

Consumer's Online Buying Behaviour Towards FMCG Products

Meghna Jain

Associate Professor, Department of MBA
Gyan Ganga Institute of Technology & Sciences,
Jabalpur M.P. (India)

Nitin Kumar Jain

Associate Professor, Department of MBA
Gyan Ganga Institute of Technology & Sciences, Jabalpur M.P. (India)

ABSTRACT

Internet is providing a new experience to the consumers about collection of information, comparison of prices of different products and e-commerce has now become an important aspect of the internet. E-commerce has provided a new and interesting way to shop online. Due to growth in e-commerce, marketers are selling different variety of products online and this is a similar situation for FMCG products too. Purchasing power of consumers has been increasing and the FMCG sector is also growing online rapidly. FMCG is fourth largest among all the other sectors in India and it contributes significantly to the Gross Domestic Product of India. Majority consumers are buying FMCG products online as they find it quite easy to buy online instead of going to a brick and mortar store. This study is conducted to understand the online buying behavior of consumers towards different FMCG products. This study is based on primary data and it has been collected through a structured questionnaire. This study has examined demographic, behavioral characteristic of consumers and also different areas of improvement for online websites which are engaged in selling FMCG products online. This study revealed the consumers behaviour towards online buying of FMCG products of HUL and ITC. For testing of hypothesis, ANOVA and Regression has been applied.

Keywords : *FMCG, Online buying behaviour, HUL, ITC*

INTRODUCTION

E-COMMERCE

Electronic commerce or E-commerce refers to a kind of commercial transaction which helps in transferring information on the internet. It covered a variety of businesses, from retail websites which are consumer based to music or auction

sites, to even commercial exchange which helps in trading goods and services between different companies. In the current scenario, it can be referred to an important aspect of Internet. Internet was found in the year 1991 and it has brought the most attractive way for shopping online i.e. e-commerce. The year 2007 is said to be a breakthrough year for the e-commerce since it could not contribute much to the total sales. Consumers are preferring e-commerce since it is having many advantages over the brick and mortar stores. Through e-commerce, it becomes very easy for the consumers to buy a different variety of products and they could easily choose the product which is available at the lowest price or quality as per their requirement. Consumers could easily compare price of different commodities and then choose the best among the products available online. In India, it could be expected that ongoing digital transformation would increase the Internet users and this will help the FMCG companies to promote their products easily on the internet.

INDIA'S E-COMMERCE MARKET SIZE

FMCG is said to be fourth largest in Indian economy. FMCG is divided into mainly three segments i.e. food and beverage that accounts for 19%, healthcare that accounts for 31% share and third segment is household and personal care that accounts for 50% share. Based on the revenue of FMCG industry, 55% comes from the urban segment and 45% comes from the rural segment. There has been a rise in the rural consumption which has driven FMCG market. The processed food market in India is expected to expand to US\$ 470 billion till the year 2025. The FMCG industry in India has grown by 16% in the year ending March 2021, which was at 9 year high, despite lockdown during this period, as it is supported by the growth which is led by consumption.

There has been increase in consumption expenditure at CAGR of 5.2% during the period from 2015-20. In FMCG sector, revenue has doubled from the financial year ending March 2021 (5-6%) compared to financial year ending 2021 (10-12%). Price of different FMCG products have increased due to rise in price of raw material. There has been increase in the volume of sales and also resurgence in the demand for various discretionary items has increased. Domestic FMCG market has grown at the rate of 12.6% year on year during the Quarter 3 of year 2021.

The sales of online grocery has been estimated to exceed sales of Rs. 1,310.93 billion (i.e. US\$ 17.12 billion) till the year 2026, at CAGR of 28.99%. Gross merchandise value (GMV) of online grocery segment is being expected to

increase around 18 times over next five years and is expected to reach US\$ 37 billion by the financial year ending 2025.

FAST MOVING CONSUMER GOODS

FMCG sector or Consumer packaged goods (CPG) are referred to products which are being sold at a very low cost. Although profitability of various FMCG products has been quite small but they are sold in huge quantities, hence the overall profit on FMCG products would be high. FMCG industry in India is considered to be fourth largest sector in economy and it is expected that it scales upto Rs 1,300 crores. During past ten years, annual growth rate in industry has been 11%. Sale of unbranded FMCG products as well as unpackaged products are also being sold in the market not only in the rural areas but also in the urban areas. The main segments of FMCG industry are said to be personal care, food and beverage and household care.

