

## The Impact of the COVID-19 Pandemic on Lifestyle: A Proposed Structural Model

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### Abstract

During the COVID-19 pandemic, the duration of stay at home has increased and people have moved to a generally sedentary lifestyle away from social life. In this process, people experienced some changes in their lives due to the fear of catching the virus, the anxiety of losing a family or close friend, the risk they perceived, and their fear of losing their jobs. In this study, the relationships between the factors of trust in the health process related to the Covid 19 pandemic, perceived risk, anxiety, and the impact of Covid 19 on the lifestyle were investigated using Partial Least Squares Structural Equation Modeling (PLS-SEM). For this purpose, first of all, a research model was designed with the help of literature review. In the proposed research model, Trust and Risk perception are defined as exogenous latent variables, Anxiety tool as mediating latent variable and Lifestyle as endogenous latent variable. As a result of the analysis, it was revealed that a one-unit increase in Risk perception would cause a 0.23-unit change in Anxiety and 0.18-unit change in Lifestyle. It was also determined that a one-unit increase in Anxiety would cause a 0.23-unit change in Lifestyle. In the study, multi-group analysis was also performed according to whether people have a chronic disease and whether they have COVID-19 patients in their close circle.

**Keywords:** Anxiety, COVID-19, Lifestyle, Perceived Risk, Partial Least Squares Structural Equation Modeling (PLS-SEM)

### COVID-19 Salgınının Yaşam Tarzına Etkisi: Bir Yapısal Model Önerisi

#### Öz

COVID-19 salgını sırasında evde kalma süresi artmış ve insanlar sosyal hayattan genel olarak hareketsiz bir yaşam tarzına geçmiştir. Bu süreçte insanlar virüse yakalanma korkusu, ailesini veya yakın arkadaşını kaybetme kaygısı, algıladıkları risk ve işini kaybetme korkusu nedeniyle hayatlarında bazı değişiklikler yaşanmıştır. Bu çalışmada, Covid 19 salgını ile ilgili sağlık sürecine güven, algılanan risk, kaygı ve Covid 19'un yaşam tarzına etkisi arasındaki ilişkiler Kısmi En Küçük Kareler Yapısal Eşitlik Modellemesi (KEK-YEM) kullanılarak araştırılmıştır. Bu amaçla öncelikle literatür taramasından yararlanılarak bir araştırma modeli tasarlanmıştır. Önerilen araştırma modelinde Güven ve Risk algısı dışsal gizil değişkenler, Anksiyete aracı aracı gizil değişken ve Yaşam Tarzı içsel gizil değişken olarak tanımlanmıştır. Analiz sonucunda Risk algısındaki bir birimlik artışın Kaygıda 0,23 birim, Yaşam Tarzında 0,18 birimlik bir değişikliğe neden olacağı ortaya çıkmıştır. Ayrıca Kaygıdaki bir birimlik artışın Yaşam Tarzında 0.23 birimlik bir değişikliğe neden olacağı belirlenmiştir. Çalışmada, kişilerin kronik bir hastalığı olup olmasına ve yakın çevresinde COVID-19 hastası olup olmasına göre de çoklu grup analizi yapılmıştır.

**Anahtar Kelimeler:** COVID-19, Algılanan Risk, Kaygı, Güven, Yaşam Tarzı, Kısmi En Küçük Kareler Yapısal Eşitlik Modellemesi (KEK-YEM)

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## **Introduction**

Pandemic diseases have been seen in the world at certain times that cause people to lose their lives. These diseases were caused by Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The new coronavirus disease is caused by the SAR-CoV-2 virus. Defined as the new coronavirus, COVID-19 is a type of respiratory disease that emerged in December 2019, thought to have spread from an animal market in the Chinese province of Wuhan. As a result of the researches, it was defined as a virus by the World Health Organization (WHO) on January 13, 2020. COVID-19 has spread rapidly in our country and many countries, especially in Italy, the USA, and Spain, causing many people to die.

The first case in Turkey was detected on March 11, 2020. With the discovery of the case, the Ministry of Health and the scientific committee established for COVID-19 started to take the necessary measures to prevent the spread of the virus. On the other hand, the measures taken were a short break in the education of schools and universities, and then, with the increase in the number of cases, distance education was started. Public events (Concerts, Theatre, Performances, Weddings and Congresses) have been temporarily suspended. In order to prevent people from gathering in crowded and closed environments, the activities of businesses such as hairdressers, cafes, and game halls were temporarily suspended. Other businesses have switched to working from home if appropriate. In addition to restrictions, countries and intercity travel bans, curfews are imposed on people under the age of 20 and over the age of 65. A curfew has been implemented in 30 metropolitan cities on weekends in order to control the pandemic and prevent crowded environments with the warming of the weather. The COVID-19 pandemic process has been continuing in our country and all over the world since March-2019. Even if it decreases in certain periods during this process, there is generally high number of cases.

Within the scope of the measures taken during the pandemic process, the duration of stay at home has increased and a sedentary life has been started. In this process, people's lives are affected by many factors such as the fear of being constantly infected with the virus, the

level of anxiety about losing a family member or close friend due to the pandemic, the perceived risk of losing their jobs and staying away from public environments.

The COVID-19 pandemic process has affected all people's social and economic lives, as well as their psyche. By making a literature review on the COVID-19 pandemic, the factors affecting people's lifestyles were tried to be revealed

The COVID-19 pandemic is an extraordinary situation. This process has affected people's many conditions, especially psychological ones. In this process, people have been affected psychologically due to the pandemic and getting sick, the death of many people from their family members or close circles, financial difficulties, etc. For this reason, studies conducted since the beginning of the pandemic have generally investigated the effects and consequences of psychological variables.

