Radadiya, G., & Vidani, J. N. (2016)
There is a significant association between age group and worry about online frauds/scams.	Vidani, J., Das, S., Meghrajani, I., & Singh, G. (2023)
There is a significant association between age group and safety feeling from clear return/refund policy.	Pathak, K. N., & Vidani, J. N. (2016)
There is a significant association between age group and avoiding unknown websites despite discounts.	Vidani, J. N., Meghrajani, I., & Siddarth, D. (2023)

METHODOLOGY

Research Methodology

Table 2. Research Methodology

Research Design	Descriptive
Sample Method	Non-Probability - Convenient Sampling method
Data Collection Method	Primary method
Data Collection Method	Structured Questionnaire
Type of Questions	Close ended
Data Collection mode	Online through Google Form
Data Analysis methods	Tables
Data Analysis Tools	SPSS and Excel
Sampling Size	No. of responses in Google form
Survey Area	Ratlam
Sampling Unit	Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc.

Source: Author's Compilation

RESULT

Demographic Summary

The demographic profile of the sample reveals a fairly balanced distribution across gender, with 50.7% male and 49.3% female participants. In terms of age, the majority of participants (63.8%) fall within the 18-25 age group, followed by 22.4% in the 32-40 range and 13.8% in the 26-32 group. Regarding educational background, most respondents are graduates (49.3%), followed by 30.9% with post-graduate qualifications. A smaller portion holds a higher secondary certificate (11.8%) or a diploma/other qualifications (7.9%). The sample is predominantly students (53.9%), with 26.3% employed, 5.9% engaged in business, and smaller percentages as housewives (2.0%) or in other occupations (11.8%). When it comes to income, more than half of the participants (51.3%) earn less than 10,000, while 25.7% earn between 10,001 and 25,000, and smaller groups earn higher amounts. This demographic distribution highlights a young, predominantly educated, and economically diverse sample.

Cronbach Alpha

The Cronbach's Alpha value of 0.881, based on 19 items, indicates strong internal consistency and suggests that the scale used in this study demonstrates high reliability. With a value exceeding the commonly accepted threshold of 0.70, it implies that the items are well-correlated and effectively measure the same underlying construct, making the scale suitable for further analysis in research.

Table 3. Results of Hypothesis Testing

Sr. No	Alternate Hypothesis	Result p =	>/< 0.05	Accept/Reject Null hypothesis	R value	Relationship
H1	There is a significant association between age group and shopping online once a month.	0.002	<	H01 Rejected (Null hypothesis rejected)	0.694	Week
H2	There is a significant association between age group and shopping offline once a month.	0.001	<	H02 Rejected (Null hypothesis rejected)	0.122	Week
H3	There is a significant association between age group	0.001	<	H03 Rejected (Null	0.747	Week

	and online shopping preference.			hypothesis rejected)		
H4	There is a significant association between age group and willingness to change unsafe store.	0.001	<	H04 Rejected (Null hypothesis rejected)	0.001	Week
H5	There is a significant association between age group and avoiding crowded shops.	0.001	<	H05 Rejected (Null hypothesis rejected)	0.926	Week
H6	There is a significant association between age group and noticing hygiene/cleanliness.	0.001	<	H06 Rejected (Null hypothesis rejected)	0.497	Week
H7	There is a significant association between age group and avoiding shops lacking cleanliness.	0.001	<	H07 Rejected (Null hypothesis rejected)	0.618	Week
H8	There is a significant association between age group and preference for contactless/digital payments.	0.001	<	H08 Rejected (Null hypothesis rejected)	0.112	Week
H9	There is a significant association between age group and checking expiry/seals/quality.	0.001	<	H09 Rejected (Null hypothesis rejected)	0.001	Week
H10	There is a significant association between age group and preference for safe/clean packaging & delivery.	0.001	<	H10 Rejected (Null hypothesis rejected)	0.001	Week
H11	There is a significant association between age group and reducing shopping in unsafe places.	0.001	<	H11 Rejected (Null hypothesis rejected)	0.001	Week
H12	There is a significant association between age group and trust in brands that explain safety rules.	0.001	<	H12 Rejected (Null hypothesis rejected)	0.001	Week
H13	There is a significant association between age group and comfort when staff follow hygiene rules.	0.001	<	H13 Rejected (Null hypothesis rejected)	0.001	Week
H14	There is a significant association between age group	0.001	<	H14 Rejected (Null	0.719	Week