As per FMCG Industry Report of India from 2016 to 2020. The FMCG sector has been growing quite fast and is expected to grow with an annual rate of 21% (Indian brand equity foundation report). FMCG sector will grow tremendously and the modern retail would increase in significant manner. Main drivers which have been identified through some historical trends are mainly increasing the awareness among people and it has made it quite easy to acquire as well as change lifestyles. The most common segment which has grown a lot in the recent past has been Family and personal care, then hair care and lastly the food and beverage segment. There has been an increase in popularity of the sales technology and even the wastage rates have increased. FMCG distribution system is quite structured and transparent and has become compatible. The pattern of rural consumption has indicated significant rising trend in the FMCG sector. People are now becoming aware about different FMCG brands since their disposable income has increased and the consumers are aware about different lifestyles as well as high end product. The consumers are expecting to get some innovation in the products available in the FMCG sector and this will also encourage many customers to buy these products. FMCG companies has launched lower-priced products for maintaining production and profitability for expansion of consumer base. There are many products which are focusing on reduction in carbon footprint through creation of products which are environmental friendly.

FMCG GOING ONLINE

The consumer groups in India are having similarity with the consumer group, living in the world which is based on internet. Everything could be found on Internet which includes ordering of food from different restaurants, getting medicines or completing of salon services from home. Although grocery stores in India is now gaining ground, this would continue being in the dominant format. There are different grocery stores which have provided their products at home during the pandemic and they have continued even now. Grocery has now become an important segment which is being preferred to be bought online by the consumers. FMCG products are being sold online during the last few years and has grown rapidly. Online shopping of FMCG/consumer packaged goods have emerged in India and the entire world. Online shopping is not limited to electronic products, clothing or books, rather even customers are buying FMCG products online. Consumers are now buying different FMCG products like shampoos, soaps, packaged foods, hair oil etc.

On one hand, e-commerce portals which are leading among the others like Amazon and Flipkart are selling hair oils, personal care, and shampoos etc., but on other hand other such portals like Big basket and Grofers are providing vegetables, packaged food and groceries on consumer's doorsteps. Consumers who are having a busy schedule do not find much time while they are engaged in their own work to physically go to the shops and buy such regular items like vegetables, packaged food and groceries and hence they find it quite easy to buy them online as per their convenience since they could shop online from anywhere and anytime. There are different reasons why online shopping of FMCG goods or products have become difficult, some of such reasons are mentioned below:

- Global Retail
- Logistics costs
- Lack of discounts
- Business

BENEFITS OF SHOPPING FMCG PRODUCTS ONLINE

Online shopping of FMCG products has been beneficial to the consumers due to the following reasons:

1) Changing lifestyle – The consumers are changing their way of shopping online and now they prefer to buy FMCG products and others online itself. Instead of going to a physical store, the consumers prefer to buy goods online as

they are quite busy in their regular work and those goods which are required regularly are preferably bought online.

2) Convenient – Online shopping of FMCG products has become quite easy and consumers could buy FMCG products online through mobile or laptop or desktop. Consumers are making more use of mobile phone for placing online orders for FMCG products rather than visiting a physical store.

3) Comparison – The FMCG products could be easily compared among the products which are available through different e-commerce websites. The price, quantity and quality could be compared and then order could be placed for buying FMCG products online.

4) Discounts – Some FMCG companies provide discount when FMCG products are bought online in bulk or when the total amount being spent online for buying FMCG products surpasses a certain amount like Rs. 500 or more.

REVIEW OF LITERATURE

Kiran (2013) has mentioned in this study that many consumers in India reside in villages and FMCG products are being sold online in not only the urban areas but even in rural areas. FMCG industry has been famous to sell products in various states and rural areas are considered to be more profitable by the FMCG companies. KMO and Barlette test has been applied so as to find out different factors which affect online buying behaviour of consumers towards FMCG products. This study has revealed that consumers in the rural areas are not thinking about price but they are also concerned about quality, reliability, performance etc.

