Project Dissertation Report

on

INDIAN HOME CARE PRODUCTS: A STUDY OF CHANGING CONSUMER BEHAVIOUR DURING COVID-19

Submitted By:

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CERTIFICATE

This is to certify Ms.Shaifali Singh, Roll No. 2K19/DMBA/089 has completed her Major Research Project and has submitted this project entitled*Indian Home Care Products: A Study of changing consumer behaviour during Covid-19*towards partial fulfilment of the requirements for the award of the degree of Master of Business Administration. The Report is the result of own work and to the best of my knowledge, no part of it has earlier comprised any other report, monograph, dissertation or book. This project was carried out under my overall supervision.

Date:

Place: New Delhi

Assistant Professor – Dr. Sonal Thukral

(Faculty Guide)

DECLARATION

I, SHAIFALI SINGH, Roll No. 2K19/DMBA/089 have completed my MAJOR RESEARCH PROJECT and has submitted this project entitled *Indian Home Care Products: A Study of changing consumer behaviour during Covid-19*towards partial fulfilment of the requirements for the award of the Degree in Master of Business Administration 2019-2021.

The Report is the result of my own work, no part of it has earlier comprised any other report, monograph, dissertation or book.

Shaifali Singh

ACKNOWLEDGEMENT

Words are indeed inadequate to convey my deep sense of gratitude to all those who have helped me in completing this summer project to the best of my ability. Being a part of this project has certainly been a unique and a very productive experience on my part.

I am really thankful to Dr. Sonal Thukral , Assistant Professor for guiding and helping me to solve all kinds of quarries regarding the project work. Her systematic way of working and incomparable guidance has inspired the pace of the project to a great extent. She has helped me throughout this project by providing her constant support.

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EXECUTIVE SUMMARY

The purpose of the study is to understand the impact of the coronavirus disease on consumer behaviour and habits in home care segment, particularly laundry care and surface care. This has been undertaken to identify and understand the aspects of behaviour that are expected to change as a result of habits and perceptions developed during Covid-19 pandemic primarily because of increased importance on hygiene and cleanliness of environment.

The research examines consumer behaviour regarding product efficacy, stock piling habits, product up-gradation, preference for adoption of online channels and brand loyalty. The research is conducted by collecting data from 145 respondents. Data has been examined using descriptive statistics and factor analysis. It has been revealed that consumers of both the product categories will be more inclined towards efficiency and product performance. While the consumers are neutral towards stock piling habits post the Covid-19 era, they have responded strongly to product upgradations vis-à-vis category expansion and changed product attributes. The respondents have been positive about switching to online channels for purchase of these products and have been fairly neutral towards maintaining loyalty towards a brand post the pandemic.

In the course of the research, recommendations have been made regarding optimizing packaging of these products to make them suitable for shipping, expanding product portfolio and modifying communication to build greater brand loyalty by being transparent about their operations and specifying on efficacy claims of the products.

CHAPTER-1 INTRODUCTION

i. Home & Hygiene

Home care is omnipresent and fulfils a basic need of humans that falls between health, hygiene, quality of life as well as self-esteem and the wider concern of family.

Domestic cleaning is a way of eliminating germs and microorganisms from the living environment. It is an effective way of making a place hygienic. A surface perceivably clean may or may not be clean in reality as the level of hygiene is being now defined by the presence of bacteria and other microbes.
Cleaning is required to control contamination of the environment and to reduce the spread of microorganisms. Cleaning also has aesthetic consequences and a clean atmosphere facilitates more hygienic acts (Jones, 1998; Kagan et al., 2002; Beumer and Kusumaningrum, 2003; Bloomfield, 2003; Barker et al., 2004; Haysom and Sharp, 2005; Bloomfield et al., 2006, 2008). The home environment serves as a reservoir for large number of microorganisms, particularly in kitchen and bathrooms (Beumer and Kusumaningrum, 2003).Dirty cloths used for cleaning furtheraugment microbial spread through surfaces (Kagan et al., 2002).

Consumers, increasingly, are evolving their attitude towards home care and home hygiene to keep the family environment clean and safe. They are progressively getting mindful of the significance of cleanliness and are seeking convenience because of their busy lifestyles and are also pursuing value for money products that are cost effective. Moreover, consumers are gradually going beyond basic cleaning and adopting sanitising & disinfecting widely. This further indicates the shift of consumer habits from cleaning as an obligation to cleaning as a duty(Euromonitor International, 2019).

Laundry is a significant zone of study as it is one of the most pervasive household chores and has an enormous impact in the ordinary co-ordinations of running a house and building up self-personality (Pakula&Stamminger, 2010; Pink, 2005). It is a multifaceted procedure that includes considerably more than just tidiness. Social and technical facets of clothing (what should be washed, when does it should be washed, what devices will be utilized, by whom) make it an intricate household system (Shove 2003). When washing machines were first presented, manufacturers keenly re-imagined 'tidiness' as 'whiteness' as opposed to the removal of germs to change the credence that boiling was required. However, the requirement for washing garments has moved once more, with consumers washing all the more every now and again for newness of garments as opposed to cleanliness, invoking significant connections to the process of laundering (Pink, 2005; Shove, 2003). Thus, it can be said that garments are washed only out of habit. With regards to laundry, it is imperative to focus on the job of culture on the elements of consumption and conduct. Utilization and behaviours are strongly connected to fortunate or unfortunate past encounters and the influence of friends and family.

Domestic cleaning (includes surface cleaning) is an appropriate way to raise the degree of cleanliness in the home. Efficient cleaning not only removes noticeable soil and stains but also helps in expelling micro-organisms in an effective manner. Hence, the objective of cleaning is to eliminate germs from the living environment. Cleaning and sanitizing forestalls the infestations of pest by decreasing deposits and residues that can pull in and bolster the growth of bees, pests and other germ spreading microorganisms. In sum, the study aims to explore the changing consumer behaviour towards Indian home care products, specifically Laundry Care and Surface Care due to Covid-19.

ii. Covid-19

The COVID-19 pandemicfound its origin in the SARS-CoV-2 virus. The disease was first reported in Wuhan, China in Decmeber 2019.The disease gradually spread to the other parts of the world from China due to no travelling restrictions in place then. This further worsened the situation for other countries of the world (McKibbin& Fernando, 2020). A massive outbreak of the virus in Europe, America and Asia Pacific led the World Health Organization to declare it a pandemic on 11th March, 2020.

India's first Covid-19 case was reported in January 2020 in Kerala in a student who had returned from china (World Health Organization, 2020). After the pandemic, the impacts of the disease beyond mortality and morbidity have become evident in a closely linked and integrated world.The restrictions put in place and the resulting slowdown of economic activities could shrink the global economy by up to one percent in 2020 according to the United Nations.

iii. FMCG Industry in India

Fast Moving Consumer Goods(FMCG) makes the fourth largest sector in the Indian economy. Rising disposable incomes in both rural and urban areas coupled with young Indian population and sophisticated distribution channels are some of the factors for growing demand of FMCG. The leading segment of FMCG sector in India is Household & Personal Care with approximately 50 per cent of the contribution.