	and willingness to pay extra for hygiene.			hypothesis rejected)		
H15	There is a significant association between age group and loyalty to stores ensuring safety.	0.001	<	H15 Rejected (Null hypothesis rejected)	0.001	Week
H16	There is a significant association between age group and shopping only from secure sites.	0.001	<	H16 Rejected (Null hypothesis rejected)	0.001	Week
H17	There is a significant association between age group and worry about online frauds/scams.	0.001	<	H17 Rejected (Null hypothesis rejected)	0.001	Week
H18	There is a significant association between age group and safety feeling from clear return/refund policy.	0.001	<	H18 Rejected (Null hypothesis rejected)	0.002	Week
H19	There is a significant association between age group and avoiding unknown websites despite discounts.	0.001	<	H19 Rejected (Null hypothesis rejected)	0.001	Week

DISCUSSION

The present study aimed to examine the impact of health and safety concerns on Gen Z's consumer behavior after COVID-19 in Ratlam City. A Chi-square test of independence was conducted to identify whether there was a significant association between age group and various consumer behavior variables related to shopping preferences, hygiene practices, safety perceptions, and trust factors. The results indicate that for all nineteen hypotheses tested, the p-values were less than 0.05, leading to the rejection of all null hypotheses. This shows that there is a significant association between age group and each of the studied variables. However, the relationship strength measured by the R values indicates that most associations are weak, even though they are statistically significant.

Starting with shopping behavior, a significant relationship was observed between age group and shopping online once a month (H1, $p = 0.002$) and shopping offline once a month (H2, $p = 0.001$). This suggests that Gen Z's shopping frequency, both online and offline, is influenced by age groups within this generation, though the strength of the association is weak ($R = 0.694$ and 0.122 respectively). Similarly, H3 ($p = 0.000$) shows that online shopping preferences are significantly associated with age group, indicating a clear behavioral shift towards online platforms among different segments of Gen Z.

Health and safety concerns emerged as major influencers of consumer behavior. Hypotheses H4 to H7 show significant associations between age group and safety-driven behaviors such as willingness to change stores if unsafe ($p = 0.000$), avoiding crowded shops ($p = 0.001$), noticing hygiene and cleanliness before buying ($p = 0.000$), and avoiding shops lacking basic cleanliness ($p = 0.000$). These findings suggest that Gen Z consumers actively factor safety and hygiene conditions into their shopping decisions, even though the strength of these associations remains weak.

Regarding payment behavior and quality checks, H8 ($p = 0.000$) reveals a significant but weak association between age group and the preference for contactless or digital payments, highlighting Gen Z's inclination toward safer, tech-driven payment options. Similarly, H9 ($p = 0.000$) and H10 ($p = 0.000$) indicate that age group is significantly related to checking expiry dates, seals, and quality, as well as preference for safe and clean packaging and delivery. These behaviors underline heightened safety awareness in purchasing decisions after the pandemic.

Trust and loyalty factors were also significantly associated with age group. H12 to H15 ($p = 0.000$) show that trust in brands that explain safety rules, comfort when staff follow hygiene protocols, willingness to pay extra for safety, and loyalty to stores ensuring safety are all meaningfully related to age group. Although the relationships are weak in strength, these results emphasize that transparent communication, visible hygiene practices, and a commitment to safety can build trust and influence purchasing decisions among Gen Z consumers.

Finally, online security concerns also play a key role. H16 to H19 indicate significant associations between age group and behaviors like shopping only from secure sites, worrying about online fraud, feeling safe due to clear return/refund policies, and avoiding unknown websites even with discounts (all $p = 0.000$). This shows that Gen Z consumers in Ratlam City are cautious digital buyers who prioritize security, trust, and clear policies while shopping online.

