Consumers Buying Behaviour and Challenges Faced by Consumers During COVID-19 Pandemic Regarding FMCG Products (During Indian Lockdown)

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Abstract : Pandemics are the imminent health challenges for consumers whereby fear and panic are integral human responses historically. Panic behavior during pandemic is an expected response that threatens the ability to cope and destroy the existing balance in life. Consumers develop much-unexplained behavior which differs from region to region, culture to culture. Panic buying / increased buying behavior has been observed during public health emergencies since the ancient period. However, the exact psychological explanation responsible for it has not been sought systematically. Therefore, the study is to intend a thrust to identify the possible psychological explanations behind the consumer buying behavior during pandemics. A perception of scarcity is strongly linked with the consumer buying behavior during pandemics, and collecting & saving behaviors increases if the scarcity develops for the immediate necessaries. It also creates a feeling of insecurity which in turn activates another mechanism to collect things. Panic buying also has been linked with perceived feelings of insecurity and instability of certain situations. Furthermore, supply disruption, a condition where normal product supply in the supply chain is interrupted, has been frequently observed during a disaster or other unwanted calamities. This also led to a feeling of insecurity. The objective of study is to analyze how pandemic affects consumer buying patterns and sentiments.

Keywords: Consumer Behavior, COVID-19, Lockdown, Pandemic, Challenges, Brand Loyalty.

1. INTRODUCTION.

Pandemics are large-scale outbreaks of infectious disease that can greatly increase morbidity and mortality over a wide geographic area and cause significant economic, social, and political disruption. Evidence suggests that the likelihood of pandemics has increased over the past century because of increased global travel and integration, urbanization, changes in land use, and greater exploitation of the natural environment. These trends likely will continue and will intensify. Significant policy attention has focused on the need to identify and limit emerging outbreaks that might lead to pandemics and to expand and sustain investment to build preparedness and health capacity. Customer purchasing conduct is the entirety of a purchaser's perspectives, inclinations, expectations, and choices in regards to the shopper's conduct in the commercial center when buying an item or administration. The investigation of purchaser conduct draws upon sociology controls of humanities, brain science, social science, and financial matters. A variety of factors go into the consumer buyer behavior process. Taken separately, they may not result in a purchase. When put together in any number of combinations, the likelihood increases that someone will connect with a brand and make a purchase. These are mainly cultural, social, personal and psychological. Apart from these, there are some natural factors that are responsible by act of god; or some biological factors like pandemic. During the Covid-19 pandemic, surprising purchaser conduct, for example, mass purchasing, was accounted for all around the world. The examination will research this conduct when fears of purchaser market disturbances began circling, to catch human conduct in this one-of-a-kind circumstance. For this, a questionnaire will be circulated to 250 respondents. Based on their responses, analysis and findings about consumer buying behavior during pandemic will be carried out.

2. OBJECTIVES OF THE STUDY

1 - To find out the consumer buying behavior and challenges faced by customers during COVID-19 pandemic regarding FMCG products (During Indian Lockdown).
2 – To find out the brand loyalty of customers in respect to FMCG products during COVID-19 pandemic (During Indian Lockdown).

3. LITERATURE REVIEW

1- Bansal.S, (April 02, 2020) Opinion will buyer conduct see shift post-Coronavirus. Shuchi Bansal said that, as an outcome of COVID-19 lockdown, there would be a significant change in the store network and an expanded utilization of online business entrances through the web. It has been assessed that the online stores occupied with deals of food supplies and other FMCG items could see a monstrous change sought after to try not to go out to swarmed shops and commercial centers.

In the wake of dissecting the buyer purchasing conduct from the time India originally experienced COVID-19 till the time it went under the lockdown, it very well may be said that individuals have gotten more cognizant about wellbeing and cleanliness and there would be less visits to stores and more internet looking for clients. **2- Euromonitor International, (April 20, 2020) Coronavirus impact on Indian FMCG businesses and administrations.** During the lockdown time frame, the business that has been affected the most is the FMCG business, being influenced because of the breakdown in the production network of the country. Moreover, the buyer's meaning of fundamental merchandise has likewise been changed, with veils and sanitizers entering into the classification, while the other FMCG merchandise like excellence items, footwear, garments have taken a secondary lounge with food supplies and bundled products with appeal among the shoppers. Where staple retailers representing about 60% of store-based deals have been allowed. With a danger of getting contaminated shoppers are currently moving to online stores for the acquisition of fundamental products so they don't need to go elsewhere and keep their homes free from any danger.