Additionally, with the growth in modern retail, the organised FMCG sector is expected to witness substantial growth. The increasing number of online retail stores and opportunities of penetration of branded products explains the high growth potential of the sector in India (India Brand Equity Foundation, 2020).

Home Care in India has been continually witnessing stable growth for the past few years. It is majorly because of increase in hygiene standards and the availability of information about products' attributes and benefits. India is presently seeing trends of premiumisation and penetration in home care. While premiumisation includes introducing products with superior features & formulations and is aimed at mid to high income urban consumers, target market for product penetration is low income consumers in smaller cities and rural areas. Air Care, Home Care Disinfectants, Multipurpose cleaners, detergents and fabric softeners are spearheading the growth of this sector. With the rising levels of awareness, consumers demand products with superior cleaning properties. Busy lifestyles of consumers reckon for convenient and flexible products. Fragrance is increasingly being correlated to perceptual cleanliness, thus healthy lifestyle habits, progressing attitudes towards home care and cleanliness is leading to hygiene focused product development. Further, with the rise in digital maturity and developing infrastructure, India is experiencing an increasing internet penetration which is leading to increase in the number of online transactions (Euromonitor International, 2019).

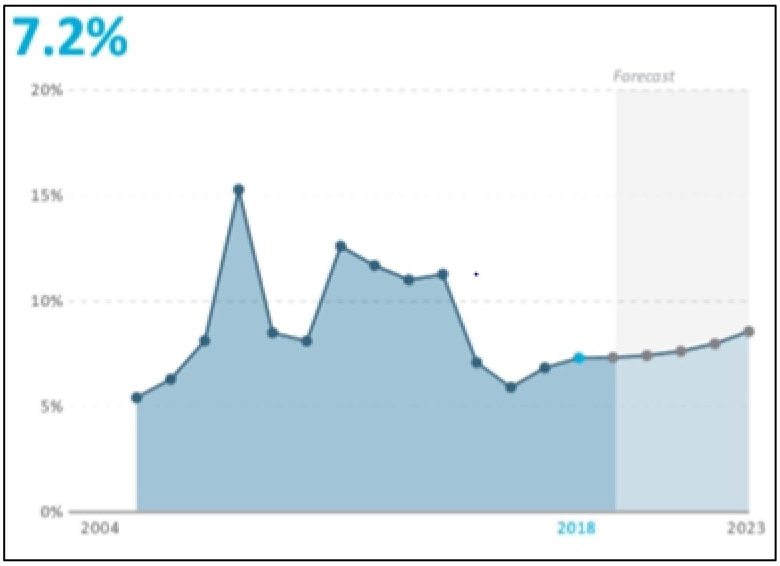

Figure 1: Sales Performance of Home Care (% YOY Retail Value RSP Growth 2004-2023)
Source: Euromonitor International

Categories	**Sales of Home Care (INR Million)**		**% Value Growth**
	2017	**2018**	**2013-18 CAGR**
Air Care	7,929.6	9,101	15.7
Dishwashing	30,209.7	32,849	9.3
Home Insecticides	46,789.1	50,570.3	8.6
Laundry Care	2,27,953.8	2,45,631.9	9.2
Polishes	4,601.7	4,880.1	7.2
Surface Care	17,571.8	19,835.8	13.9
Toilet Care	9,047.6	9,954.4	11.6

Table 1: Sales of Home Care in India by Category (2019)Source: Euromonitor International

CHAPTER-2 LITERATURE REVIEW

i. Consumer Shopping Behaviour during Pandemics

Consumer behaviour is the study of how individuals, groups and organisations select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and wants (Kotler & Keller, 2006).

The buying process in the situation of crisis can be altered from a limited decision-making buying behaviour to become the comprehensive decision-making buying behaviour. The buying behaviour of consumers before the crisis is notall encompassing and information gathering but after the crisis the process becomes complex. Rise in levels of unemployment, inflation and freezing or dwindling wages severely affects the purchasing power of the consumers.Thus, bad economic situationsseverelyimpact the consumers (P. Amalia& P. Ionut, 2009).

The buying and consumption patterns of people change in times of economic crisis. The consumer reacts to the prevailing situation by changing his consumption patterns. The primary reason for this is the change in the levels of his perception of risks which in turn affects consumers psychologically. People become more money minded and don't want to spend on premium products. They switch to only necessities and have a more rational view on promotions(Nistorescu&Puiu, 2009). Risk and perception of risk influence consumer behaviour in a crisis. Risk attitude represents consumer's perception of the risk content and the degree of likeness towards the content of the risk (P. Amalia& P. Ionut, 2009).

During economic depression,threats of consumers related to their financial security or sources of income motivate them to save more and spend less. However, the trend reverses as economic conditions improve. Therefore, the rate of saving is influenced by economic and psychological factors. People who are harmed directly in such situations by way of decreasing wages or loss of jobs don't save much because of the need to spend on necessities (Katona, 1974).

Research suggests that consumer behaviour during crisis is inclined towards simplicity. It is considered one of the dominant trends as downturns are stressful which leads to people's desire for simplicity. Consumers, in an attempt to avoid risk, seek simple and valuable offers. Another tendency, although much less frequently observed otherwise is Propensity to Save. Consumers are reluctant to consume too much at the time of crisis which also impacts their tendency to jump from one offer to another post crisis. The purchases of consumers post the recession is expected to be less versions of the originals (Flatters &Willmott, 2009).Crisis situation followed by propensity to save also results in decreased loyalty of consumers towards a brand. Fear of well-being drives consumers' interest towards benefits of buying at lower costs, reducing purchase risk and receiving hard purchase benefits (Simon, 2009).

In the wake of an economic recession, consumers keep purchasing the goods at different prices, and in effect need more reasons to justify the purchase, regardless of the market segment to which the commodity belongs. They agree to pay a higher price only when they perceive quality and efficacy of the product. They tend to wait for a price drop or discounts if they are loyal to certain brands (Egol et al., 2010). Such economic downturns also impact the confidence of the consumers in brands. Consumers in-turn trust the opinion of their peers more than the messages conveyed by the brands through commercials (Voinea&Filip, 2011).

Covid-19 pandemic will influence consumers' behaviour in three ways:

- Category Expansion – Product category with germ killing and antiseptic benefits will be impacted
- Product Upgrade – Traditional disinfectant will become multi-functional with added properties such as gentle & purifying
- New Usage Occasion – Products for specific and not general needs will be demanded owing to lifestyle changes

  (KANTAR, 2020)

ii. Impact of Covid-19 on Home Care

Economic repercussions with respect to financial security arising out of lockdown are expected to drive significant behavioural shifts. Crisis buying habits may become the new normal behaviour and online players might become the gatekeepers of the FMCG ecosystem. This can also lead to increased emphasis on and adoption of Direct-To-Consumer Strategy by FMCG companies (World Advertising Research Center, 2020).