Overall, the discussion highlights that while the statistical relationships are weak in strength, they are consistently significant across all variables. This indicates a broad and meaningful shift in Gen Z's consumer behavior influenced by health, hygiene, and safety concerns after COVID-19, spanning shopping frequency, channel preference, payment modes, hygiene practices, trust factors, and online security awareness.

Theoretical Implications

The findings of this study provide several important theoretical implications for understanding Gen Z's consumer behavior in the post-COVID-19 context. The results demonstrate that health and safety concerns have become key factors influencing shopping decisions, reflecting a notable shift from pre-pandemic consumption theories that primarily focused on convenience, price sensitivity, or technological adoption. This study contributes to the consumer behavior literature by highlighting how perceived health risks and safety consciousness have become integral elements of consumer decision-making frameworks, particularly among younger generations.

Firstly, the study reinforces the Theory of Planned Behavior (TPB) by showing that attitudes and perceived behavioral control strongly influence Gen Z's shopping actions. The significant associations found between age group and variables such as willingness to avoid unsafe stores (H4), preference for hygiene and cleanliness (H6, H7), and avoidance of crowded spaces (H5) indicate that health-related attitudes and perceived risks shape behavioral intentions and actual behavior. Gen Z consumers are not passive; they actively evaluate shopping environments and make decisions based on perceived safety, reflecting rational and planned behavior.

Secondly, the findings extend Health Belief Model (HBM) perspectives to consumer research. Traditionally used in health communication, the HBM explains how perceived susceptibility and severity influence behavioral change. The results of this study show that Gen Z consumers are more likely to avoid unsafe or unhygienic shopping environments and adopt safer practices such as contactless payments (H8) and checking product quality (H9) when they perceive potential health risks. This demonstrates that health perceptions and safety concerns act as cognitive motivators for changing consumer behavior, aligning with the model's constructs of perceived threat and perceived benefits.

Thirdly, the results add depth to technology acceptance and trust-based theories in the context of digital commerce. The significant associations between age group and preferences for secure websites (H16), worry about online fraud (H17), and reliance on clear return/refund policies (H18) show that perceived security and trust play critical roles in Gen Z's digital purchasing behavior. This supports and extends the Technology Acceptance Model (TAM) by emphasizing that trust and safety are as important as perceived ease of use and usefulness, especially in a post-pandemic digital environment.

Additionally, the study contributes to brand trust and loyalty literature by showing that Gen Z consumers place importance on brands that communicate their safety measures transparently (H12–H15). Their willingness to pay extra for better hygiene and their loyalty to stores ensuring customer safety indicate that trust formation is no longer based only on product quality or price, but also on visible hygiene practices and transparent communication. This shifts traditional loyalty models by adding a health and safety dimension to trust-building mechanisms.

Finally, this research provides new insights into the consumer behavior of Gen Z in smaller urban areas, such as Ratlam City. Much of the existing literature focuses on metropolitan contexts, but this study demonstrates that the same health and safety considerations influence consumer behavior in smaller cities as well. This broadens the theoretical understanding of how global events like pandemics shape local consumer attitudes and behaviors, bridging gaps between urban and semi-urban consumer studies.

In summary, the study's theoretical implications highlight the integration of health consciousness, risk perception, and safety trust into existing consumer behavior models. By linking post-pandemic safety concerns with established behavioral theories, this research contributes to a richer and more contemporary

understanding of how Gen Z consumers make shopping decisions in the changed socio-health environment.

Practical Implications

The findings of this study offer several valuable practical implications for businesses, marketers, policymakers, and retail managers who aim to effectively engage with Gen Z consumers in the post-COVID-19 era. Health and safety concerns have emerged as core determinants of purchasing behavior, influencing shopping preferences, brand loyalty, and trust. By understanding these changing patterns, organizations can design more responsive strategies that match Gen Z's expectations.

Firstly, retailers and store owners in Ratlam City and similar urban centers need to prioritize hygiene and safety practices within physical stores. The study found that Gen Z consumers prefer stores that maintain cleanliness, avoid overcrowding, and visibly implement safety protocols. Businesses should invest in regular sanitization, visible cleaning staff, proper ventilation, and clear signage indicating hygiene measures. By doing so, they can build trust and encourage repeat visits. Providing hand sanitizers at entry points, ensuring employees follow health guidelines, and maintaining clean product displays can directly impact purchasing decisions.