When the literature is examined, it has been seen that the studies only deal with the psychological state of the person or a certain group. In the literature, the number of studies examining the changes in the lifestyles of individuals through psychological variables is limited. For this reason, in this study, the effects of psychological states on people's lifestyles during the pandemic and normalization processes were investigated.

In this study, the relationships between the factors of trust in the health process related to the Covid 19 pandemic, perceived risk, anxiety, and the impact of Covid 19 on the lifestyle were investigated using Partial Least Squares Structural Equation Modeling (PLS-SEM).

## **1. Literature Review**

The COVID-19 pandemic process has affected people both socially and economically, as well as psychologically. In this study, it is aimed to determine the factors affecting the life styles of people during the COVID-19 pandemic and normalization process. For this purpose, first of all, the studies on the COVID-19 pandemic were examined.

The effect of the anxiety experienced by people working in the public and private sectors during the COVID-19 pandemic on the relationship between psychological well-being and the role of emotional self-efficacy were investigated (Çiçek and Almalı 2020). Data were obtained by applying a survey throughout Turkey. PLS-SEM was used for the analysis of the obtained data. As a result of the study, it was observed that anxiety has a negative effect on psychological well-being and individuals with high emotional self-efficacy have high psychological well-being despite the anxiety factor.

Ceyhan and Uzuntarla (2020) conducted a study aiming to determine the level of knowledge, attitude and behavior of academic staff towards COVID-19. Data were obtained by applying an online data-based questionnaire to 268 academic staff. As a result of the analyzes made, it was determined that 70.1% of the participants were worried that they would infect their families due to entering public environments due to work, and 24.6% had death anxiety due to the virus. In the study, it was determined that there was a significant positive correlation between knowledge, attitude and behavior towards COVID-19. In addition, it has been determined that the knowledge, attitude and behavior of the academic staff towards COVID-19 is at a sufficient level.

Park et al (2020) investigate the impact of the COVID-19 pandemic on the lifestyle, mental health and lifestyle of adults living in South Korea. For this purpose, the sample of the study consisted of 104 adults over the age of 20. Data were obtained by applying an online questionnaire to the participants. As a result of the study, it was determined that people had significant reductions in physical and other meaningful activities, including daily life / leisure / social activity and education. Participants reported that their quality of life and mental health decreased with the pandemic.

Aydın Province Youth and Sports Provincial Directorate Employees' anxiety during COVID-19 was investigated (Uluç and Duman, 2020). For this purpose, 25 participants were reached and data were obtained with a semi-structured interview form. In the data analysis obtained, content analysis and descriptive analysis method, which are qualitative research

methods, were used. As a result of the analysis, it has been determined that the level of anxiety of the employees is high in the working environment due to the danger of the COVID-19 virus, and this level of anxiety decreases over time. It has been concluded that the COVID-19 virus most negatively affects their social lives. It has been concluded that it the increased level of anxiety with its negative effect on social life, reduces work efficiency.

A study was conducted on knowledge, attitudes, anxiety and perceived mental health of Indians during the COVID-19 pandemic (Roy et al 2020). The data in the study were obtained online. In the sample selection of the study, the number of samples was determined as 662 by using the non-probabilistic snowball sampling method. As a result of the study, it was concluded that the participants had sufficient information about COVID-19 and took the necessary precautions to prevent the pandemic. In addition, the attitude towards COVID-19 has been observed to increase people's willingness to comply with government rules regarding quarantine and social distancing. It has been concluded that more than 80% of people are constantly busy with thoughts of COVID-19 and are constantly worried about catching the COVID-19 virus. At the end of the study, suggestions were made about the need to raise awareness of people during the COVID-19 pandemic and to address mental health problems.

Cai et al (2020) aimed to investigate the psychological state of health personnel in China's Hubei province during the COVID-19 pandemic process. Data were obtained by applying a questionnaire to 534 health personnel (doctors, nurses and other hospital personnel) working in Hunan province in Hubei province between January and March 2020. The obtained data were analyzed by applying the Chi-square test. As a result of the analysis, it was reported that the increase in COVID-19 cases of health personnel caused stress. At the same time, they stated that the health personnel were concerned about their own and their families' safety. It was concluded that death reports from COVID-19 increased their stress and anxiety.

It has been investigated whether excessive workload and perceived social support have a significant effect on the relationship between the fear of COVID-19 and burnout of healthcare

personnel (Yakut et al. 2020). The data for this research were obtained by applying a questionnaire to 112 emergency health personnel in Osmaniye. Structural equation modeling was done using smart PLS for the analysis of the obtained data. As a result of the analysis, it was concluded that the excessive workload had a partial mediating effect on the fear of COVID-19 and burnout of the health personnel, and a full mediator effect on the perceived social support. At the same time, it was concluded that perceived social support has a moderator role in the relationship between excessive workload and burnout of health personnel.

Policies involving large-scale social restraints (PSBB) have been implemented to prevent the spread of the COVID-19 pandemic in Indonesia (Purnama and Susanna, 2020). In this study, they aimed to determine the variables that affect people's attitudes towards PSBB. A 23-item scale was used to collect data. The scale items were created within the framework of 5 factors: the benefits of PSBB, positive perception, negative perception, threat perceptions related to COVID-19, and attitude towards PSBB policy. The data were collected by applying the scale online. PLS-SEM was applied to the data obtained from 856 people. As a result of the analysis, it was concluded that perceptions towards PSBB policies affect threat perceptions and attitudes regarding COVID-19.

A study was conducted to determine the impact of the COVID-19 pandemic on the working life of cooks (Zengin et al., 2020). The study sample consisted of 19 cooks working in the city center of Kars. It has been determined that 2 of 19 cook shops are closed due to COVID-19. As a result of the data obtained from other cooks, it was determined that the cooks did not have sufficient training in hygiene, they had problems with the supply of disinfectants, gloves and masks, some workers were dismissed and their salaries decreased. Since it is thought that the effect of the pandemic will decrease with the increase in temperatures, it is thought that it may positively affect the working life of the cooks.