Srivastava (2013) have analyzed in the study that FMCG sector has been contributing towards GDP in India. It is promoting needs of the lower and middle income group in our country. The author further mentioned in the study that more than 73% of FMCG products are being sold to the families belonging to the middle class. There are many FMCG companies which are moving towards rural market and have started developing newer strategies for the rural consumers. FMCG companies are currently quite busy in developing a new strategy for the market which is still untapped but is having potential. This study provides detailed analysis of contribution of FMCG industry towards growth of rural market for exploring consumer attitudes towards better purchase decisions for the FMCG sector in rural market.

Uzun (2014) have mentioned in the study that trust and convenience are very important factors for online shopping which is followed by quality and price of products. Based on the result of the study, the consumers are enjoying buying FMCG products online and they are satisfied with the goods and services being provided online. There is not much risk while online order is being placed for FMCG goods and the number of repeat customers are also increasing, this indicates their loyalty towards the FMCG goods.

Kansal (2015) have studied influence of brand on buying of FMCG products. The result of the study indicated that different variables like gender, income, occupation, family size and educational qualification is having a positive correlation with an impact on online buying of FMCG products. Free gifts and cash discount are considered to be a scheme being used for promotion by marketers.

Anandrajan (2016) have discussed about expectations of the consumers towards FMCG products in the Villupuram district. This study is based on primary data which has been collected through face to face interview with consumers. This study has analyzed socio-economic background of respondents as well as satisfaction level. Consumers are buying products only when they get attracted towards them.

Qazzafi S. (2019) has explained about the buying process being followed by the consumers. This study aimed to evaluate the pattern which the consumers are following while they make purchases of any product. The study is based on secondary data which has been considered from different sources like books, articles, websites and research papers. This study concluded that consumers have been purchasing products when they are in need of them and they follow a decision procedure which involves certain stages. There is more involvement of the customers when the product is bit costly. All products do not involve all the steps, it depends upon the cost of the product.

Shamshuddin S. et al. (2020) have mentioned that the entire world has become a village, since many companies have entered Indian market and it is very important that the middle income group has received a rise in their income and this has made them buy more products as compared to the previous scenario. There is lot of competition and this has resulted in opening of market for different players and the customers. Now it has become very easy to deal with the challenges which have come up in the FMCG market and people are preferring to buy products online for better discounts and also ease that it provides.

Jaganathan A. T. & Sakthivel M. (2021) have tried to gain an understanding about the influence which the buying behaviour of consumers have on GST which is being levied on FMCG. The area of study is Namakkal district which is located in Tamil Nadu. The findings concluded FMCG organic good after applying GST. The study focused on observing factor that influence the consumers while they purchase FMCG organic product. A sample comprising of 240 respondents has been considered. ANOVA is applied for testing the hypothesis. This study concluded that there is existence of link between influential level of FMCG organic food items after the application of GST.

Priyadharshini T. & Karthick P. (2021) have mentioned in study that changes have come up in buying preference of the consumers and there has been different reasons for making use of technology in making and selling the products. Primary data has been collected to understand the awareness about different brands among the people. Analysis has been done with the use of simple percentage. This particular study has helped in identification of different factors which actually impact the buying decision of different electronic goods. 120 respondents have been considered as a sample and the sample has been selected through the use of convenience sampling method. This study concluded that FMCG goods and services are preferred based on the quality and loyalty.

OBJECTIVES OF THE STUDY

The objectives of research

- a) To evaluate the level of satisfaction towards shopping of FMCG products online
- b) To find out the Monthly expenses for buying FMCG products online
- c) To understand the association between the online buying of FMCG products of ITC and HUL based on different categories of products

HYPOTHESIS OF THE STUDY

- H_{01} - There is no significant impact of discounts on monthly expenses on FMCG products by selected consumers
- H_{11} - There is a significant impact of discounts on monthly expenses on FMCG products by selected consumers
- H_{02} - There is no significant association between the online buying of FMCG products of ITC and HUL based on different categories of products

H₂₂ - There is a significant association between the online buying of FMCG products of ITC and HUL based on different categories of products

RESEARCH METHODOLOGY

RESEARCH DESIGN

This study is descriptive in nature as it is based on the consumers who have been buying FMCG products online through an application or through e-commerce website. This study is based on primary data which has been collected through structured questionnaire based on consumers buying behaviour towards FMCG products. In this study, FMCG companies considered are ITC and HUL. Response from the customers has been considered towards FMCG products of ITC and HUL as they are the leaders in the FMCG sector.