Home Care which is a facet of the chemical industry has tried to position itself around claims such as scent and gentleness. However, due to Covid-19, such claims as well as the trend of premiumisation are subdued without product efficacy (Euromonitor International, 2020).

Consumers globally are quick to orient their shopping behaviour with the situation. With coronavirus, the sentiment around hygiene and sanitation has augmented the relevance of products aimed at health protection. Consumers now believe that product with attributes such as killing germs, providing immunity and overall health promotion are more important than other claims of naturalness, sustainability, eminence and the brand name (The Nielsen Company, 2020).

The pertinence of such claims echoes a noteworthy shift in consumers' attitudes and shopping behaviour. The shift is not independent as the benefit of having a germ-free environment with the benefit of naturalness in the process has the strongest significance.

Categories such as floor cleaners and toilet cleaners will continue to observe higher usage post-COVID-19 mainly because of habit persistence. This reflects a notable shift in consumers' attitudes and shopping behaviour and has resulted in a slight shift in the standard of essentials and discretionary purchases (Euromonitor International, 2020).

Basic drivers of COVID-19 home care consumption

- Broader product range and higher over dosage tendency is driving both value and volume
- More spaces to clean at home pertaining to physical space, increased awareness and time spent indoors
- Heightened risk and also government advice is leading to increase in activities such as laundry and toilet cleaning
  (Euromonitor International, 2020).

1. Consumer Habits and Shift to Online Channels

A habit is a behavioural pattern in which past actions are immediately activated by related background indicators. Market preferences are established in similar situations as sales and consumptions are repeated. Such repetitions help in strengthening the cognitive connections between customer reactions and the sense of purchasing and consumption. The interpretation of familiar signs activates a representation in memory of the normal when habitual patterns are developed. Consumer habits are established when purchase & consumption contexts remain steady. Habits change as the signal changes or when consumers are inspired and willing to suppress their unconscious responses to the signal. Habits of consumers are referred as low participation decision making due to the lack of robust analysis in consumer habit performance. Consumers often repeat essential purchases and consumptions that later develop into habits (Tam L, 2010). Habits are a specific form of automaticity in which the responses are driven by context. Habit formation is a gradual process the base of which is the repeated response. Coupled with rewarding outcomes, habits may result in intentions to repeat the same behaviour in future. As habits form, behaviour shifts to context response associations. Thus, habits are formed when consumers repeatedly respond in stable conditions (Wood & Neal, 2009).

The COVID-19 pandemic has enforced a recalibration of consumer habits that might see changed patterns of consumption even after the situation normalizes. Experts forecast a greater focus on health, hygiene & protection (McKenzie, 2020).

Retail channels are facing out of stock challenges due to interruptions in the distribution channel. However, loss of offline retail has proven to be a gain for online retail. Further, not using physical cash for transactional exchanges also helps in containment of the virus. Additionally, E-Commerce offers safest way for social distancing.Post the pandemic, consumers are expected to have greater motivations and fewer perceived barriers to actively move to digital medium in order to seek technology-enabled solutions even in everyday tasks like shopping. Using technology to stay informed and protect their health will instil trust in a difficult period. This could be the unintended impetus for broader and long term adoption of technology platforms and solutions (The Nielsen Company, 2020).

Additionally, online shopping offers freedom and control to consumers through convenience and accessibility. It allows comparison between products & prices also helps in informing the consumers about the last trends. Further, it is economically viable to search and purchase within one channel than in multiple channels.Shoppers can not only compare prices of the products but also thoroughly explore different product attributes. Thus, it allows detailed examination of product information for utilitarian needs and intrinsic motivations of the consumers (Wolfinbarger and Gilly, 2000; Hongyoun Hahn and Kim, 2009; Klien’s, 1998).

2. Panic Buying and Stock Piling

Panic transactionstriggered by natural disasters or crisis havesignificant implications on social stability, economic order, industry and consumer psychology.

Quantity often reflects temporal planning on the part of consumers. At the time of purchase, consumers may focus on both; the level of immediate utility derived from the purchased quantity and the likely impact of such quantity decisions on future decisions (Litvack, Calantone and Warshaw, 1985). While indulging in stock piling, consumers also consider the expected costs of maintaining inventories. One of the normative influences on quantities is Uncertainty (Robert J. Meyer and JoãoAssunção, 1990).

Psychology of Panic Buying

The level of need is greatly defined by certainty. Panic buying is fuelled by anxiety, and a willingness to go to lengths to quell such fears. According to the experts, panic buying helps people feel in control of the situation.

Cognitive and Emotional responses are the two key factors involved in influencing the decision of consumers during such situations of crisis. Cognitive factors emphasize cognitive bias which forces people to overemphasize things and situations that are recent and vivid. On the other hand, the **emotional side** is determined by self-affirmation which in turn drives people/consumers to engage in doing unreasonable things.

Experts further point to Loss Aversion principle. It emphasizes that people don't want to miss out on essentials or run out of stock and hence engage in stock piling frequently. The experts further argue that herd mentality is also one of factors behind panic buying. The fact that it is getting excessive play in social media and news media further attenuates the sense of scarcity, worsening panic buying (Lukfin, 2020). People are of the opinion that stepping out to go to a market is a threat as market is a high contagious zone. Hence, they are stockpiling in order to self-isolate. As a result of this practise, departmental stores have started reporting a gap in demand and supply of commodities (Moneycontrol.com, 2020).

However, there are real consequences of panic buying. Upsurge in demand for the goods can drive up the prices of the goods. This further puts a pressure on already scanty economic resources of the citizens. Panic buying, in most cases, leads to stock piling which further has a ripple effect. It takes essential goods out of the hands of people who need them the most (Lukfin, 2020).

3. Product Efficacy

Intuitive beliefs about observable product attributes and actual behavioural outcomes of a product in terms of task performance are used for inference of product efficacy (Samper and Schwartz, 2013; Shiv, Carmon, and Ariely 2005). General product efficacy has an impact on other factors such as product evaluation, choice, preference and most significantly consumption frequency.
Reasoning about problems and their situations play a big role in drawing inferences about general efficacy. To illustrate, seemingly fragile problems can have drastic consequences (like Coronavirus. HIV) and in other cases, large consequences arise from large causes. However, such problems can have simple solutions (for eg. prescription of washing hands regularly). This type of reasoning impacts may prompt inferences about the facets of the proposed solution (Ilyuk, 2015).

In the time of Covid-19, importance on health and safety are the main drivers for product purchase. Consumers globally are demanding products that provide protection against germs. As a result of high sensitivity on health & hygiene, consumers are on the lookout for products with concrete guarantees in terms of product quality and safety standards, principally with respect to cleaning products (McKenzie, 2020).

Health implications resulting from the pandemic will likely shift consumers' perception about product claims from natural & sustainability factors to product quality and efficacy. This demand from the consumers will ultimately force manufacturers and retailers to communicate and press the reasons for trusting their brands and products. People are willing to pay for unique & differentiated products.Product benefits for which consumers are willing to trade up in price for the benefit are:

- Protection of family against germs and bacteria
- Kills germs and bacteria in an effective way
- Kills germs and bacteria in a natural way
- Keeps the immune system strong
- Keeps family safe from diseases

Covid-19 and its impact on consumers may speed up a re-think on how consumers shop and evaluate purchases (Leggett, 2020). Consumers around the globe are willing to pay a premium for products that have germ killing properties and promote strong immunity (The Nielsen Company, 2020).