The change in the negative attitude towards the events in human life during the pandemic process was examined (Alsancak and Kara, 2020). The research sample consisted of

669 people. The obtained data were analyzed by applying one-way analysis of variance, independent sample t test, and Mann Whitney U test. As a result of the study, it was concluded that the psychological and psychiatric history of individuals is important in displaying negative attitudes towards problems.

Alıcilar et al. (2020) conducted a study to determine the awareness, attitudes and behaviors of the society towards the disease during the times when the COVID-19 pandemic reached significant dimensions. The sample of the study consisted of 1179 people over the age of 18 living in Turkey. As a result of the analysis, it was determined that the level of knowledge of 63.3% of the participants was sufficient and the most common information was television, scientific resources, and social media. It has been concluded that a large proportion of the society applies protective measures. They suggested that the messages to be given by the media and health authorities in informing the public are important, that necessary precautions and support should be provided for job and economic losses, and approaches should be developed for risk groups who need psychological support.

İnce and Yılmaz (2020) aimed to reveal the possible effects of the COVID-19 pandemic on social life and Turkish culture in Turkey. The data in the study were obtained by applying a questionnaire to 516 people in different age groups throughout Turkey. According to the main conclusion obtained from the study, the vast majority of the participants stated that they would continue many (measures and) practices that they had to comply with during the pandemic process in their later lives.

Abdelhafiz et al. (2020) tried to determine the knowledge, attitudes and perceptions of the Egyptians towards the COVID-19 pandemic. The data in the study were obtained by applying a questionnaire to the adult Egyptian people. The sample of the study consisted of 559 people. As a result of the study, it was concluded that people generally have a high level of knowledge and that they obtain this information from social media and the internet at a high rate. It has been concluded that people living in rural areas, people with low education level and

people who are elderly have low level of knowledge in general. In general, it has been observed that people have a high level of knowledge and have a positive attitude towards protective measures.

According to Ari et al. (2020) investigate the risk perception and concerns of people living in various cities of Turkey towards COVID-19. In order to describe the relationship between risk perception and anxiety, a research model was proposed and hypotheses were formed. With the developed data collection tool, perceived risks and anxiety for COVID-19 were designed as 5 factors. The first of these factors is Perceived Health Risk, the second is Perceived Economic Risk, the third is inability to socialize, the fourth is Confidence, and the fifth is anxiety. The internal consistency coefficient of the scale was calculated as Cronbach's Alpha ( $\alpha$ ) 0.71. The fit of the proposed model and the testing of the hypotheses were using structural equation modeling. As a result of the study, it was determined that one unit increase in perceived health risk related to COVID-19 would lead to a 0.47 unit increase in anxiety, and one unit increase in perceived economic risk and inability to socialize would cause an increase of 0.18 and 0.15 units in anxiety, respectively. As a result of the study, it was determined that the variable that most affected people's anxiety was the perceived health risk.

Scales have also been developed in the literature to measure the level of fear towards COVID-19. In order to determine the effects of COVID-19 on people's mental health, the Arabic version of the COVID-19 fear scale was studied on a sample of 725 Jordanian adults. It has been stated that the scale can also be used effectively to measure the severity of fear (All-Shannaqet al., 2021).

In addition, a 12-item scale based on Phobic COVID-19 has been proposed to determine the fears and distress of individuals due to COVID-19. The phobic COVID-19 scale was evaluated to consist of three dimensions: fear, anxiety and distress (Nasir et al., 2021). Another study on the subject examined the effects of COVID-19 on people's lives as well as being a source of fear, anxiety and stress. The sample of the study consists of 850 adults over the age

of 18 living in Russia and Belarus. As a result of the study, it was concluded that women living in Russia experienced more fear of COVID-19 than Belarus (Reznik, A. et al., 2020).

There are many articles on the fear of COVID-19 in the literature. This issue has been studied in many countries. It was aimed to determine the fear of COVID-19 and related factors in patients in Turkey (Sürme et al. 2021). This study was conducted with 639 patients admitted to the emergency department. As a result, it was determined that patients who admitted to the emergency department had fear of COVID-19.

Ye and Ylu (2020) aimed to show that trust plays a role in shaping the Covid 19 risk perception. The study includes data from 317 cities in 37 Chinese provinces. The data obtained in the study were analyzed by applying regression analysis. As a result of the analysis, three important findings were obtained. First, trust in the media and local government helps to reduce the contagion rate of the pandemic. Second, it was concluded that trust in general increases the infection rate of the pandemic, and the third result is that different types of trust mediate the risk perception about the pandemic.

It has been understood that many studies have been conducted on the effects of the COVID-19 pandemic on people's private lives, working lives and psychological states. There are a few features that distinguish this study from the literature; factors considered and a proposed structural model. In this study, the effect of the increase in people's trust, risk perception and anxiety level on the change in their lifestyles during the restrictions applied during the COVID-19 pandemic was investigated.

## **2. Materials and Methods**

Partial Least Squares (PLS) were first discussed by Herman World in 1982. Later, Lohmöller (1989) and Tenenhaus et al (2005) developed PLS-SEM. PLS-SEM is a statistical approach used in modeling the relationships between observed and latent variables. The main reasons for choosing PLS-SEM over the classical structural equation modeling are; (a) it can be used in research modeling with discrete and continuous variables together, (b) it does not require the

assumption of multivariate normality, (c) it gives consistent and reliable estimation results in small sample size, (d) the analysis of complex models in which mediation and moderation effects can be investigated. The main goal of using PLS-SEM is to predict a model with high  $R^2$  and significant t values (Chin, 1998; Fornell and Bookstein, 1982).