3- PTI, (April 24, 2020) Majority of Indian customers may move to web-based shopping in the following nine months. The overviews done have assessed that the pandemic breakdown and lockdown will significantly change how the Indian shoppers are going to purchase merchandise or their purchasing conduct. On the off chance that fundamental issues are discussed, there will be a significant shift from 46% to about 64% in web-based shopping in the following 6-9 months. Likewise, when contrasted with 59% of purchasers, around 46 % of buyers will purchase from actual stores. A study showed that almost 74% of purchasers like to purchase online post the lockdown.

4- Suneera Tandon (May,13,2020) Lockdown: FMCG organizations see a flood in on the web business Both of all shapes and sizes organizations in India have constructed the far-reaching dissemination networks through kirana shops and general stores during COVID 19 lockdown, with this explanation huge size of clients moved towards the online retailers and purchasing fundamental products on the web. As Sunay Bhasin (advertising head at the organization that makes an assortment of bundled food items) said that online business twofold, bunches of tie-ups has been done, and made its own site to reach more urban areas and pin codes. Refreshments organizations like parle agro sell the frooti and appy bubble brands have seen the bounce of 300% increment in deals through internet business from the previous multi month. Generally, the web-based business is anticipating 15% in this lockdown period. Tip top food varieties (Kerala – based bundled food varieties organization) saw a 100% increment in the deals in a portion of the food items they convey like, cakes, bread and buns, moment blends, claim to fame flour, and solid reach.

4. RESEARCH METHODOLOGY

4.1 - Types of Research: Descriptive Research

Descriptive research aims to accurately and systematically describe a population, situation or phenomenon. It can answer *what*, *when*, *where*, *when* and *how* questions, but not *why* questions.

4.2 - Sampling Technique: Probability Sampling (Simple Random Sampling)

A probability sampling technique in which each element of population has an equal probability of selection is Simple random sampling technique.

4.3 - Survey Instrument: Questionnaire

A questionnaire consists of a set of questions presented to respondents. Because of its flexibility, it is by far the most common instrument used to collect primary data.

4.4 - Types of Data: Primary & Secondary Data

Gathered both secondary data as well as primary data.

4.5 - No. of Respondents: 250

Collected data from 250 respondents of UP East to enhance reliability and accuracy of my research work. **4.6 - Data analysis technique: Descriptive Data analysis, Pie Chart, Tabular format and Chi Square Test.** Data analysis is the process to extract findings by tabulating the data and developing summary measures. Computation of averages and measures of dispersion for the major variables and apply some statistical techniques like pie chart, tabular format, Chi Square Test and decision models in the hope of discovering additional findings. It will help to test the research objectives and also help the analysis to test assumptions and the strength of the conclusions.

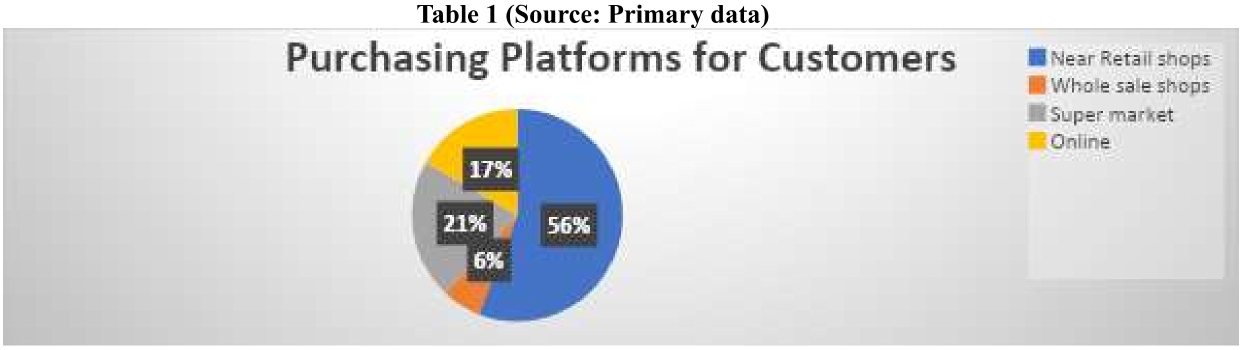
All together that we may apply the chi-square test either as a trial of decency of fit or as a test to pass judgment on the meaning of relationship between credits, it is important that the saw just as hypothetical or expected frequencies should be gathered similarly and the hypothetical dispersion should be acclimated to give a similar complete recurrence as we find in the event of noticed appropriation. $\chi 2$ is then calculated as follows:

5. DATA ANALYSIS AND INTERPRETATION

5.1 Information related to that from where the customers purchase their offerings regularly.
Responses from 250 consumers are as follows:

Purchasing Habit	*No. of Respondents*	*Percentage*
Near Retail Shops	***140***	***56***
Wholesale Shops	***15***	***6***
Super Market	***53***	***21.4***
Online	***42***	***16.6***
Total	***250***	***100***

Table 1 (Source: Primary data)



Purchasing ability of consumers depends on ease and availability of their offering. No doubt internet penetration increases day by day in India, but when it comes to groceries, most of the consumers purchase from Brick-and-Mortar stores rather than pure play retailers even today. It might be somewhat hampering the current Covid-19 Pandemic but lack of interest of the grocery segment in e-retailers and ease of availability in nearby markets force consumers to visit nearby stores. From the above data and pie chart, it is clearly shown that more than half i.e., 56% of respondents agree that they purchased their FMCG products from nearby markets even in Covid-19 Pandemic. Very few i.e., 6% of consumers purchase stuff from wholesale outlets because they generally offer products in bulk quantity. Due to nationwide lockdown, only essential services were in operation so most of the super markets are closed. Only a few of them are open on the condition that they will sell only essential commodities. That's why less than 1/4 the i.e., 21.4% of consumers were able to purchase their essential commodity from supermarkets. Logistics and courier services were not in operation in most of the cities so E retailers like Flipkart & Amazon operate on very limited capacity so only 16.6% of consumers purchase from online mode.

5.2 Information regarding shortage of goods in the marketplace during COVID-19 Pandemic.
Responses from 250 consumers are as follows:

Shortage of goods	*No. of Respondents*	*Percentage*
Regularly	***47***	***19***
Often	***70***	***27.4***

Neutral	*80*	*32.2*
Occasionally	*20*	*8.3*
Not at all	*33*	*13.1*
Total	*250*	*100*

Table 2 (Source: Primary Data)

Pandemic always comes with uncertainty and leaves a question for the population about what will happen in the future. Same is with Covid-19 also, most of the consumers are very uncertain about what is going to happen in the future and show panic buying behavior. But the crux is that it is happening across nations so consumers are stocking up on goods and that's why most of the consumers experienced shortage of essential goods in the marketplace. Above data also validates this statement. Approximately half of the consumers i.e47% are either strongly in agreement or agree that they regularly experienced shortage of essential commodities in the marketplace during Covid-19 pandemic. While very few of them i.e., 13% strongly disagree that they had not experienced any shortage of essential goods.

Applying Chi Square test on the above data we get,

$$\chi_c^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Oij = observed frequency of the cell = (117,53)
Eij = expected frequency of the cell = (85,85)

Value of $\chi 2$ = 0.0000009, which is much less than 0

This means that most of the consumers experienced shortage of goods when they visited convenience stores.

5.3 Information regarding stocking up goods because of future uncertainty during the Covid-19 pandemic.

Responses from 250 consumers are as follow:

Stocking of Goods	No. of Respondents	Percentage
Regularly	24	9.5
Often	59	23.8
Neutral	56	22.7
Occasionally	48	19
Not at all	63	25

Total	250	100

Table 3 (Source: Primary Data)

In the previous analysis, we got to know that consumers experienced shortage of goods at market place so some of the consumers are stocking up essential goods at their home and some are not. From the above pie chart, very few i.e., only 9.5% of consumers are strongly agree that they regularly stock up essential goods while 23.8% are agree that they often stocked up essential goods. Almost 1/4th i.e., 25% of consumers are strongly disagree that they did not stocking up essential goods despite of future uncertainty and 19% of the respondents are also disagree that they did not stocked up goods during Covid-19 pandemic. Apart of these, still 22.6% of respondents have neutral kind of situation that they neither agree nor disagree, it means sometimes they stocking up and sometimes not.