DATA COLLECTION METHOD

a) **Primary data-** This study is mainly based on primary data which has been collected through a structured questionnaire which has been designed on the basis of the objectives and hypothesis of the study. This questionnaire contains questions which helps in finding out the online buying behavior of the consumers towards FMCG products. The collected data has been further analyzed through the use of SPSS 20.

b) **Secondary data-** This study has also involved secondary data which has been collected from websites, books, journals, newspapers etc. for deeper understanding about the online buying behavior of consumers.

RESEARCH SAMPLE

- **Sampling Plan-** A sample of 120 has been considered in the study for evaluating the online buying behaviour of the consumers. The consumers considered in the study are located in Bhopal or Jabalpur.
- **Sampling Technique-** This study deals with the consumers who have been buying FMCG products online and the sampling technique used in this study is convenience sampling. As a small sample is selected from a huge population hence it is collected by convenience sampling.
- **Target Population-** Target population in this study is consumers of FMCG products who are located in Bhopal and Jabalpur.
- **Research Instrument-** In this study, a structured questionnaire has been used for collection of primary data and with the help of this the objectives of study have been achieved.

DATA TECHNIQUES USED

There are different techniques for analysis of data with the help of SPSS 20. The data has been are as follows:

- Descriptive analysis
- ANOVA
- Regression

DATA ANALYSIS

This study is based on the consumer's online buying behaviour towards FMCG products of HUL and ITC. The consumers have been buying FMCG products online. A sample of 120 consumers have been considered in this study, the data is based on specific demographic variables i.e. age, gender, annual income, educational qualification. Further the online buying behaviour of the consumers has been studied based on their perception towards different products of HUL and ITC under specific segments like personal care, home care and food & beverages.

1. GENDER OF CONSUMERS

Sr. no.	Gender	No. of consumers	%
1	Male	72	60
2	Female	48	40
Total		120	100

Based on the table above, there are more males i.e. 65% and the females are 35%. This study is focused on consumers who are buying FMCG products online, hence males and females, both the categories of gender have been considered in the study.

2. AGE OF THE RESPONDENTS

Sr. no.	Age (in years)	No. of consumers	%
1	18 - 25	19	15.8
2	26 - 40	77	64.2
3	41 - 60	24	20
Total		120	100

Based on the table above, there are more consumers who are aged between 26 – 40 years i.e. 77%, followed by 41 – 60 years i.e. 20% and remaining 15.8% are in the age group between 18 – 25 years i.e. 15.8%. The consumers of different age groups have been considered in the study as the requirement and buying behaviour of the consumers change with age.

3. EDUCATION QUALIFICATION OF THE RESPONDENTS

Sr. no.	Education	No. of consumers	%
1	Graduate	32	26.7
2	Post Graduate	52	43.3
3	Doctorate	36	30
Total		120	100

Based on the above table, there are more consumers who are post graduate i.e. 43.3% followed by Doctorate i.e. 30% and remaining 26.7% are Graduate. In this study, consumers of different educational qualification have been considered since consumers will have a different understanding about the online mode of shopping and even their requirement for FMCG products would be different.

4. ANNUAL INCOME LEVEL OF THE RESPONDENTS

Sr. no.	Income level	No. of consumers	%
1	Upto 2 Lacs	14	11.7
2	2 - 4 Lacs	49	40.8
3	4 - 6 Lacs	32	26.7
4	Above 6 Lacs	25	20.8
Total		120	100

Based on the above table, there are more consumers who are having an annual income between 2 – 4 Lacs i.e. 40.8%, followed by 4 – 6 Lacs i.e. 26.7%, then above 6 Lacs i.e. 20.8% and remaining 11.7% consumers are having their annual income is upto 2 Lacs. The choice of the consumers towards online buying of FMCG products also change with the income in hand as a person having high salary could afford to buy costly products as compared to those having low salary.

5. BUY FMCG PRODUCTS ONLINE

Sr. no.	Buy FMCG products online	No. of consumers	%
1	Yes	120	100
2	No		
Total		120	100

In this study only those consumers of FMCG products have been considered who are buying FMCG products online as this study is based on the online buying behaviour of the consumers towards FMCG products. During pandemic the number of consumers who buy FMCG products online have increased to a great extent. In this busy schedule there are many consumers who are preferring to buy FMCG products online as there is no such difference in buying them offline based on the quality rather buying online is somewhat more beneficial as it saves time and even discounts are offered online at times.