### **2.1. Data Collection Tool and Participants**

An attempt was made to develop a data collection tool in order to measure the factors in the research model. The data compilation tool consists of 2 parts. In the first part, TRUST: Trust in the health process related to the Covid 19 pandemic, RISK: Perceived risk for the effects of Covid 19, ANX: Concern about the Covid 19 pandemic, LIFE2: The impact of Covid 19 on the lifestyle was tried to be measured with various expressions. Demographic information such as gender, age, and education level, employment status, and whether people have any chronic diseases and whether there is anyone around them who caught COVID-19 were examined. The first part of the data collection tool was measured with a 10-point Likert scale (1: Very Low 10: Very High). After receiving the ethics committee report from the university that the questionnaire was appropriate, the data collection tool was applied to the individuals online in July-August 2020 with a link tool, and data were obtained. The sample in the study consists of 485 people selected by convenience sampling method. The sample of the study consists of 485 people who voluntarily filled out the questionnaire in 15 different provinces. Power analysis was performed for the sample size. When the desired statistical power level = 0.80, the number of latent variables = 4, the number of observed variables (item) = 12, and the minimum sample size for probability = 0.05 was calculated as 200. These results show that the sample size in the study is sufficient. The Cronbach Alpha value of the internal consistency coefficient of the data collection tool was calculated as 0.72. An alpha value greater than 0.70 showed that the internal consistency of the scale was at an acceptable level. For this reason, it was evaluated that the data collection tool had sufficient reliability.

Demographic information of the participants is shown in Table 1. 70.7% (n=343) of the people participating in the study are “Female” and 29.3% (n=142) are “Male”. When the

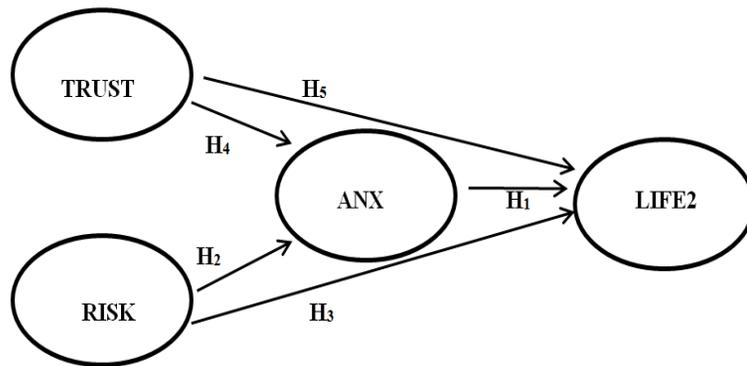
participants were examined in terms of marital status variable, it was determined that 59.4% (n=288) were "Married" and 40.6% (n=197) were "Single". It was determined that 82.1% (n=398) of the participants participating in the study did not have any chronic disease and 50.7% (n=246) had someone infected with COVID-19 in their environment.

**Table 1:** Descriptive Statistics of the Participants

		<b>n</b>	<b>%</b>
<b>Gender</b>	Famale	343	70.7
	Male	142	29.3
<b>Age</b>	20-29	189	39.0
	30-39	157	32.4
	40-49	78	16.1
	50-59	50	10.3
	60+	11	2.3
<b>Marital status</b>	Married	288	59.4
	Single	197	40.6
<b>Education</b>	Primary	31	6.4
	Middle	25	5.2
	High	70	14.4
	College	31	6.4
	Undergraduate	200	41.2
	Graduate	97	20.0
	PhD graduate	31	6.4
<b>Working</b>	Public sector	142	29.3
	Private sector	110	22.7
	Business Owner	15	3.1
	Retired	24	4.9
	Not working	162	33.4
	Other	32	6.6
<b>Do you have any chronic ailments?</b>	Yes	87	17.9
	No	398	82.1
<b>Is there anyone in your neighborhood who has caught COVID-19?</b>	Yes	246	50.7
	No	239	49.3
<b>City of residence</b>	Eskişehir	129	26.6
	Konya	125	25.8
	Ankara	43	8.9
	İstanbul	41	8.5
	Antalya	12	2.5
	Other	135	27.7

## 2.2. Research Model And Hypotheses

In this study, the effect of the level of risk, trust and anxiety perceived by people regarding Covid 19 during the pandemic period on their lifestyle is examined. In the study, it was assumed that the level of trust has a negative relationship on anxiety and lifestyle, while the perceived risk has a positive relationship on both anxiety and lifestyle variables. In Figure 1, these assumed relationships are presented as a research model.



**Figure 1.** Research Model

TRUST: Confidence in the health process related to the Covid 19 outbreak, RISK: Perceived risk to the effects of Covid 19, ANX: Concern about the Covid 19 outbreak, LIFE2: Lifestyle

The definitions of the factors in the research model and the relations between them are given below in summary;

Lifestyle is defined as the way of life of people. People exhibit some behaviors both individually and in society throughout their lives. These behaviors determine the way of life of people. Within the scope of this study, the effect of the COVID-19 pandemic, which started in Wuhan, China in December 2019, and affected the whole world in a short time, on people's lifestyles is examined. Since the COVID-19 virus is rapidly transmitted by breathing and contact, people have had to exhibit behaviors such as not staying in closed environments for a long time, not participating in public environments and reducing contact. The change in the behavior of people during the pandemic period, caused a change in their Lifestyle. In this study,

the effect of people's Perceived Risk and Trust Level on their Lifestyle, both directly and on the mediating role of the Anxiety, during the COVID-19 pandemic process was examined.