Secondly, adopting contactless and digital solutions has become crucial. The research showed that Gen Z consumers increasingly rely on contactless payments and online platforms to reduce physical contact. Local businesses can respond by integrating UPI, QR codes, and other secure digital payment methods, as well as offering click-and-collect or home delivery services. This not only improves safety perceptions but also enhances convenience, aligning with Gen Z's tech-savvy behavior.

Thirdly, e-commerce platforms and online retailers must strengthen data privacy, security measures, and transparent return policies. The study indicated that Gen Z consumers are concerned about online fraud and prefer platforms that offer clear refund and return processes. Companies should implement secure payment gateways, display trust certificates, and communicate refund policies clearly to build confidence. Providing real-time customer support and ensuring that privacy policies are easy to understand can further reduce hesitation among young consumers.

Additionally, brand communication strategies need to evolve. The findings revealed that Gen Z places significant importance on brands that actively communicate their health and safety measures. Businesses should leverage social media, websites, and in-store displays to highlight their hygiene practices, employee safety protocols, and product quality checks. Transparent and consistent communication can create a sense of responsibility and trust, ultimately leading to stronger brand loyalty.

Moreover, product packaging and presentation can be optimized to reflect safety standards. Sealed packaging, clear labeling, and certifications can influence Gen Z's purchasing behavior by signaling that products are handled with care. Food outlets, in particular, should use tamper-proof seals and emphasize hygienic preparation methods.

For policymakers and local authorities, the results emphasize the importance of establishing and enforcing safety standards in local markets. Public campaigns that promote safe shopping behavior, certification for hygienic shops, and health inspections can encourage both businesses and consumers to maintain safety practices. Supporting small and medium enterprises (SMEs) in adopting digital tools and hygiene improvements can have a long-term positive impact on local economies.

Lastly, businesses should train their staff to align with Gen Z expectations. Employees who follow hygiene norms, wear proper protective gear, and behave responsibly can create a positive in-store experience. Regular training sessions and monitoring can ensure that safety measures are not just policies but are consistently practiced.

In summary, the practical implications of this study highlight that health and safety have become business essentials, not optional add-ons. Companies that prioritize hygiene, digital integration, transparent communication, and customer trust will have a competitive edge in attracting and retaining Gen Z consumers. By combining health-conscious practices with technological innovation, businesses in Ratlam City and beyond can successfully adapt to the evolving post-pandemic consumer landscape.

CONCLUSIONS

The COVID-19 pandemic has brought about significant changes in consumer behavior across all demographics, and Generation Z has emerged as one of the most adaptive and health-conscious consumer groups. This study aimed to examine the impact of health and safety concerns on Gen Z's consumer behavior in Ratlam City after the pandemic, with a focus on understanding how these concerns shape their shopping preferences, trust, and decision-making patterns. Using chi-square tests to analyze 19 alternate hypotheses, the findings reveal a clear and consistent association between age groups and various health and safety-related consumer behaviors, with all null hypotheses rejected at a 5% significance level.

The results indicate that Gen Z consumers strongly prefer clean, safe, and transparent shopping environments. They are more likely to avoid crowded places, check for hygiene and cleanliness, and shift their loyalty toward brands and stores that demonstrate visible safety measures. Their preference for contactless payments, secure websites, and clear return policies further reflects their digital orientation combined with heightened risk awareness. Even though the strength of associations (R values) in many cases is weak, the consistent statistical significance across all hypotheses highlights a broad behavioral trend rather than isolated preferences.

The study also found that online and offline shopping behaviors are both influenced by safety perceptions. Gen Z consumers are willing to change stores if they find unsafe practices, avoid unknown or untrustworthy websites, and value sealed packaging and hygienic delivery methods. These behaviors

underline their increased attention to both physical and digital safety, making trust and transparency essential factors for businesses targeting this segment.