Applying Chi Square test on the above data we get,

$$\chi_c^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

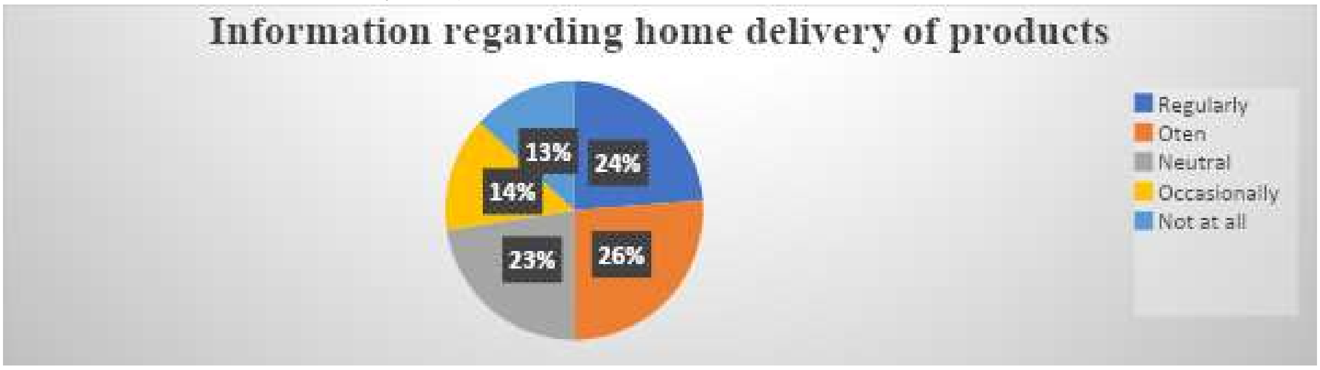
Oij = observed frequency of the cell = (83,111)
Eij = expected frequency of the cell = (97,97)
Value of χ2 = 0.0444013, which is less than 0
This means that consumers were stocking up on essential commodities and some of them were not.

5.4 Information regarding preferring home delivery of products.

Responses from 250 consumers are as follows:

Home delivery of products	No. of Respondents	Percentage
Regularly	60	23.8
Often	65	26.2
Neutral	56	22.6
Occasionally	36	14.3
Not at all	33	13.1
Total	250	100

Table 4 (Source: Primary Data)



During Covid-19 pandemic, the Government had announced a strict nationwide lockdown and no one was allowed to go outside whatever the reason was, despite the fact that they are going for essential services. Above table and pie chart also validate this where 23.8% of consumers strongly agree that they regularly prefer home delivery of essential goods rather than going outside and purchasing it while 26.2% of respondents also agree that they prefer home delivery of essential commodities. Collectively half of the consumers prefer home delivery of goods and approximately one-fourth are either disagreeing or strongly disagree with it. It means that they do not prefer home delivery of essential goods because home delivery of goods always incurred some cost to delivering it at doorstep. Apart from these, there are also 22.6% of respondents who are in duality whether we prefer home delivery or not because they neither agree nor disagree with the above statement.

Applying Chi Square test on the above data we get,

$$\chi^2_c = \sum \frac{(O_i - E_i)^2}{E_i}$$

Oij = observed frequency of the cell = (125,69)
Eij = expected frequency of the cell = (97,97)

Value of $\chi 2$ = 0.00006 which is much less than 0

This means that most of the consumers were preferring home delivery of goods because of the incremental increase in Covid-19 cases in India.

5.5 Information regarding that customers are planning to shift purchase to online medium in future.

Responses from 250 consumers are as follows:

Shifting to online medium in future	**No. of Respondents**	**Percentage**
Strongly Agree	42	16.6
Agree	77	31
Neutral	77	31
Disagree	27	10.7
Strongly Disagree	27	10.7
Total	**250**	**100**

Table 5 (Source: Primary Data)

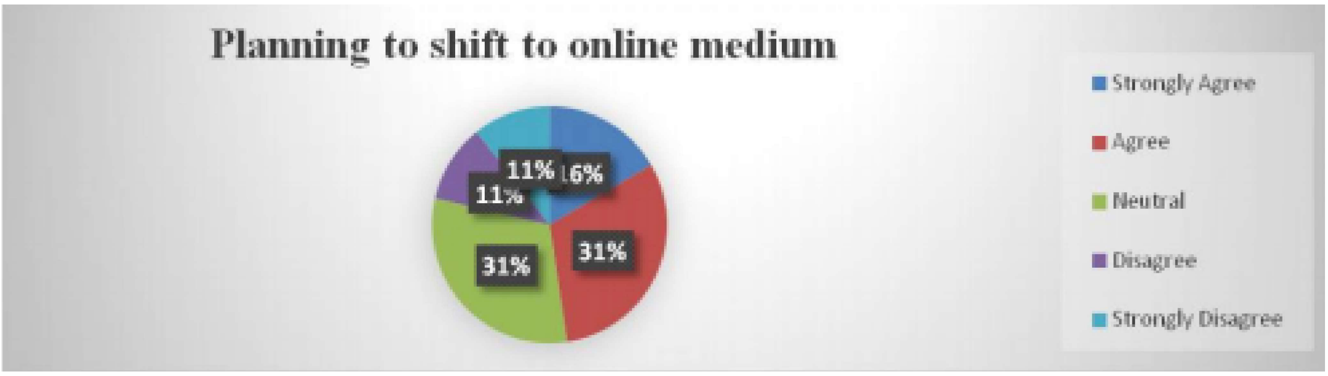


Figure 5

Internet penetration is increasing day by day in India and new e-retailers are also coming with new ideas and technology. They provide value for money products to attract a greater number of customers. In the initial days there were very few e-retailers who delivered groceries at doorstep like big baskets or goffers but when covid-19 started. Above data shows that 16.7% of consumers strongly agree that they plan to shift their purchase from offline to online in the near future while 31% respondents are also agreeing that they will shift to online in the upcoming future. Same 31% of respondents are also who may shift or may not and show neutral behavior. 10.7% of consumers disagree that they will never shift to online while the same number of people are also strongly disagreeing with it. They will stick to traditional brick and mortar convenience stores or mom and pops stores whatever the situation is.

Applying Chi Square test on the above data we get,

$$\chi^2_c = \sum \frac{(O_i - E_i)^2}{E_i}$$

Oij = observed frequency of the cell = (119,54)
Eij = expected frequency of the cell = (86.5,86.5)

Value of $\chi 2$ = 0.0000008, which is much less than 0

This means that the majority of the consumers plan to shift their purchase of FMCG products from offline to online because of the developing infrastructure of retail e-commerce.

5.6 Information regarding that consumers are essentially purchasing just what is necessary at the moment and saving money for the future because of uncertainty.

Responses from 250 consumers are as follows:

Saving money for future	No. of Respondents	Percentage
Strongly Agree	71	28.6
Agree	69	27.5
Neutral	71	28.6
Disagree	24	9.3
Strongly Disagree	15	6
Total	**250**	**100**

Table 6 (Source: Primary Data)