Anxiety is called the state of restlessness and uneasiness that a person experiences in some periods. One of these periods is the pandemic processes. People are affected psychologically because of the pandemic, the fear of losing their life due to the pandemic, and the restrictions placed on their lives. There have been many pandemics in the world at certain times. It has been observed that during and after these pandemic periods, even though people are physically well, their psychological problems continue after the pandemic (Kavaklı et al. 2020). Today, the COVID-19 pandemic process, which started in December 2019, continues. In this process, it is thought to affect people psychologically. Yılmaz et al. (2021) determined that concerns about COVID-19 increased the behavior of taking precautions to avoid the pandemic. In this study, it is thought that the level of anxiety experienced by people during the COVID-19 pandemic have an effect on their lifestyle.

H1: There is a significant relationship between Anxiety about the COVID-19 outbreak and Lifestyle.

Perceived Risk is defined as the intuitive assessment of the dangers that people are exposed to or may be exposed to (Cori et al, 2020). It is thought that the perceived risk perception increases with the increase in the number of cases and deaths, as the COVID-19 pandemic is rapidly contagious and causes people to get sick. At the same time, it was assumed that the Perceived Risk level had an effect on the anxiety level and lifestyle. Arı et al. (2020) determined a positive and statistically significant relationship between perceived risk and anxiety towards Covid 19.

H2: There is a significant relationship between the Perceived Risk for the COVID-19 outbreak and the level of Anxiety.

H3: There is a significant relationship between Perceived Risk for the COVID-19 outbreak and Lifestyle

Trust is defined by the Turkish Language and History Association as believing and attaching without fear, hesitation or doubt. While people are living their lives, they have to rely on someone or institutions. Within the scope of this study, people's trust in the course of the pandemic, the treatments applied, the health system and the statements made by scientists during the COVID-19 pandemic process were measured. At the same time, it was assumed that the level of trust of individuals may have an effect on perceived risk, anxiety level and lifestyle. Ye and Lyu (2020) conducted a study to estimate how trust types affect the COVID-19 infection rate in China. This study utilized an original dataset to estimate how the types of trust influenced the infection rate of COVID-19 in China. The analyses yielded three main results. First, the results suggested that trust in the local government helps decrease the infection rate, which is mediated by risk perception toward infectious diseases. It provided an empirical demonstration to prove that people who trust in the government will cooperate in coping with the infectious disease.

H4: There is a significant relationship between trust in the health process related to the Covid 19 pandemic and the level of anxiety.

H5: There is a significant relationship between trust in the health process related to the Covid 19 pandemic and Lifestyle.

### **3. Results**

#### **3.1. Validity of the Measurement Model**

In order to obtain the data in the study, a data compilation tool was developed. During the development of the data collection tool, an item pool was created and an expert evaluation form including 24 items was created by selecting items from this item pool. The expert evaluation form created was sent to 15 people determined as experts between May 19-27 2020 via e-mail and they were asked to evaluate these forms. Professions and numbers of experts are Research Assistant (n=1), Teacher (n=5) Statistics Graduate Student (n=4), Physiotherapist (n=2), Biologist (n=2) and Nurse (n=1). The data collection tool was finalized by conducting a content validity study on the forms evaluated by the experts. As a result of the Content Validity Ratio

(CVR) calculation, the value of an item was removed from the scale because it was less than zero (-0.06). By taking the average of the calculated CVRs, the Content Validity Index (CGI) value was calculated as 0.80. Equation 1 was used to calculate the CVR.

$$CVR = \frac{N_G}{N/2} - 1 \quad (1)$$

NG: Number of experts, who gave the required answer,

N: The CVR value for each item is calculated by using the formula for the total number of experts.

-If half of the experts answered "Necessary" to the relevant item, CVR=0.

-If more than half of the experts answered "Necessary" to the relevant item, CVR >0

-If more than half of the experts did not give the answer "Necessary" to the relevant item, it is determined as CVR <0.

For 15 experts, at  $\alpha=0.05$  significance level, Scope Validity Criterion (SVC) is 0.49 (Yurdugül, 2005). Since  $CGI \geq SVC$  ( $0.80 > 0.49$ ), the content validity rate of the data collection tool was evaluated as statistically significant.

Generally, three criteria are used to ensure convergent validity. The first of these criteria is that the standardized factor load of the observed variables belonging to the latent variables should be greater than 0.50 and be statistically significant (Fornell and Larcker, 1981). The second criterion is that the Composite Reliability (CR) and Cronbach Alpha (CA) values for each construct should be greater than 0.70 (Hair et al., 1998). The third criterion is that the Average Explained Variance (AVE) value of each latent variable should be higher than 0.50 (Fornell and Lacker, 1981).

The CR values of the factors included in the study were TRUST=0.89; RISK=0.84; ANX=0.96; It was observed that LIFE2=0.80 and AVE values were greater than 0.50. In the examination of the discriminant validity of the measurement model, the square root of the AVE values of each construct forms the diagonal elements, while the other elements of the matrix are checked by comparing the correlation values between the factors. In Table 2, the

discriminant validity values of the model are given. Since the square root of AVE values in Table 2 are greater than the correlation values in the rows and columns to which they belong, the discriminant validity of the measurement model is ensured.

**Table 2.** Discriminat validity

	<b>ANX</b>	<b>LIFE2</b>	<b>RISK</b>	<b>TRUST</b>
<b>ANX</b>	0.94			
<b>LIFE2</b>	0.27	0.76		
<b>RISK</b>	0.23	0.23	0.80	
<b>TRUST</b>	-0.02	0.01	-0.08	0.85
<b>AVE</b>	0.88	0.57	0.64	0.72

NOTE: The diagonal elements in Table 5 show the square root of the AVE, and the elements outside the diagonal show the correlation value between the latent variables.