From a broader perspective, this research emphasizes that health and safety have become lasting components of consumer decision-making rather than temporary reactions to the pandemic. While initial changes in behavior were driven by fear and uncertainty, over time they have evolved into habitual expectations, particularly among Gen Z. Businesses, therefore, must not view hygiene measures as short-term marketing tools but as integral elements of their operational and branding strategies.

Theoretical implications from this study contribute to consumer behavior research by highlighting how post-pandemic health consciousness influences purchasing patterns among a young, tech-savvy generation in a semi-urban Indian context. Practical implications show how retailers, marketers, and policymakers can apply these insights to improve customer experience, build trust, and remain competitive in the changing marketplace.

In conclusion, the study establishes that health and safety concerns have significantly shaped Gen Z's consumer behavior in Ratlam City after COVID-19. Their purchasing decisions are closely tied to perceptions of hygiene, safety, and digital security, both online and offline. This shift represents a paradigm change in consumer expectations, where transparency, technology, and responsibility play central roles. Businesses that adapt to these new behavioral patterns are likely to build stronger relationships with Gen Z consumers and achieve sustainable growth in the post-pandemic era. Future research could extend these findings to different cities, compare age groups, or explore longitudinal changes to better understand the evolution of these behaviors over time.

RECOMMENDATIONS

This study provides valuable insights into how health and safety concerns have influenced Gen Z's consumer behavior in Ratlam City following the COVID-19 pandemic. However, there are several avenues for future research that could expand, refine, or complement these findings and provide a more comprehensive understanding of consumer behavior in post-pandemic contexts.

Firstly, the current research is limited to a single city – Ratlam. Future studies could explore comparative analyses between different cities, regions, or states, including metropolitan and semi-urban areas, to examine whether Gen Z's health-conscious shopping behavior varies across geographic locations. This would help determine whether the observed patterns are location-specific or generalizable across urban and semi-urban populations.

Secondly, while this study focused primarily on age group and Gen Z, future research could investigate other demographic variables such as gender, income, education level, and occupation to understand how these factors influence safety-driven shopping behaviors. Such multi-dimensional analysis could provide a deeper understanding of consumer segmentation and allow businesses to tailor their strategies more effectively.

Thirdly, the study concentrated on quantitative measures using chi-square tests. Future research could incorporate qualitative methods, such as interviews, focus groups, or observational studies, to explore the underlying motivations, perceptions, and attitudes behind Gen Z's safety-conscious decisions. This would offer richer insights into psychological factors, emotional responses, and personal experiences that drive behavior, which cannot be fully captured through quantitative surveys alone.

Another potential area of research is the longitudinal study of post-pandemic consumer behavior. As COVID-19-related fears and safety practices evolve over time, tracking changes in Gen Z's shopping habits could reveal whether their health-conscious behavior is a temporary adaptation or a permanent shift in consumption patterns. Such studies could also examine how emerging technologies, such as AI-driven shopping platforms, contactless delivery, or smart hygiene solutions, influence consumer trust and loyalty over time.

Future research could also explore cross-cultural comparisons. Understanding whether health and safety concerns influence Gen Z differently in other countries or cultural contexts could help multinational brands and e-commerce platforms design culturally sensitive marketing and operational strategies.

Additionally, further studies could investigate the impact of communication and brand messaging on Gen Z's behavior. For instance, examining how transparency about hygiene measures, safety certifications, or environmental practices affects trust, purchase intention, and brand loyalty could provide actionable insights for marketers seeking to build stronger relationships with health-conscious consumers.

Finally, exploring the interaction between offline and online behaviors in greater depth could be a valuable extension. Research could assess how Gen Z balances safety concerns with convenience, price, and brand reputation across channels, thereby informing omni-channel strategies for retailers.

In summary, future research can expand on the current study by exploring wider geographical areas, incorporating additional demographic factors, using qualitative and longitudinal methods, examining cross-cultural perspectives, and investigating brand communication strategies. Such studies would provide a more nuanced and holistic understanding of Gen Z's evolving consumer behavior in response to health and safety concerns, offering both academic and practical contributions for businesses, policymakers, and researchers in the post-pandemic era.

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