Figure 2: Properties global consumers are willing to pay premium for
Source: The Nielsen Company

High quality materials/ingredients are ranked by consumers as the leading factor characterizing a product as premium. Other significant criteria that consumers cite as premium determinants are feature and efficiency, superior style and design, exceptional experience and from a reputable brand. Product characteristics such as sustainable, organic, social responsibility and safety assurances are increasingly being considered as premium benefits (The Nielsen Company, 2020).

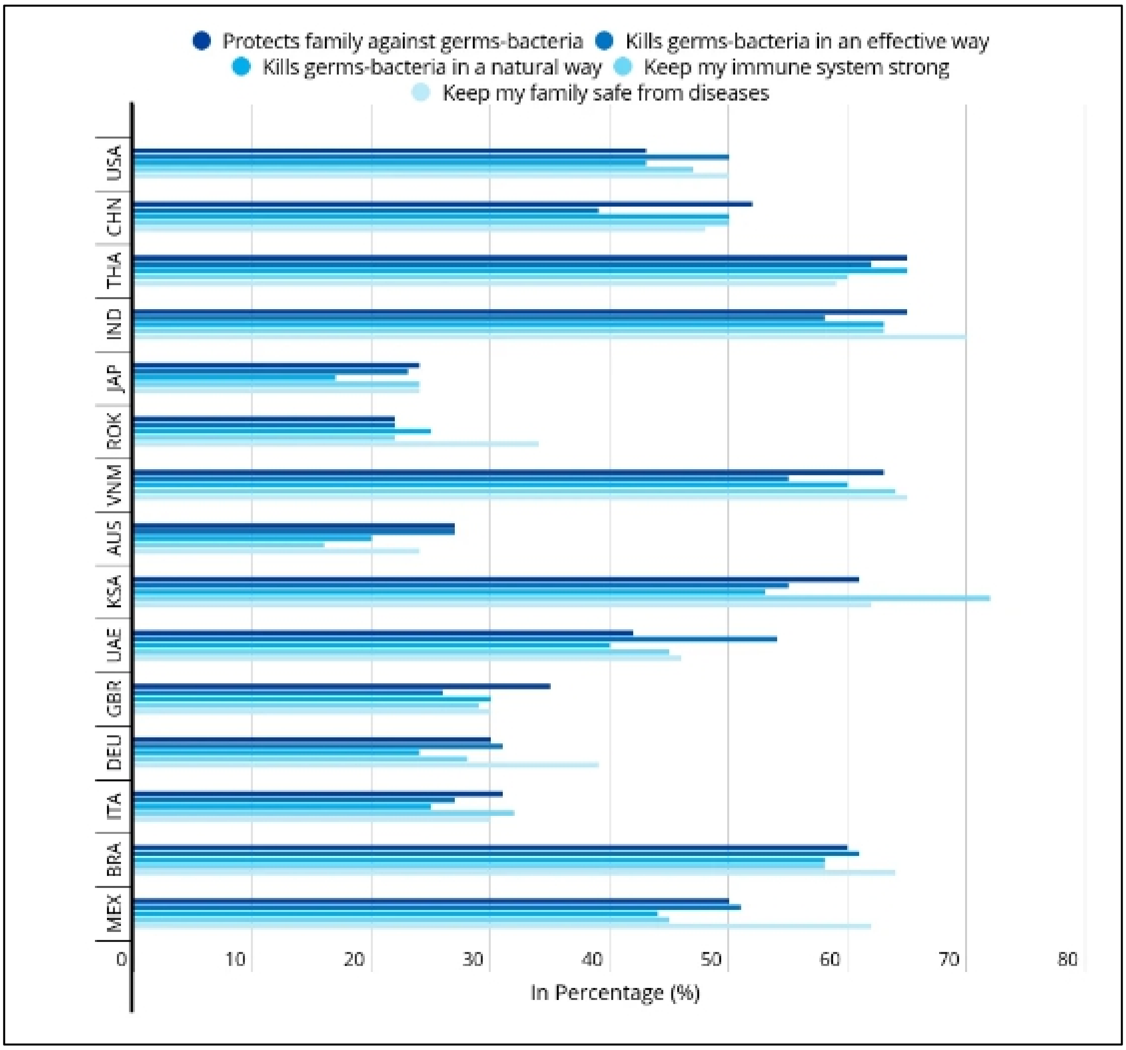

Figure 3: Top benefits consumers are willing to pay for
Source: The Nielsen Company

4. Product Upgradation

The key to an upgradation process is identification of consumers' expectations vis-à-vis attributes to improve the existing products. The Game Board Model Building Technique has been introduced to identify the desired characteristics of a new product. An existing product is taken and user details are taken to deconstruct and then rebuild a product with various combinations of attributes. This is used to modify a product in order to evoke the interests of consumers. It helps in highlighting product attributes which further creates a preference among consumers and also plays an important role in new product development (Beckley et al, 2012; Dhargalkar et al, 2016).

The way Covid-19 is changing and forming new habits, demands of consumers are changing significantly. Consumers are increasingly shifting their preferences to products that are safe for maintaining health and wellness of their families. The attention is no longer limited to effective products but also to products that are not very chemically concentrated. This is primarily to use products that are safe on human skin. Upgradation is also with respect to having different compositions of products for fragrance related claims as well as that of mild & effective solutions.

5. **Brand Loyalty**

Brand Loyalty is when out of brand commitment a consumer makes a repeat purchase. The consumer doesn't go through a decision process for selection of a brand and may even agree to pay a premium for specific categories (Kumar, 2009).

Behavioural, Attitudinal and Reasoned Action are the three perspectives for brand loyalty. Behavioural perspective is based on repeated purchase pattern of consumers. Attitudinal perspective consists of a clear internal attitude towards a brand based on specified preferences and purchase intention of consumers. The theory of reasoned action suggests the influence social groups on brand loyalty (Gounaris et al,2004).

The economic environment significantly impacts the spending pattern and purchasing power of the consumers. A drop in income shifts the spending patterns and decreases the buying power of consumers. Economic downturns not only affect people economically but also psychologically. Less job security and ailing finances require people to work more. This drastically impacts their enjoyment in being a consumer resulting in changed shopping behaviour and habits (Köksal&Özgül, 2007). The purchasing decisions of consumers are not only more rational during crisis but also product information centric. They tend to buy cheaper products in smaller quantities (Leinwand et al, 2008).

Strategies such as comparative shopping, greater emphasis on product functionality, switching to lower end brands, developing a cost-benefit analysis, purchases of only specific products make critical considerations of purchase decisions during a crisis (Ang at al, 2000).