### 3.2. Evaluation of the Structural Model

After the validity and reliability analyzes of the measurement model were made, the structural model was evaluated. In the structural model evaluation, the coefficient of determination  $R^2$ , effect size  $f^2$ , t value, path coefficient, predictive validity and goodness-of-fit Index (GOF) are evaluated. In addition, for model fit, Standardized Root Mean Square Residual SRMR, chi-square and Normed Fit Index values calculated by Smart PLS software are used

Since there is no general fit index in PLS-SEM, the goodness of fit index (GoF) was suggested as a measure of goodness of fit by Tenenhaus et al (2005). The GoF index was developed to determine the performance of both the measurement model and the structural model. GoF index takes a value between 0 and 1 GoF index fit degrees are interpreted as  $GoF < 0.10$  (less),  $0.10 < GoF < 0.25$  (moderate),  $0.25 < GoF < 0.36$  (good),  $GoF > 0.36$  (very good) (Wetzels et al., 2009).

$$GoF = \sqrt{Average(R^2) * Average(AVE)} \quad (2)$$

The mean of  $R^2$  values was 0.17 and the mean of AVE values was 0.70, and the GoF index was calculated as 0.35. This result shows that the model has good fit.

For the model to have an acceptable fit, the SRMR value should be less than 0.10 (Schermelleh-Engel et al.2003, Gürbüz, 2019). The SRMR value for the structural model was calculated as 0.06. NFI takes values between 0 and 1 and it is required to take values close to 1 (Schermelleh-Engel et al.2003, Meydan and Şeşen, 2015). The NFI value for the structural model of this study was calculated as 0.79.

In the evaluation of the structural model, it should be determined whether there are multiple interrelationships between latent variables. In the evaluation of multiple interrelationships, VIF (Variance inflation factor) values are examined. The fact that VIF values are less than 5 indicates that there is no collinearity between the variables (Hair et al., 2011). VIF values among latent variables were calculated between 1.006 and 1.062. Therefore, it is said that there is no multicollinearity problem between latent variables.

### **3.3. Results of Hypothesis Tests**

The structural model in Figure 2 was obtained by using Smart PLS software. In Figure 2, the values given in parentheses next to the correlation coefficients are the meaning values of the relevant coefficient. According to the results of the analysis, no statistically significant relationship was found between the extrinsic latent variable of the level of trust, the anxiety mediator endogenous latent variable and the life style endogenous latent variable.

A statistically significant positive correlation was found between the perceived risk external latent variable and the anxiety mediator internal latent variable. This value indicates that a one-point increase in perceived risk will cause a 0.23 increase in anxiety. A statistically significant positive correlation was found between the perceived risk external latent variable and the life style internal latent variable. This value indicates that a one-unit increase in perceived risk will cause an increase of 0.18 on the lifestyle.

A statistically significant positive correlation was found between anxiety and lifestyle. This value indicates that a one-unit increase in perceived risk will cause a 0.18 change in lifestyle. Standardized factor loads, CR, CA, AVE and  $R^2$  values are given in Table 3.  $R^2$  values for latent variables anxiety (ANX) and lifestyle (LIFE2) were calculated as 0.12 and 0.21, respectively.

Standardized parameter estimates, t values and hypothesis test results are given in Table 4. When Table 4 is examined, it is seen that H1, H2 and H3 hypotheses are supported.

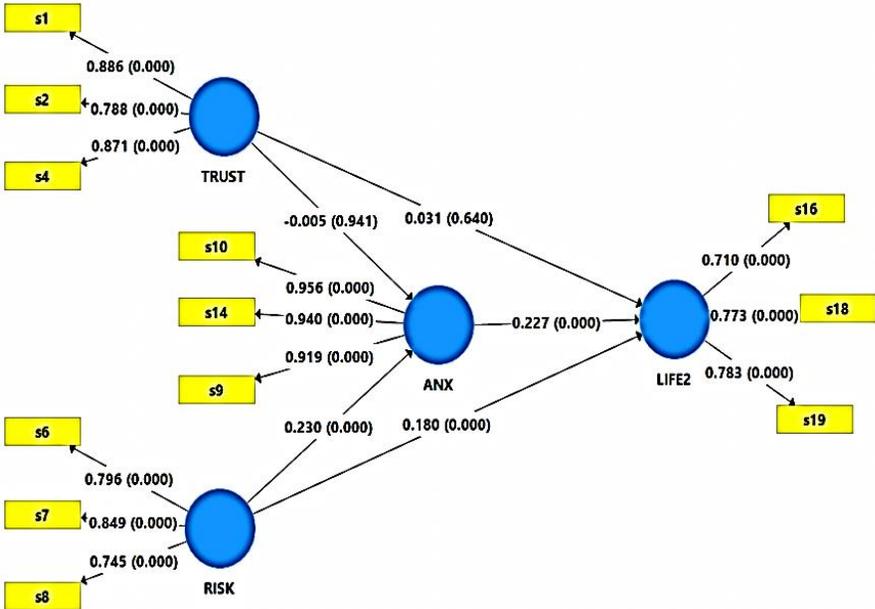


Figure2. Empirical Structural Model

**Table 3.** Standardized Factor Loads, CR, CA and AVE

Factor	Item	Standardized Factor Loads
TRUST CR=0.89 AVE= 0.72 CA =0.87	Q1: The level of trust in the research and reports of scientists on the COVID-19 outbreak,	0.89
	Q2: The level of reliability of the treatment protocol applied by healthcare professionals for COVID-19 disease	0.79
	Q4: Level of trust in the health system in the fight against the COVID-19 outbreak	0.87
RISK CR=0.84; AVE=0.64 CA=0.71	Q6: The risk of the COVID-19 pandemic negatively affecting the economies of countries,	0.80
	Q7: The risk of the COVID-19 pandemic lowering people's living standards	0.85
	Q8: The risk of unemployment/dismissal of employees after the COVID-19 outbreak,	0.75
ANX CR=0.96; AVE=0.88 CA=0.93 R <sup>2</sup> =0.12	Q9: The level of anxiety over the transmission of the COVID-19 virus to my family	0.92
	Q10: The level of anxiety about losing someone in the family and close circle due to COVID-19	0.96
	Q14: The level of anxiety about losing the people I care about in my life due to the COVID-19 virus	0.94
LIFE2 CR=0.80; AVE=0.57 CA=0.89 R <sup>2</sup> =0.21	Q16: My possibility of changing my shopping behavior with the emergence of the Covid 19 pandemic	0.71
	Q18: My possibility of living more individually with the emergence of the COVID-19 pandemic.	0.77
	Q19: My possibility of making changes in my holiday preferences after the COVID-19 outbreak	0.78