6. LEVEL OF SATISFACTION TOWARDS SHOPPING OF FMCG PRODUCTS ONLINE

Sr. no.	Satisfaction	No. of consumers	%
1	Very high	78	65
2	High	24	20
3	Neutral	2	1.7
4	Low	4	3.3
5	Very Low	12	10
Total		120	100

The above table indicates the level of satisfaction of the consumers towards online buying of FMCG products and there are more number of consumers whose level of satisfaction is very high i.e. 65%, followed by high i.e. 20%, then very low i.e. 10%, then low i.e. 3.3% and 1.7% consumers have been neutral. The FMCG products are being provided on different e-commerce websites like Big Basket, Grofers, Amazon, and many others and it has become very easy for the consumers to buy FMCG products online with the help of any online mode.

7. FREQUENCY OF DISCOUNTS BEING PROVIDED BY FMCG COMPANIES IN A MONTH

Sr. no.	Frequency of discounts	No. of consumers	%
1	0 – 2	97	80.8
2	2 – 4	11	9.2
3	4 – 6	4	3.3
4	6 and above	8	6.7
Total		120	100

Based on the table above, there are more consumers who are buying FMCG products online have mentioned that they are being offered discounts 0 – 2 times in a month i.e. 80.8%, followed by 2 – 4 times i.e. 9.2%, 6 and above i.e. 6.7% and 4 – 6 times i.e. 3.3%. The consumers of FMCG products have been buying them online due to many reasons, as such in this busy schedule it becomes very easy to buy FMCG products with a click of a button from home or work place. FMCG products are such that they do not need a check of the quality, rather they are same when bought from a physical store or online.

8. MONTHLY EXPENSES FOR BUYING FMCG PRODUCTS ONLINE

Sr. no.	Monthly expense for buying FMCG products	No. of consumers	%
1	Less than Rs. 1000	7	5.8
2	Rs. 1000 – 3000	26	21.7
3	Rs. 3000 – 5000	38	31.7
4	More than Rs. 5000	49	40.8
Total		120	100

Based on the table above, there are more consumers who are spending more than Rs. 5000 to buy FMCG products online i.e. 40.8%, followed by Rs. 3000 – 5000 i.e. 31.7%, then Rs. 1000 – 3000 i.e. 21.7% and Less than Rs. 1000 i.e. 5.8%. Online buying behaviour depends on the frequency of buying too, once the consumers are satisfied with the procedure to be followed for online buying of FMCG products, the convenience and other benefits then they increase the amount being spent on buying of FMCG products.

9. FMCG SEGMENT PREFERRED

Product category	Company	
	ITC	HUL
Personal care		
Soap	2.12	3.78
Fairness cream	2.21	3.48
Hair oil	2.52	3.35
Deodorant	2.58	3.42
Shampoo	2.58	3.50
Hand wash	3.77	2.71
Home care		
Dish wash Bar	2.63	3.51
Floor cleaner	2.58	3.17
Food & Beverages		
Wheat flour	3.71	3.15
Fruit juice	2.93	3.82
Coffee	2.70	3.93
Soup	2.67	3.78

The above table indicates a comparison between products of different categories under personal care i.e. soap, fairness cream, hair oil, deodorant, shampoo and hand wash. A comparative analysis has been made towards the online buying of FMCG products of ITC and HUL. The consumers have been asked to provide response based on 5 point likert scale towards their preference towards online buying of FMCG products ranging from Very high (5) to very low (1). Based on the product category under personal care, soap of HUL like Dove is more preferred by the consumers as compared to the soap of ITC like Vivel etc. etc. Based on the product category under personal care, fairness cream of HUL like Fair & lovely etc. is more preferred by the consumers as compared to the fairness cream of ITC like Charmis etc. Based on the product category under personal care, hair oil of ITC like Fiama Oil etc. are less preferred by the consumers as compared to the hair oil of HUL like Indulekha etc. Based on the product category under personal care, deodorant of ITC like Engage etc. are less preferred by the consumers as compared to the deodorant of HUL like Axe etc. Based on the product category under personal care, shampoo of ITC like Superia etc. are

less preferred by the consumers as compared to the shampoo of HUL like Clinic + etc. Based on the product category under personal care, hand wash of ITC like Savlon etc. is more preferred by the consumers as compared to the hand wash of HUL like Lifebuoy etc.

Based on the product category under home care, dish wash bar/ liquid of HUL like Vim etc. is more preferred by the consumers as compared to the dish wash liquid of ITC. Based on the product category under home care, floor cleaner of HUL like Domex etc. is more preferred by the consumers as compared to the floor cleaner of ITC like Nimyle etc.

Based on the product category under food & beverages, wheat flour of ITC like Aashirvaad etc. is more preferred by the consumers as compared to the wheat flour of HUL like Annapurna etc. Based on the product category under food & beverages, fruit juice of HUL like Kissan etc. is more preferred by the consumers as compared to the fruit juice of ITC like B Natural etc. Based on the product category under food & beverages, coffee of HUL like Bru etc. is more preferred by the consumers as compared to the coffee of ITC like Sunbean etc. Based on the product category under food & beverages, Soup of HUL like Knorr etc. is more preferred by the consumers as compared to the soup of ITC like ITC Master Chef.

TESTING OF HYPOTHESIS

- **H₀₁ - There is no significant impact of discounts on monthly expenses on FMCG products by selected consumers**
- **H₁₁ - There is a significant impact of discounts on monthly expenses on FMCG products by selected consumers**

The significance of the above hypothesis has been tested through Regression using SPSS 20. The independent variable for application of Regression is discounts and the dependent variable is monthly expenses on FMCG products by selected consumers.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.079 ^a	.006	.002	1.124

a. Predictors: (Constant), Discounts

The above table indicates there is low but positive correlation between discounts and the dependent variable is monthly expenses on FMCG products by selected consumers since the value of R is 0.079. The value of R square is 0.006 and this is also quite low. R square is how much the independent variable could explain the dependent variable.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.941	1	.941	.745	.390 ^b
	Residual	148.984	118	1.263		
	Total	149.925	119			

a. Dependent Variable: Monthly_exp

b. Predictors: (Constant), Discounts

The significant value indicated in the table above is 0.390 and this is above 0.05 (at 5% level of significance), hence the null hypothesis will be accepted i.e. H_{01} - There is no significant impact of discounts on monthly expenses on FMCG products by selected consumers and the alternate hypothesis has been rejected i.e. H_{11} - There is a significant impact of discounts on monthly expenses on FMCG products by selected consumers.

- **H_{02} - There is no significant association between the online buying of FMCG products of ITC and HUL based on different categories of products**

H_{22} - There is a significant association between the online buying of FMCG products of ITC and HUL based on different categories of products

The above hypothesis has been tested through ANOVA with the use of SPSS 20. ANOVA is applied when there are more than two groups, and the response of the consumers of FMCG products has been considered towards products of different categories i.e. Personal Care, Home Care and Food & Beverages.

ANOVA

Online_buying

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.372	2	.686	.642	.027
Within Groups	381.783	357	1.069		
Total	383.156	359			

The significant value in the above table is 0.027 which is less than 0.05 (at 5% level of significance) and this indicates that the null hypothesis has been rejected i.e. H_{02} - There is no significant association between the online buying of FMCG products of ITC and HUL based on different categories of products and the alternate hypothesis has been accepted i.e. H_{22} - There is a significant association between the online buying of FMCG products of ITC and HUL based on different categories of products. The product category differs and accordingly the need of the consumers as food & beverage items are required regularly though the other category of products may not be required so frequently.

FINDINGS

- There are more males than females who have been a part of this study based on online buying of FMCG.
- The consumers of different age groups have been considered in the study as the requirement and buying behaviour of the consumers change with age.
- There are more consumers who are post graduate, followed by Doctorate and then Graduate.
- The choice of the consumers towards online buying of FMCG products also change with the income in hand as a person having high salary could afford to buy costly products as compared to those having low salary.
- There are many consumers who are preferring to buy FMCG products online as there is no such difference in buying them offline based on the quality rather buying online is somewhat more beneficial as it saves time and even discounts are offered online at times.
- It has become very easy for the consumers to buy FMCG products online with the help of any online mode.
- FMCG products are such that consumers do not need a check of the quality, rather they are same when bought from a physical store or online.
- Once the consumers are satisfied with the procedure to be followed for online buying of FMCG products, the convenience and other benefits then they increase the amount being spent on buying of FMCG products
- Based on the product category under personal care, consumers prefer to buy FMCG products of HUL as compared to that of ITC.
- Based on the product category under home care, consumers prefer to buy FMCG products of HUL as compared to that of ITC.

- Based on the product category under food & beverages, consumers prefer to buy FMCG products of HUL as compared to that of ITC.
- There is no significant impact of discounts on monthly expenses on FMCG products by selected consumers
- There is a significant association between the online buying of FMCG products of ITC and HUL based on different categories of products

CONCLUSION

FMCG is fourth largest among all the other sectors in India and it contributes significantly to the Gross Domestic Product of India. Majority consumers are buying FMCG products online as they find it quite easy to buy online instead of going to a brick and mortar store. This study is conducted to understand the online buying behavior of consumers towards different FMCG products. The consumers are expecting to get some innovation in the products available in the FMCG sector and this will also encourage many customers to buy these products. FMCG companies has launched lower-priced products for maintaining production and profitability for expansion of consumer base. Online buying behaviour of the consumers has been studied based on their perception towards different products of HUL and ITC under specific segments like personal care, home care and food & beverages. Based on the product category under personal care, home care and food & beverages consumers prefer to buy FMCG products of HUL as compared to that of ITC. There is no significant impact of discounts on monthly expenses on FMCG products by selected consumers. There is a significant association between the online buying of FMCG products of ITC and HUL based on different categories of products

SUGGESTIONS

- ITC should make an attempt to improve their products under the personal care category besides hand wash, so that the consumers could buy more FMCG products of ITC online.
- More discounts should be given by the companies HUL and ITC, so that more consumers prefer to buy their FMCG products online.
- More branding and promotion should be carried out by the ITC so that their products are preferred more by the consumers.
- ITC should make an attempt to improve their products under the home care category, so that the consumers could buy more FMCG products of ITC online.

- Some more products that vary in cost should be introduced by HUL and ITC so that a different category of consumers could buy them.

REFERENCES

- Anandarajan S. (2016). Consumers expectation towards fast moving consumer goods in villupuram district. *Asia Pacific Journal of Research*. 1 (37). 160 – 164
- Jaganathan A. T. & Sakthivel M. (2021). Influence of Consumer Buying Behaviour on GST among FMCG Organic Products in Namakkal District of Tamil Nadu. *Geintec*. 11 (4). 3257-3265
- Kansal H. M. (. (2015). Brand influence on buying FMCG products in uttar pradesh. *International Journal of Science Technology and Management*. 4 (12). 306 - 312
- Priyadharshini T. & Karthick P. (2021). Study on consumer behavior towards FMCG durable goods with special reference to Coimbatore city. *EPRA International Journal of Multidisciplinary Research (IJMR)*. 7(7). 18 -21
- Qazzafi S. (2019). Consumer buying decision process towards products. *International Journal of Scientific Research and Engineering Development*. 2 (5). 130 – 134
- Rajasekaran S. & Venkatamaraju D. (2021). Impact of Branding on Consumer Buying Behaviour - A study on FMCG Products. *NOVYI MIR Research Journal*. 6 (2). 10 -14
- Shamshuddin S. et al. (2020). Buying Behaviour and Preferences of Consumers with Reference to FMCG goods in North Coastal Andhra Pradesh. *International Journal of Management and Humanities (IJMH)*. 4 (8). 5- 15
- Srivastava, P. A. (2013). A study of consumer behavior that influences purchase decision of FMCG products in rural markets of Uttar Pradesh. *International journal of retailing and rural business perspectives*.
- Sulekha & Mor K. (2013). An investigation of consumer buying behavior of FMCG: An empirical study of rural Haryana. *Global journal of management and business research marketing*. 13 (3). 45 - 49
- Uzun H. (2014). Factors Affecting Online Shopping Behavior of Consumers. *European Journal of Social and Human Science*.

WEBLIOGRAPHY

- <https://www.ibef.org/industry/Fmcg-presentation>
- www.hul.co.in
- www.itcportal.com