Loyalty of consumers towards a brand decreases during economic crisis because consumers develop a tendency to save more. Fear of well-being drives consumers' interest towards benefits of buying at lower costs, reducing purchase risk and receiving hard purchase benefits (Hermann, 2009).

iii. Nielsen's 6 Consumer Behaviour Threshold Diagram

The outbreak of coronavirus has forced a recalibration of consumer habits that might forever change the habits of consumers. Since a large percentage of the world is in lockdown, consumers are experiencing limited movement and are expanding reliance on digital connectivity.

Nielsen has identified Six Consumer Behaviour Thresholds as indications of spending patterns for purchase of healthcare supplies and ways in which consumer behaviour shifts as coronavirus crisis worsens. The six thresholds are as follows:

- **Proactive Health Minded Buying** – Consumer interest rises in products that support overall maintenance of health and wellness. This was observed in the beginning of the crisis when there were only localized cases of Covid-19
- **Reactive Health Management**–When the governments started to launch health and safety campaigns and the firsts death related to the virus were reported, consumers started to prioritize products essential to virus containment.
- **Pantry Preparation**–Multiple cases of local transmission and small quarantines lead consumers to engage in stock piling behaviour; spike in store visits and growing basket sizes
- **Quarantined Living Preparation**–The consumers then shifted to online channels and the store visits declined as cases of transmission increased and restrictions were imposed on social gathering
- **Restricted Living** – Consumer behaviour depicted a substantial shift when countries ordered lockdown. It severely impacted shopping trips and price concerns rise as limited stock availability impacts pricing
- **Living a New Normal**– Restrictions on movements are lifted and daily routines are resumed but with greater cautiousness about health. Permanent shifts are observed in supply chain and e-commerce patterns

These thresholds offered early signals of predictable spending patterns of the consumers. These were developed with an aim of predicting consumer behaviour and for the companies to learn from them in order to sustain growth.

S.No	Author& Year	Factors
1	The Nielsen Company(2020) Leggett, R. (2020) Illyuk (2015) McKinsey & Company (2020)	Product Efficacy
2	Lukfin, B. (2020) Meyer &Assunção (1990) KANTAR (2020)	Stockpiling
3	Hermann (2009) Stefanska, M. &Bilinska, K. (2015) McKinsey & Company (2020)	Brand Loyalty
4	The Nielsen Company(2020) Hongyoun Hahn & Kim (2009) McKinsey & Company (2020) Voinea&Filip (2011)	Preference for Online Channels
5	KANTAR (2020) Beckley et al. (2012)	Product Upgradation

Table 2: Dimensions for Analysis
Source: Author's Own

The above five dimensions have been chosen because of studies reiterating the growing importance of these factors on consumer purchase decision. The studies have revealed the intention of consumers to expend more for high quality products; efficiency and upgradation of products for better performance. Due to shift of consumers from offline to online point of purchase as a result of restricted movements, it becomes imperative to study the sustainability of such habits post the pandemic. As a consequence of restricted movements, stock piling behaviour was widely observed amongst consumers of home care products. Hence, it has been considered to gauge the sentiment of consumers about adoption of this habit permanently. Lastly, due to unavailability of products caused by disruptions in supply chain, product and brand switching behaviour was widely observed. Therefore, to study the continuance of this behaviour, brand loyalty has been included in the study,

Laundry Care is the biggest sub segment of home care in terms of retail sale. Laundry care recorded 8% current value growth in the year 2018, reaching to INR 245.6 billion. It is expected to reach INR 349.5 billion in 2023 with a 7% current value CAGR. Products that enable stain & spot removal preserving colour and quality of clothes and ensure an appealing fragrance are popular with the demands of the consumers. Consumers also tend to associate fragrance with hygiene and anti-bacterial properties of the product. While the rural market is price sensitive, growth in urban areas is highly attributable to growing working class and expansion of women participation. Further, sales of washing machines are complimentary to the sale of laundry detergents. Products under laundry care include fabric softeners, laundry detergents (liquid & powder), laundry bars, laundry sanitizers, carpet cleaners and other laundry aids. Consumers of laundry care measure the quality of the product by its ability to preserve the quality and colour of their clothes and their effectiveness in ensuring softness and an appealing fragrance.

Surface care recorded 13% current value growth in the year 2018, reaching to INR 19.8 billion. It is expected to reach INR 34.6 billion in 2023 with a 12% current value CAGR. Floor cleaners, glass cleaners, kitchen surface cleaners, bathroom cleaners, drain openers, oven cleaners, multipurpose cleaners are some of the products of this segment. Surface disinfectants and multi-purpose cleaners are the major contributors to value sales in this segment. Change in lifestyle among consumers has placed greater importance on the consumption of surface cleaners in order to ensure a clean and germ-free environment. This has also led to increasing demand for multi-purpose cleaners due to greater efficacy and flexibility (Euromonitor International, 2019).

Laundry Care and Surface Care are the two biggest sub segments of home care with USD 84,773 million and USD 21,858 million in valuation. In light of Covid-19, government advisories with respect to measures for containment of the virus include washing clothes immediately after returning from places with possibility of human contact (supermarkets, etc) and keeping the home environment clean and germ free by regular cleaning. For laundry care, immediate spike in growth is expected followed by normalization while long term shift is expected for surface care. Therefore, the scope of this study is limited to laundry and surface care (Euromonitor International, 2020).

CHAPTER-3 OBJECTIVES OF THE STUDY

1. This study investigates the impact of Covid-19 on consumer behaviour and habits on Laundry Care and Surface Care segments of Home Care.
2. It focuses to identify the impact of crisis on factors such as product efficacy, brand loyalty, stockpiling and product up-gradation.
3. It also aims to study consumer habits with respect to choice of channel for the aforementioned product categories.

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The above five dimensions have been chosen because of studies reiterating the growing importance of these factors on consumer purchase decision. The studies have revealed the intention of consumers to expend more for high quality products; efficiency and up-gradation of products for better performance. Due to shift of consumers from offline to online point of purchase as a result of restricted movements, it becomes imperative to study the sustainability of such habits post the pandemic. As a consequence of restricted movements, stock piling behaviour was widely observed amongst consumers of home care products. Hence, it has been considered to gauge the sentiment of consumers about adoption of this habit permanently. Lastly, due to unavailability of products caused by disruptions in supply chain, product and brand switching behaviour was widely observed. Therefore, to study the continuance of this behaviour, brand loyalty has been included in the study,

Laundry Care is the biggest sub segment of home care in terms of retail sale. Laundry care recorded 8% current value growth in the year 2018, reaching to INR 245.6 billion. It is expected to reach INR 349.5 billion in 2023 with a 7% current value CAGR. Products that enable stain & spot removal preserving colour and quality of clothes and ensure an appealing fragrance are popular with the demands of the consumers. Consumers also tend to associate fragrance with hygiene and anti-bacterial properties of the product. While the rural market is price sensitive, growth in urban areas is highly attributable to growing working class and expansion of women participation. Further, sales of washing machines are complimentary to the sale of laundry detergents. Products under laundry care include fabric softeners, laundry detergents (liquid & powder), laundry bars, laundry sanitizers, carpet cleaners and other laundry aids. Consumers of laundry care measure the quality of the product by its ability to preserve the quality and colour of their clothes and their effectiveness in ensuring softness and an appealing fragrance.

Surface care recorded 13% current value growth in the year 2018, reaching to INR 19.8 billion. It is expected to reach INR 34.6 billion in 2023 with a 12% current value CAGR. Floor cleaners, glass cleaners, kitchen surface cleaners, bathroom cleaners, drain openers, oven cleaners, multipurpose cleaners are some of the products of this segment. Surface disinfectants and multi-purpose cleaners are the major contributors to value sales in this segment. Change in lifestyle among consumers has placed greater importance on the consumption of surface cleaners in order to ensure a clean and germ-free environment. This has also led to increasing demand for multi-purpose cleaners due to greater efficacy and flexibility (Euromonitor International, 2019).

Laundry Care and Surface Care are the two biggest sub segments of home care with USD 84,773 million and USD 21,858 million in valuation. In light of Covid-19, government advisories with respect to measures for containment of the virus include washing clothes immediately after returning from places with possibility of human contact (supermarkets, etc) and keeping the home environment clean and germ free by regular cleaning. For laundry care, immediate spike in growth is expected followed by normalization while long term shift is expected for surface care. Therefore, the scope of this study is limited to laundry and surface care (Euromonitor International, 2020).

CHAPTER-4 RESEARCH METHODOLOGY

This study is done with descriptive research design and for primary data collection, a structured online survey questionnaire was used as it is convenient and allows collection of data in a short period of time (Ozaki &Sevastyanova, 2011). Convenience sampling was deployed because of its ease of access (Sekaran& Bougie,2013).

Additionally, the questionnaire was designed in two parts; the first part was designed to collect the respondents' demographic information and the second part had questions related to all the independent and dependent variables of the study. Further, each question of the questionnaire was divided into two parts for Laundry Care & Surface Care.Measurements for the variables were designed on a five point Likert scale. The responses collected were then coded from 1 (Strongly Disagree) to 5 (Strongly Agree).

Secondary data for the study has been collected from various sources such as academic journals, research papers, magazines, books and internet sources.

Descriptive statistics has been used for analysing the demographic information of the respondents. The data was analysed using frequency and percentages on Microsoft Excel software program. To achieve the objectives of the study regarding understanding the change in behaviour and habits of the consumers of Home Care due to Covid-19, factor analysishas been used with SPSS (Statistical Package for the Social Sciences).Factor Analysis is used to simplify the data by reducing the independent variables of a study to identify a small number of factors which can explain most of the variance observed in the larger set of variables (Tucker & MacCallum,1993).

It was carried out to ensure the unidimensionality of each construct and Cronbach's alpha was obtained to determine the reliability of the test.

CHAPTER-5 ANALYSIS AND FINDINGS

Variables	Frequency	Percentage
Gender		
Male	84	58.0
Female	61	42.0
Age Group		
18-25 years	71	49.0
26-35 years	36	25.0
36-50 years	27	19.0
51 years & above	11	8.0
Profile		
Business (Self- Employed)	26	18.0
Employed	51	35.0
Home maker	25	17.0
Student	43	30.0
Household Size		
Single	10	7.0
2 persons	4	3.0
3 persons	26	18.0
4 persons	62	43.0
More than 4	43	30.0
Frequency of Purchase		
Laundry Care		
Never	0	0.0

Bi-weekly	11	7.59
Weekly	24	16.55
Bi-monthly	27	18.62
Monthly	83	57.24
Surface Care		
Never	0	0.0
Bi-weekly	11	7.59
Weekly	25	17.24
Bi-monthly	37	25.52
Monthly	72	49.66

Table 3: Respondents' Profile
Source: Author's Own

The research was conducted with 145 respondents with majority of them being women. Women constitute 58% of the total respondents as cleaning is usually associated with women in Indian households. Approximately 50% of the respondents are from the age group 18-25 years and 25% from the age group 26-35 years. Further, 35% of the respondents represent salaried class and further 30% are students. Studying the family size of the respondents is important to understand the frequency of purchase of laundry care and surface care products. 43% of the respondents have family size of 4 persons and 30% have family size greater than 4 persons. Majority of the respondents of both surface care and laundry care purchase products once a month followed by bi-monthly purchase and weekly purchase. A very small percentage of respondents purchase these products on a bi-weekly basis.Monthly purchase of products is common for students and respondents who are employed and have a family size of four or more than four.

Laundry Care

As much as 39% of respondents pay via cash while buying these products followed by 21% of respondents who use digital wallets for making the payment and approximately 18% of respondents pay via plastic money only. Only 20% of the respondents have stated using two or all three of the payment gateways.Further, digital payments are common for people who are employed.

Additionally, 46% of the respondents stated that they hold quality of goods as the most important factor while making a purchase decision followed by price, product availability and fragrance.

Surface Care

As much as 40% of respondents pay via cash while buying these products followed by 21% of respondents who use digital wallets for making the payment and approximately 19% of respondents pay via plastic money only. Only 18% of the respondents have stated using two or all three of the payment gateways. Further, digital payments are common for people who are employed.

Additionally, 43% of the respondents stated that they hold quality of goods as the most important factor while making a purchase decision followed by price, product availability and fragrance.

Thus, it can be concluded that respondents from across profiles prefer to use hard cash for payment of products of these categories. Digital wallets and plastic money are the most preferred payment methods used by respondents who are salaried.

Discussion

The reliability of the model was measured using Cronbach's Alpha to ensure unidimensionality of each construct using SPSS. The value of cronbach's alpha reflects internal consistency of the constructs. The strongest reliability is for brand loyalty followed by product upgradation for laundry care as well as surface care category.

The scale was further analysed using exploratory factor analysis using principal component analysis and varimax rotation. The result of Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.712 for both the chosen product categories. This further establishes the presence of relatively compact correlations.It is valid to accept values greater than 0.5 while values between 0.7 to 0.8 are considered good for drawing the results of factor analysis (Hutcheson and Sofroniou, 1999). Further, a significant Bartlett's test is the one with $p < 0.001$. For this data, it is highly significant with the value 0.0001 for both the product categories and hence it can be concluded that factor analysis is appropriate.

The total variance explained for Laundry care is 68.15% and for Surface Care is 68.83%. It can be said that the data points are well spread out between the constructs, increasing the reliability of hypothesis and the data collected. Thus, it can be concluded that the proposed constructs explain approximately 70% of the variance.