**Table 4.** Standardized Parameter Estimates and Hypothesis results

Hypothesis	Flow Direction	Parameter Estimation	t	P	Decision
H <sub>1</sub>	ANX → LIFE2	0.227	4.155	<0.01	Supported
H <sub>2</sub>	RISK → ANX	0.230	4.087	<0.01	Supported
H <sub>3</sub>	RISK → LIFE2	0.180	3.567	<0.01	Supported
H <sub>4</sub>	TRUST → ANX	-0.005	0.074	0.941	Not supported
H <sub>5</sub>	TRUST → LIFE2	0.031	0.469	0.640	Not supported

In the study, multi-group analysis was performed according to whether or not people have chronic diseases. It is grouped into GR1 (present with chronic condition) and GR2 (no chronic condition). As a result of the analysis, a statistically significant relationship was found

between anxiety and lifestyle for GR1 and GR2, and between perceived risk and anxiety. While the relationship between perceived risk and anxiety was found to be significant in GR2, it was not significant in GR1. Turst→Anx and Trust→Life2 were not significant for both groups.

The results of the multi-group analysis regarding the presence or absence of chronic disease are given in Table 5.

**Table 5.** Multi-Group Analysis by Chronic Disease Status

	GR1	GR2	t-(GR1)	t-(GR2)	p-(GR1)	p-(GR2)
ANX→LIFE2	.429	0.215	3.980	3.116	<0.01***	<0.01***
RISK→ANX	.268	0.233	2.439	4.077	<0.05**	<0.01***
RISK→LIFE2	.142	0.200	1.211	3.404	0.226	<0.01***
TRUST→ANX	.166	0.076	0.961	0.873	0.337	0.383
TRUST→LIFE2	.213	0.027	1.393	0.407	0.164	0.684

\*P<0, 10; \*\*P<0, 05; \*\*\*P<0, 01

In the study, multi-group analysis was performed according to whether or not the people in their immediate environment have COVID-19 disease (Table 6). The groups are expressed as GR1 (Do you know someone in your neighborhood who caught COVID-19?-Yes) and GR2 (Do you have someone in your neighborhood who caught COVID-19?-No). A positive and significant relationship has been determined between anxiety and lifestyle, perceived risk and anxiety when there are people infected with COVID-19 around them. Only a 10% significant association between anxiety and lifestyle was found for the group, which did not have anyone infected with COVID-19 in its immediate vicinity. A significant relationship was found for Risk→Anx for both groups. While GR2 was significant for the Risk→Life2 relationship, it was not significant in GR1. In addition, the Trust→Life2 relationship was not found to be significant in both groups.

**Table 6:** Multi-Group Analysis by Status of People Contaminated with COVID-19

	<b>GR1</b>	<b>GR2</b>	<b>t-(GR1)</b>	<b>t-(GR2)</b>	<b>p-(GR1)</b>	<b>p-(GR2)</b>
ANX→LIFE2	0.301	.127	3.872	1.799	<0.01***	0.073*
RISK→ANX	0.243	.229	3.390	3.171	<0.01***	<0.01***
RISK→LIFE2	0.080	.338	1.074	4.845	0.283	<0.01***
TRUST→ANX	0.046	.095	0.444	0.855	0.658	0.393
TRUST→LIFE2	-0.045	.085	0.526	0.901	0.599	0.368

\*P<0.10; \*\*P<0.05; \*\*\*P<0.01

#### 4. Discussion

The COVID-19 pandemic started in China in December 2019 and soon affected the whole world. In our country, the first case was seen in March 2020 and the number of cases increased day by day. In this process, some measures were taken by the state to prevent the spread of the pandemic. In this pandemic process, rapid contamination has affected all areas of life of people as there is a risk of losing their lives. It has caused many changes in people's behaviors, attitudes, social and individual lives.

When the literature is examined, the effects of people's knowledge, attitude, and behavior, working life and psychological state during the COVID-19 pandemic process have been investigated by many authors. Uluç and Duman (2020) examined the anxiety of people working in the Ministry of Youth and Sports in Aydın. As a result of the study, it was concluded that the anxiety levels were high when the pandemic first appeared and the level of anxiety decreased over time. At the same time, it has been determined that the increased level of anxiety during the pandemic period affects the social life of the people the most. Abdelhafiz et al. (2020) .As a result of the study carried out to determine the knowledge, attitudes and perceptions of the Egyptians against COVID-19, it was determined that the public had a high level of knowledge and had a positive attitude towards the measures taken. As a result of this study, similar to the literature, it was aimed to determine the effect of the COVID-19 pandemic on people's lifestyles. As a result of the study, it was concluded that the perceived risk and anxiety level during the pandemic were statistically significant on the lifestyles of people. Anxiety was seen

as an important factor in the majority of studies in the literature. In this study, as in other studies, anxiety was determined as an important factor affecting people's lifestyles.

When the literature is examined, it has been seen that there are many studies related to the pandemic process. However, most of the studies were analyzed by applying to a specific group. At the same time, as in most studies, the psychological states of people during the pandemic were discussed. In this study, it is aimed to investigate the effects of people's confidence in the state and health authorities during the pandemic process and the effect of the risk they perceive on anxiety and lifestyle.