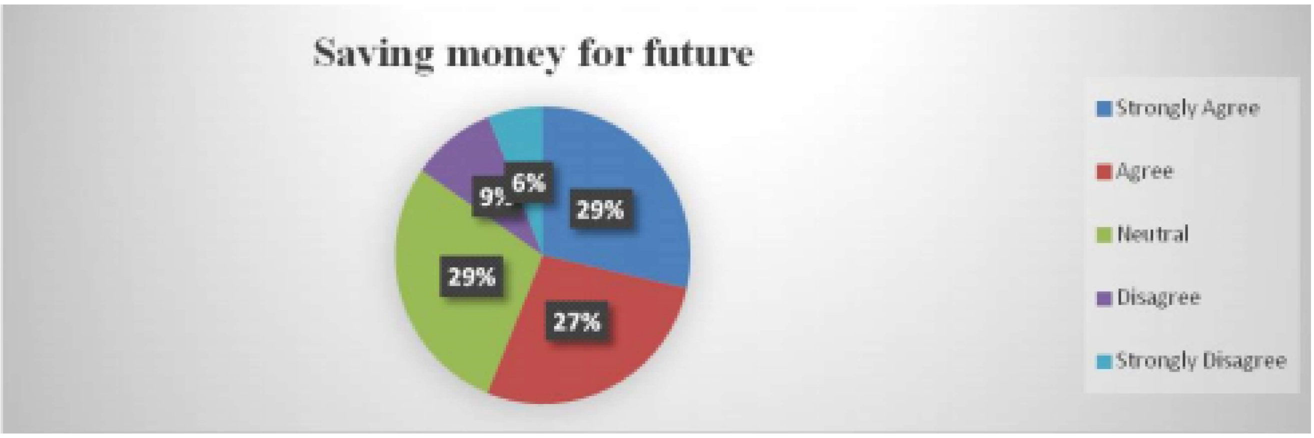


Figure 6

There is always uncertainty about what will happen in the future during a pandemic and people are getting unemployed so they started saving money for the future because of risk. Above pie chart shows that more than half of consumers are uncertain about the future and save money for the future. It clarifies that 28.6% of respondents are those who strongly agree that they save money for the future while 27.4% of respondents agree to it that they save money for the future. 28.6% of respondents are also those who neither agree nor disagree that they save money for the future. Very few i.e., only 15.6% of respondents are those who either disagree or strongly disagree that they are not saving money for the future. Reasons might be they have a huge stock of money for the future if they are upper class people who live in a high income category.

Applying Chi Square test on the above data we get,

$$\chi^2_c = \sum \frac{(O_i - E_i)^2}{E_i}$$

Oij = observed frequency of the cell = (140,39)

Eij = expected frequency of the cell = (89.5,89.5)

Value of χ2 = 0.00000000000004, which is much less than 0

This means that more than half of the consumers are purchasing just what is necessary and saving money for the future because people are getting unemployed and their disposable income is decreasing day by day in Covid-19 Pandemic.

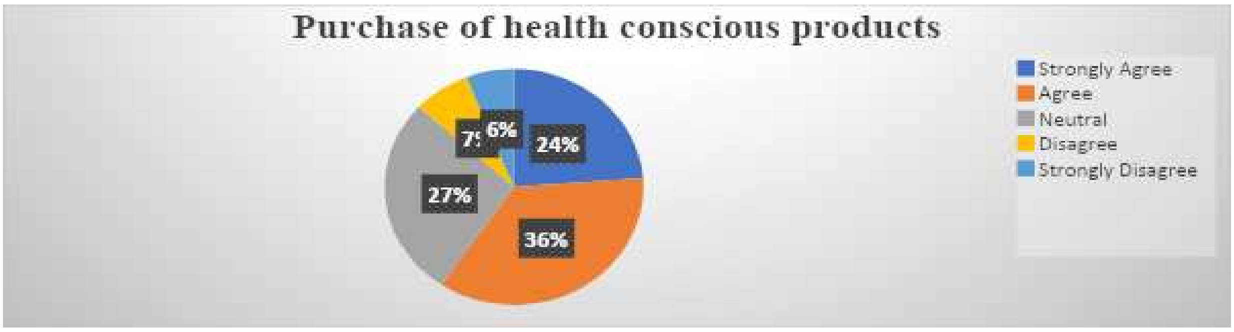
5.7 Information regarding that consumers have increased the purchase of health-conscious products during Covid-19 pandemic.

Responses from 250 consumers are as follows:

Purchasing health-conscious products	No. of Respondents	Percentage
Regularly	60	23.8
Often	89	35.7

Neutral	68	27.4
Occasionally	18	7.1
Not at all	15	6
Total	**250**	**100**

Table 7 (Source: Primary Data)



Most trending term during Covid-19 is how to boost your immunity because everyone is health conscious now. There is no cure or Covid-19 so a patient can be cured only by immunity till the vaccine gets developed. That is the reason why most of the companies are developing products that are helpful in enhancing immunity and also consumers are purchasing it. Above pie chart also shows that 23.8% of consumers strongly agree that they prefer health-conscious products and purchasing it while 35.7% of respondents also agree that they increased their purchase of health-conscious products. 27.4% of consumers are those who stand in a neutral position and they neither agree nor disagree with it. It means that they are not much more likely to increase their purchase of health-conscious products. Very few numbers of respondents i.e., 13.1% who either disagree or strongly disagree that they have not increased their purchase of health-conscious products.

Applying Chi Square test on the above data we get,

$$\chi^2_i = \sum \frac{(O_i - E_i)^2}{E_i}$$

Oij = observed frequency of the cell = (149,33)

Eij = expected frequency of the cell = (91,91)

Value of χ2 = 0.000000000000000008, which is much less than 0

This means that more than 3/4th of consumers started purchasing health-conscious products to boost their immunity.

5.8 Information regarding that Bulk of the purchase during lockdown consists of following.

Responses from 250 consumers are as follows:

Choices	Count	Percentage
Staple (Rice/Wheat/Pulse)	166	27
Fruits & Vegetables	145	23.6
Medicine & Health Supplements	107	17.4
Packed fast foods/Snacks	64	10.4
Ready to Eat food	43	6.9
Personal Care products	90	14.7

Table 8 (Source: Primary Data)

According to Maslow's need hierarchy, Physiological needs i.e., food, water and shelter are the most important components to survive. These are the basic needs. During the pandemic when the future is uncertain, individuals show panic buying behavior and they stock up items in bulk quantities. Most of their bulk purchase is staple i.e., Rice, wheat, or pulse. 166 consumers out of 250 purchase staples in bulk quantity followed by fruits and vegetables. These items are perishable in nature and have very less shelf life i.e., 2-5 days. Despite this, 145 respondents out of 250 samples purchase fruits and vegetables in bulk so that they cannot go outside frequently. Medical and health supplements are very helpful to boost immunity so that 107 out of 250 consumers started purchasing these items in bulk quantity. Soaps, antiseptic liquid, surface disinfectants, hand wash and hand sanitizers are the products which are most in demand during COVID-19 because they are very helpful to stop the spread of coronavirus. That's why 90 out of 250 consumers purchase personal care products in bulk quantity. While very few consumers are those who purchase packed food/snacks or ready to eat food in bulk quantity because without these products, human beings can survive easily.

6.9 Information regarding that in case the favorite brand is not available at store, then.

Responses from 250 consumers are as follows:

Choices	No. of Respondents	Percentage
Asking to other brand immediately	64	25.6
Waiting for your brand become available or switch to another outlet	76	30.5
Asking shopkeeper for another substitute	110	43.9
Total	**250**	**100**

Table 9 (Source: Primary Data)

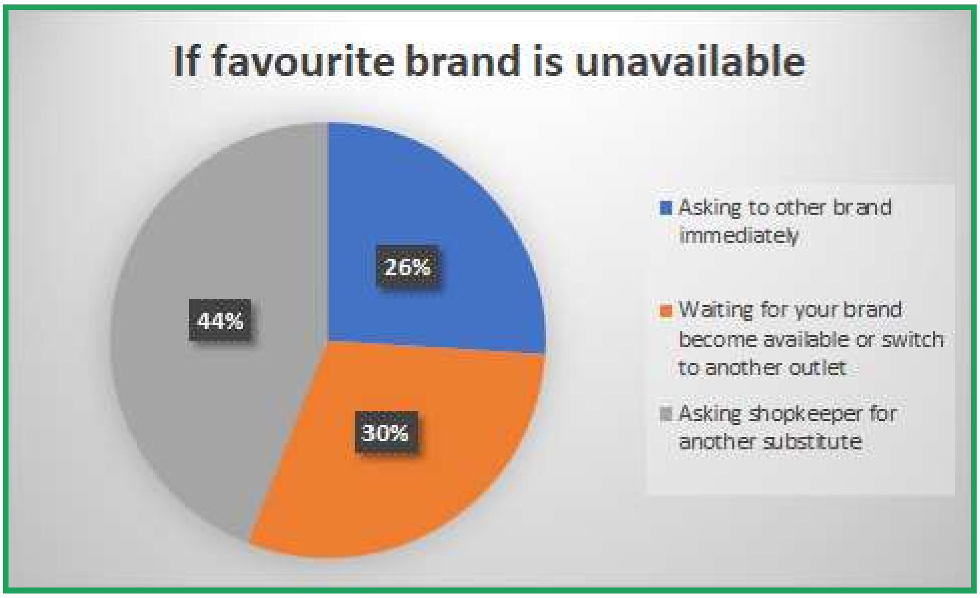


Figure 9

Brand equity is the added value endowed on products and services, which may be reflected in the way consumers think, feel, and act with respect to the brand. And if the brand salience of a particular brand is very high then its demand is also high in the market place and if that brand is not available at the store than consumers may shift to another store or brand; or they might ask shopkeeper for suggestion. Above pie chart and table is also related to it where 1/4the i.e., 25.6% of respondents are those who ask retailers for other brands immediately if the brand is not available at that time. They show switcher loyalty status. While 30.5% of respondents are those who are hardcore loyal to the brand and never switch from that brand even, they switch to another store in search of that brand. Most of the consumers i.e., 43.9% are those who immediately ask the shopkeeper for another substitute related to it because they do not want to move here and there in covid-19 pandemic. 4 consumers did not share their attitude towards this question.

FINDINGS

Finding.1. It has been found that in the era of Covid-19, most of the consumers prefer to purchase their groceries from brick-and-mortar stores. Despite digitalization, a very small number of consumers purchase online because of the gap in operation on logistics with pure play e-retailer.

Finding.2. Most of the consumers experienced shortage of goods when they visited convenience stores. It is due to panic buying of goods in bulk quantity because of future uncertainty.

Finding.3. It is clearly understood that some of the consumers are stocking up on essential commodities and some of them are not. It creates a supply gap among wholesalers, retailers and manufacturers so that needy consumers do not get it when they are required.

Finding.4. It has been found that most of the consumers prefer home delivery of goods because of the incremental increases in Covid-19 cases in India.

Finding.5. It is found that the majority of the consumers plan to shift their purchase of FMCG products from offline to online because of the developing infrastructure of retail e-commerce. Major e-retailer in the grocery segment are Jio Mart, Amazon Pantry, Big Basket and Gophers.

Finding.6. It has been found that more than half of the consumers are purchasing just what is necessary and saving money for the future because people are getting unemployed and their disposable income is decreasing day by day in Covid-19 Pandemic.

Finding.7. It is clearly found that more than $3/4^{th}$ of consumers started purchasing health-conscious products to boost their immunity. People with high immunity have very less chance of getting infected from Covid-19 and vice versa.

Finding.8. Most of the consumers purchase staples, fruits, vegetables and medicines in bulk quantity and least are purchasing snacks, packed foods and Ready to eat products. While personal care products are dependent on need.

Finding.9. It has been found that most of the consumers relied on shopkeeper suggestions and if their favorite brand for which they are hardcore loyal, not available at store, they ask shopkeeper for another substitute of similar brand.

CONCLUSION

World is shifting towards a new normal where the living pattern and lifestyle of consumers will totally change post Covid-19 era. Their purchasing behavior will significantly change in terms of health consciousness. They have started preferring home delivery of products, online purchasing, online mode of payments, and purchase of immunity booster products and so on. The three measured behaviors are intention to make unusual purchases, anxiety for unemployment and engaging in voluntary isolation. Intention to self-isolate and anxiety of unemployment was a strong predictor of unusual purchases, suggesting that a major reason people made unusual purchases during Covid-19 was to avoid going outside for daily purchase.

The lockdown and social distancing in the covid-19 Pandemic has generated significant disruptions on consumer behaviour. Consumers have learned to improvise in creative and innovative ways. Brand loyalty has also been changed. Hardcore loyal consumers are shifting towards splitters and shifters because of stocking out. Uncertainty regarding employment pushes consumers to save money for future and postpone expensive buying. So, we are moving towards a new normal.

FUTURE SCOPE OF THE STUDY

As India has the least expensive 4G web on the planet and everybody is so effectively associated with one another. Everything which we see in this world is only a few fingertips away. This examination paper will assist understudies with showing how because of COVID-19 infection, numerous internet business ventures accepted this open door to support the deal fundamental (FMCG) products on the web and this exploration paper could likewise assist organizations with seeing the wide chance later on and how clients are such a lot of keen on purchasing fundamental merchandise on the web. It doesn't make any difference what is the pay level of the client, what is their occupation, what is their sexual orientation, everybody is intrigued to purchase fundamental products on the web. Numerous web-based business organizations ought to know about the gigantic interest that will come later on in light of the fact that during this lockdown period a considerable lot of the E-trade organizations would not be ready to satisfy the interest of the buyer. Online business will be the greatest market for India in a long time as everything in India is going computerized so quickly and everybody has web information packs.

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