Laundry Care

Constructs	Cronbach's Alpha	KMO and Bartlett's Test	Total Variance Explained	Mean	Standard Deviation
Product Efficacy	0.68	0.712	68.159%	3.95	0.61
Stock Piling	0.65			2.90	0.87
Product Upgradation	0.78			4.33	0.57
Choiceof Channel of Purchase	0.73			3.49	0.80
Brand Loyalty	0.80			3.23	0.92

Table 4: Measurement Model of Laundry Care
Source: Author's Own

Surface Care

Constructs	Cronbach's Alpha	KMO and Bartlett's Test	Total Variance Explained	Mean	Standard Deviation
Product Efficacy	0.69			3.96	0.61
Stock Piling	0.65			2.93	0.86

Product Upgradation	0.76	0.712	68.839%	4.32	0.57
Choiceof Channel of Purchase	0.75			3.50	0.80
Brand Loyalty	0.79			3.29	0.87

Table 5: Measurement Model of Surface Care
Source: Author's Own

The mean score of product efficacy is approximately 4 for both the categories, signalling the intention of consumers towards efficiency claims of the products. The average sentiment of consumers for purchase of laundry care post covid-19 is likely to be centred around product performance and efficiency. For stock piling the mean score is approximately 3. This shows that the consumers are likely to be neutral about stock buying habits developed during the pandemic. Further, the highest mean score is observed for product upgradation which is approximately 4.3. This score indicates the intention of consumers to purchase upgraded product post the pandemic. This is centred around category expansion and changed product attributes to make the product less chemically concentrated so as to make them safer for domestic use. For choice of channel of purchase, the mean is approximately 3.5 which indicates the intention of consumers to shift to online channels for purchase of products of these categories in order to avoid human contact. For brand loyalty, the mean score is around 3, indicating that consumers are fairly neutral about shifting their preferences to products of other brands as a result of availability of products and the habits developed during the pandemic.

Thus, it can be concluded that sentiment of consumers is similar for both the categories – Laundry Care and Surface Care for all aspects tested – product efficiency, stock piling, product upgradation, choice of channel of purchase and brand loyalty. Further, low standard deviation of constructs confirms the sentiment of consumers around the mean values.

Managerial Implications

The research provides several benefits for marketers in terms of identification and understanding various latent variables that are driving the shift of habits and behaviour among consumers of home care category. The study gives an overview of Covid-19 pandemic and how it is recalibrating consumer behaviour and habits. The study identifies relevant information about the different variables that affect behaviour of consumers towards home care products.

Furthermore, this research has established validity and reliability of constructs that would further enable industry to make strategic decisions regarding their product related and promotional campaigns in the post Covid era. Frequency of purchase, choice of payment method and preference of product attributes can also be evaluated through the study.

Although the study gives insightful inputs about the prominence of certain factors of consumer behaviour, due to novelty of the crisis situation, it cannot be generalised for the wider consumer base. This can only be strengthened by studying the impact of aforementioned factors in different regions and with different age groups.

The pandemic has significantly raised the eminence of household cleaning products to lifestyle products. It has resulted in increased focus on cleaning products as opposed to cleaning as a practice from pre Covid-19 period. Stress on germ management has led to the category become a part of consumers' survival strategy.This suggests a fairly inelastic demand for the products of this category post the pandemic too.

Increase in consumers' emotional engagement with the home care products can open new avenues for this sector. Brands should recognise this opportunity to revive their connection with the consumers through communication by suggesting home care routine such as creating awareness about cleanliness and disinfecting, communicating when and how to clean surfaces and do laundry.Brands should also take a multi-category strategic approach to cleanliness management.

Brands have a good opportunity to develop anti-viral categories of laundry and surface cleaners. Since anti-bacterial products are not effective on SARS-CoV-2, it is a great time for brands to invest in research and development for development of a separate category of anti-viral products. Such efforts will also lead to New Product Development thus, leading to expansion (Rosenberg, 2020).

Covid-19 has changed the usual shopping habits of consumers. Considerable percentage of consumers now engage in stocking up of essentials. This has resulted in major volume and frequency shifts as more quantity is purchased in fewer number of shopping trips. As availability of products is being prioritised more, maintaining brand loyalty will be even more challenging.Product preferences and brand choices might change forever because of habits developed in the lockdown period. This change in habit makes it imperative for brands to attract and engage consumers in order to foster loyalty among them (Davies & Young, 2020).

Change in habit is also reflected through willingness of consumers to shift from offline to online retail. In a bid to avoid human contact, a large number of consumers responded in affirmative to shift their point of purchase to online. This represents an opportunity for brands to embrace trends like contact less delivery and invest heavily in E-commerce. Brands should work to optimize the packaging of cleaning products to avoid wastage from spillage in shipping and handling. This would make these products friendlier for E-Commerce (Rosenberg, 2020).Since, online shopping is going to be the norm even for home care products, brands should come up with innovative solutions regarding on-demand services. Brands should consider collaborating with companies that aid on-demand service delivery. This would help brands in optimizing their channel for last mile delivery of their products and also bring them closer to their consumers.

Consumers are very likely to develop habit of sanitising not only their personal space but also the products they use such as delivery packages, cans, water bottles and many more. Brands should identify such changing habits of consumers to expand their product portfolio and tap on the impending opportunities.

Thus, it can be emphasised that it is imperative for the brands to undertake actions that align with new habits and behaviour of consumers in order tosustain in the post covid period. Communication is another crucial aspect of survival post the pandemic. Due to limited communication during the pandemic, brands would have to rebuild the lost connection and with empathy. In the wake of habits like stock buying, aggressive communication would help in building brand loyalty (Busignani, 2020).Another aspect for change is pricing mechanism. Brands should not only identify significant choice drivers and major decision making accelerators but also re-evaluate pricing strategies in order to offer value for money to match consumers' perception of price sensitivity (The Nielsen Company, 2020).

Hence, some significant learnings from the study can be surmised as follows:

- Optimizing packaging for enabling greater online sales
- Expanding product portfolio and strategizing product upgradation
- Changing communication, its frequency and the pricing mechanism to build deeper connection in order to build brand loyalty

CHAPTER-6 LIMITATIONS OF THE STUDY AND SUGGESTIONS FOR FUTURE RESEARCH

There are certain limitations of the study. Firstly, the study has been conducted with responses collected from only 145 respondents. Hence, the sample size may not be a good representative of the Indian population. There are further limitations in the sampling due to use of snowball sampling. This method also impacts the generalizability of the study. There is also lack of diversity in the background of the respondents. Almost half of the respondents are from a single age group (18-25yrs). Therefore, this might not fully represent the sentiment of the population across age groups.

Secondly, the study has been conducted using two categories (i.e. laundry care and surface care) of home care products. Due to this, the findings of the study may not be applicable to other product categories of home care or to other product categories or to other industries as each industry witnesses different consumer trends and preferences.

Thirdly, this study only identifies certain constructs to understand consumer behaviour and habits of home care products that will be impacted due to Covid-19. It doesn't determine the weight of each variable or the most affected and least affected variable out of the five constructs tested.

There are several recommendations for further studies. Firstly, it is advisable to employa sampling technique which has lower probability of biasness. It also might give a more accurate representation of the population and hence better results.

Additionally, the research focuses only on two categories of Home Care products. Further research can also focus on different categories of home care products or on different product segments like personal care, food & beverages, etc. Such studies would further strengthen the understanding of impact of Covid-19 on other industries and hence consumer behaviour & habits in general.

Forthcoming research should also make sure to include a diverse group of respondents from different age groups in order to capture a representative sentiment of the Indian population. This would allow better evaluation of results and maybe on more parameters than listed here.

A comparative analysis can also be undertaken to study consumer behaviour of respondents from two different countries or for two different product categories. This would further help in identifying model relationships. Lastly, research can also be done to understand the supply side disruptions and the changing face of retail. Manufacturers and retailers may have to take certain protective measures for packaging. Disruptions in global supply chain may force the retailers to depend more on local products. Consumers too might trust local products more. Hence, consumer perception regarding the origin of goods can also be studied in further research.

CHAPTER-7 CONCLUSION

People will undoubtedly develop a more stringent and attentive approach to cleaning now as compared to pre Covid-19 period. Personal well-being, mental well-being and physical health have become paramount for consumers. This has largely uplifted the home care segment, especially laundry care and surface care. This has not only significantly increased the consumption of household cleaners but has also aggravated demand for proven and powerful products that have strong germ killing properties and can give protection against spread of infectious diseases.

The study has revealed that all the five constructs tested have an influence on the consumer behaviour and their habit formation. Due to coronavirus, people are more concerned about the efficacy of products. The respondents have also shown inclination towards product upgradation. Although, respondents have been neutral towards brand loyalty, nevertheless the study has made it evident that forthcoming strategies of the firms in home care business should be focused on all five of the aforementioned constructs. The study further gives enough evidence regarding permanent change in habit of the consumers and also about their increased importance to quality and assurance claims of the laundry care and surface care products.

Various studies suggest that consumers will be cautious about their purchasing decisions even after the end of the pandemic. The loss of financial security as a result of increasing unemployment is expected to shift consumer spending from discretionary to rational for a while even after the end of the pandemic. Consumers are expected to be thriftier in spending as they will re-evaluate their needs and priorities. Loss of investment in businesses will further attenuate this situation by bleak prospects of income growth which will in-turn impact the consumer spending confidence severely.

Brands must strategize keeping in mind long term implications and not short term consequences arising out of Covid-19. With demand for increased product efficacy, products with long lasting cleaning actions and that make cleaning process less time consuming are expected to appeal to a wider consumer base.

It is also suggested that lower disposable income will induce stress and anxiety among people. Household brands have another opportunity here to invoke serenity and calmness. Inculcation of aromatherapy in cleaning products can help alleviate stress and worry in consumers, thereby helping them to maintain good personal and mental well-being.

The study has revealed a positive outlook of consumers towards online channel for purchase of products. This represents greater opportunity for brands to capitalize on the growing online community by optimizing their online channels. This would also help them in reaching out to consumers who are new to online shopping especially for home care products segment. This would require brands to increase digital consumer engagement, cashless payments and direct to consumer services. In order to better serve their consumers, brands should look for collaborative partnerships with other companies to adapt to the changing habits of consumers. This will not only ensure last mile delivery of products and service but is also less capital intensive.Further, as more and more consumers switch to online channels for purchase of laundry care and surface care products, brands should not only optimize packaging of these products but also launch concentrated solutions so as to aid safe shipping.

A Nielsen study suggests value of a product as the top ranked reason for consumers switching from one brand to another. This is closely followed by quality of the product. However, the recent shift in perception of consumers owing to Covid-19, quality assurances may replace value derived from a purchase, especially in the chosen product categories. This is because of increased emphasis on protection against disease causing germs and bacteria. This may further imply low price sensitivity for these product categories. Thus, brands should capitalizeon this opportunity by bringing modifications in their way of communication to consumers. Quality claims and not price or value should be used as a lever in communication. Furthermore, brands should adopt a more transparent approach by highlighting measures that have been adopted for safe transfer of products. This would enhance loyalty and also increase consumer engagement with the product and brand (Leggett, 2020).

The study has further revealed that consumers are not likely to stick to stockpiling habits as observed in the beginning of lockdown. Respondents have shown neutral behaviour towards persistence of its habit. However, it is expected that the consumer basket size will increase as a result of fewer shopping trips in an attempt to avoid crowded places with multiple touch points.

Thus, it can be concluded that Covid-19 will change consumer habits forever. Home care products are most likely to see increased consumption. Consumers will definitely seek more assurances that the goods are risk-free and highly effective in terms of safety standards, especially with regard to cleaning products. In short term, consumers would demand safety information regarding not only the products but also supply chain. This would also help in building loyalty amongst consumers. However, in the long term, depending upon the impact the pandemic may have on the behaviour and habits of consumers, it may lead to consumers rethinking about how they evaluate their purchases and the key factors that drive their purchase decision. Brands would have to be quick and agile in their decision making and would also have to constantly bring better offerings in the market for the consumers. Similarly, timely innovations in e-commerce are likely to accelerate demand for home care products online. It might also lead to willingness of consumers to adopt sustainable and eco-friendly home care products. Therefore, brands would have to deeply monitor the consumer sentiment regarding home care products in order to accurately frame their short term and long term strategies.

Annexure A

Questionnaire

1. Name
2. Gender
3. Age
   a) 18-25 years
   b) 26-35 years
   c) 36-50 years
   d) 51 years & Above
4. Occupation
   a) Home maker
   b) Business/Self-Employed
   c) Employed
   d) Student
5. Family Size
   a) Single
   b) 2 persons
   c) 3 persons
   d) 4 persons
   e) More than 4 persons
6. How often do you buy products of these categories?
   a) Never
   b) Bi-Weekly
   c) Weekly
   d) Bi-Monthly
   e) Monthly

7. How do you pay when you buy these products?
    a) In Cash
    b) Using Digital Wallets (Paytm, PhonePe, etc.)
    c) Through Debit or Credit Card
8. Which factors do you consider while buying products of these categories?
    a) Price
    b) Product Availability
    c) Quality
    d) Packaging
    e) Fragrance
    f) Discounts & Offers
    g) Peer group
    h) Celebrity Endorsements
9. Do you keep yourself updated about the Covid-19 pandemic?
    a) Yes
    b) No
10. Please indicate the response to the following statements for Laundry Care as well as Surface Care as:
    a) Strongly Disagree
    b) Disagree
    c) Neutral
    d) Agree
    e) Strongly agree

i. I will pay more importance to product's properties & benefits

ii. I will prefer to buy products with high quality
iii. Claims such as fragrance will not influence my buying decision
iv. I will prefer products that prevent disease causing germs
v. I will prefer stocking more quantity of products than before
vi. I will buy products on need basis
vii. I will prefer safe but effective chemicals in my products
viii. I will prefer products that are safe for my family
ix. I will prefer products that are safe for human skin
x. I will switch to online channels for buying the products because of convenience
xi. I will switch to online channels to prevent human contact
xii. I will switch to online channels as it is better for collecting product information (new trends, comparison, etc)
xiii. I intend to keep purchasing the same brand as before Covid
xiv. I am willing to pay a higher price to purchase the same product
xv. I would not buy any other brand if the brand I usually buy is available

SOURCES: (crasiclecell.org, www.emerald.com, epdf.pub, euromed2019.com)

ANNEXURE B

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