In the study, the effects of the COVID-19 pandemic process on people's lifestyles were analyzed with the PLS-SEM method. It has been evaluated that trust, anxiety and perceived risk have an effect on people's lifestyles. No statistically significant relationship was found between trust and anxiety. It has been concluded that there is no effect on the level of anxiety with the increase in the level of trust in the health system and scientists. No statistically significant relationship was found between trust and lifestyle. It has been concluded that the change in the level of trust in the health system and scientists does not cause a change in the lifestyle of the person. In the study, it was expected that the increase in trust would have a negative and significant relationship on anxiety. It was predicted that the level of trust of people in scientists and the health system would increase and the level of anxiety would decrease. However, in this study, a statistically significant relationship was not determined between the anxiety and lifestyle of the trust variable.

A statistically significant positive correlation was found between perceived risk and anxiety. It has been concluded that as the perceived risk for the COVID-19 outbreak increases, the level of anxiety also increases. A statistically significant positive correlation was found between perceived risk and lifestyle. Accordingly, with the increase in the perceived risk level, people have led to a more individual life compared to their pre-pandemic lifestyles, changed the choice of holiday destinations and shopping behaviors. Since the pandemic is rapidly

transmitted by contact and breathing, it can be interpreted that people's social life and behaviors before the pandemic have been replaced by a more individual lifestyle.

A statistically significant positive correlation was found between anxiety and lifestyle. It can be interpreted that people begin to live more individually with the increase in anxiety levels, or that people can engage in behaviors towards social life instead of individual life, with a decrease in anxiety level.

When the literature is examined, the effect of people on knowledge, attitude, and behavior, working life and psychological state during the COVID-19 pandemic has been investigated by many authors. In their study, Uluç and Duman (2020) examined the anxiety status of people working in the Ministry of Youth and Sports in Aydın. As a result of the study, it was concluded that the anxiety levels were high when the pandemic first appeared and the level of anxiety decreased over time. At the same time, it has been determined that the increased level of anxiety during the pandemic period affects the social lives of people the most. As a result of the study carried out to determine the knowledge, attitudes and perceptions of Egyptians against COVID-19, it was determined that the public had a high level of knowledge and had a positive attitude towards the measures taken (Abdelhafiz et al. (2020). As a result of this study, similar to the literature, it was aimed to determine the effect of the COVID-19 pandemic on people's lifestyles. As a result of the study, it was concluded that the perceived risk and anxiety level during the pandemic were statistically significant on the lifestyles of people.

In this study, data were obtained by applying individuals electronically in July-August 2020. Due to the pandemic, it was not possible to meet face to face with people. It has been evaluated that if the study is applied to wider masses, more general results will be obtained. The COVID-19 pandemic period has affected people in terms of anxiety. It has been evaluated that necessary measures should be taken to reduce the level of risk and anxiety people perceive.

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## ANKET FORMU

*Bu araştırma İnsanların COVID-19 (C19) 'a bakış açınızı ve C19'un yaşam tarzınıza olan etkisini araştırmak için bir yüksek lisans tezi kapsamında yapılmaktadır. Vereceğiniz samimi ve doğru cevaplar sayesinde önemli çıkarsamalarda bulunmayı ümit etmekteyim. Katkınız için şimdiden teşekkür ederim.*

*Bu ankete kendi rızamla katılıyorum ve verdiğiniz bilgilerin bilimsel araştırmalarda kullanılmasını kabul ediyorum. ( )*  
**EVET ( ) HAYIR**

Bilim adamlarının, Covid-19 salgınına ilişkin yapmış oldukları araştırma ve raporlarına güven düzeyi,
Sağlık çalışanlarının, Covid-19 hastalığına ilişkin uyguladıkları tedavi protokolünün güvenilirlik düzeyi.
Covid-19 salgını ile mücadelede sağlık sistemine güven düzeyi
Covid-19 salgını ülkelerin ekonomilerini olumsuz etkileme riski,
Covid-19 salgını insanların yaşam standartlarını düşürme riski,
Covid-19 salgını sonrasında çalışanların işsiz kalma/işten çıkarılma riski,
Covid-19 virüsünün aileme bulaşmasından duyulan kaygı düzeyi
Aile ve yakın çevredeki birinin COVID-19 sebebiyle kaybetme konusundaki kaygı düzeyi
Hayatımda değer verdiğim kişileri Covid-19 virüs sebebiyle kaybetme konusundaki kaygı düzeyi
Covid 19 salgının ortaya çıkması ile alışveriş davranışlarımı değiştirme olasılığım
Covid-19 salgınının ortaya çıkması ile birlikte daha bireysel yaşama olasılığım.
Covid-19 salgın sonrası tatil tercihlerimde değişiklik yapma olasılığım
Cinsiyet : ( ) Kadın ( ) Erkek
Yaş : ( ) 20-29 ( ) 30-39 ( ) 40-49 ( ) 50-59 ( ) 60+
Medeni Durum: ( ) Evli ( ) Bekar
Öğrenim Durumu: ( ) İlkokul ( ) Ortaokul ( ) Lise ( ) Ön Lisans ( ) Lisans ( ) Yüksek Lisans ( ) Doktora
Çalışma Durumu: ( ) Çalışmıyorum ( ) İş arıyorum ( ) Kamu Sektörü ( ) Özel Sektör ( ) Esnaf ( ) Emekli ( ) Diğer .....
Herhangi bir kronik rahatsızlığınız var mı?: ( ) Evet ( ) Hayır
Çevrenizde Covid-19' a yakalanan bir tanıdığınız var mı?
Şu anda ikamet ettiğini ilin plaka kodunu rakamlar yazınız: