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CONSUMER CHOICE AND CHOICE OVERLOAD: A DECISION MAKING PERSPECTIVE

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ABSTRACT

People choose as part of their everyday life; they choose right from the time they wake up and until the time the day is over. Marketers have always believed that more choices are better for customers and more the choice, better off the customers will be. If we go by the logic of classic economic theory, this is the ideal state for consumers. However, recent research evidence from western literature indicates towards the belief that having too many choices is not so good a thing for the consumers. Researchers in the west argue and deliberate about the negative consequences of choice and its detrimental effect on consumer decision-making. Research in the area of choice overload has revealed that too many options result in difficulty in making a purchase decision. Comparing and making a decision from and within large assortments is time consuming and involves a lot of effort and hence is not desirable. The current research does review of literature, which almost spans a period of 40 years, so as to understand choice as a concept and how people make choices. The research then discusses the phenomenon of choice overload in detail by providing both theoretical and empirical evidences. Inspired by the work of Iyengar (2000), retail boom in India and sudden influx of choices in retail, this research has tried to investigate the phenomenon of choice overload in the Indian context. Availability of variety products, alternative versions, brands result in abundance of shopper's choice. The present exploratory study, using in depth interview method, attempts to reveal the impact of the abundant choices on shopper's positive feelings, experiences and attitude in a modern trade outlet context. The study also concludes with several implications those are sure to enable retail outlets improve their marketing performance.

KEYWORDS

marketing, choice overload.

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INTRODUCTION

Marketers have always believed that more choices are better for customers and more the choice, better off the customers will be. If a customer is able to make a choice from large assortment, he or she is able to buy the product that exactly satisfies his needs and wants. In this way, marketers design products that meet needs of their customers and thus we witness increase in the number of products that are available to customers. Therefore, marketers in their objective to match preference profiles of target customers have bombarded the customers with many options and choices. In today's world, we witness a massive growth in number of categories, number of brands and options. If we go by the logic of classic economic theory, this is the ideal state for consumers. However, recent research evidence from western /US literature indicates towards the belief that having too many choices is not so good a thing for the consumers. Researchers in the west argue and deliberate about the negative consequences of choice and its detrimental effect on consumer decision-making.

Researchers have come up with many reasons to explain why too many choices in the marketplace and otherwise lead to decreased motivation or less post purchase satisfaction. Research in the area of choice overload has revealed that too many options result in difficulty in making a purchase decision. Comparing and making a decision from and within large assortments is time consuming and involves a lot of effort and hence is not desirable. People have resulted in making suboptimal decisions while making choices from amongst too many options. Even though people will make a choice, they will feel regret for the option not chosen which was almost as attractive as the one they chose, the second best alternative. Research has also reported that people are not able to justify the choices that they make from large assortments.

Today, consumers' lives and marketing world are not simple anymore. We are bombarded with choices in every aspect of our daily lives; be it the clothes we buy, the mobile phones we can use, the mobile phone services available to us, the number of TV channels we can watch, the amount of DVDs we can buy, the number of products in a hypermarket. Until very recently, Indian consumers did most of their shopping at neighborhood stores that carried a small selection of items in a few different product categories. In these local neighborhood stores (popularly known as mom and pop stores or Kirana stores) choices are few and the storekeeper acts as the filter between the shopper and the products. Thus choosing was relatively easy decision that could be made with minimal effort. However, with the advent of modern trade in India, the face of grocery shopping has completely changed. The size of retail stores has expanded, so has the number of product categories offered and the number of items in each category. Research suggests that when consumers choose from a shelf offering few alternatives, the decision process is relatively easy but when a consumer is faced with countless products, attributes and variants, finding a product that best matches one's preferences is not an easy task.

The Indian retail industry has witnessed a phenomenal transition from an unorganized sector to modern organized retail formats. According to Indian retail industry report (2018), the Indian retail sector was estimated to be \$ 672 billion in 2016. In the year 2017, organized or modern retail had a 7 percent share in the total sector while the remaining 93 percent share came from unorganized retail. The overall retail sector in India is projected to reach \$ 1.1 trillion by 2020 thereby witnessing an annual growth of 12 percent. The estimated growth rate for organized retail is 20 percent per annum while as for the unorganized retail is 10 percent per annum. The modern trade format has established a strong foothold for itself in the Indian market. Consumers who are using the MTO are on the rise. According to Nielsen Company, arrival of MTO has had an impact on small grocers of India. Since 2006, when most big retailers either entered the retail space, sales in local Kiranas have grown in the low single digits, even less than the GDP growth rate. On the other hand, MTO has grown in strong double digits, though at a much lower base. As per the Nielsen Company, modern trade outlets account for 10 percent revenue of the FMCG sector in India. The growth of MTO stood at impressive 25 percent in year 2018 as opposed to 16 percent in 2017. According to a research conducted by Firstcall Research (2018), the share of urban retail is expected to grow to 52 percent in 2019 from 49 percent in 2016.

The current research does review of literature, which almost spans a period of 40 years, so as to understand choice as a concept and how people make choices. The research then discusses the phenomenon of choice overload in detail by providing both theoretical and empirical evidences. Inspired by the work of Iyengar (2000), retail boom in India and sudden influx of choices in retail, this research has tried to investigate the phenomenon of choice overload in the Indian context. Availability of variety products, alternative versions, brands result in abundance of shopper's choice. The present exploratory study, using in depth interview method, attempts to reveal the impact of the abundant choices on shopper's positive feelings, experiences and attitude in a modern trade outlet context. The study also concludes with several implications those are sure to enable retail outlets improve their marketing performance.

REVIEW OF LITERATURE**UNDERSTANDING CONSUMER CHOICE**

A consumer choice typically consists of a set of alternatives, each described by several attributes. Options can be comparable when they belong to the same product category, say for instance choosing amongst different mobile phones. Individuals are sometimes choosing amongst alternatives not belonging to the same category, such as making a choice between buying a new car or going for a vacation; such choices are called non comparable (Bettman, Johnson, and Payne, 1991). Researchers from disciplines of psychology and economics have ascribed choice to be essentially a cognitive process, and both usually assume that the consumer knows what he or she wants. Economist lens looks at a consumer as a rational being who is capable of seeking, processing and using information in order to achieve goals for fulfillment of needs (Foxall, 2003). Rational choice theory propagates that consumers have predetermined preferences that do not depend on the options; consumers have ability to calculate which option will maximize his or her value (Bettman, Luce, Payne, 1997). This assumption, called value maximization (Simonson and Tversky, 1992), underlies the classic economic theory of the consumer. The classical theory of choice assumes that preferences are complete and information processing is costless (Dhar, 1997). The rational choice theory is argued by many to be flawed and have strongly recommended bounded rationality theory (Simon, 1955). Extant research now suggests that owing to bounded rationality and problems in information processing, consumers do not have predetermined preferences, but are constructed when a choice decision is being made (Bettman, Luce, Payne, 1997). Various psychologists suggest that people do not always hold stable and clearly ordered preferences. On the contrary, most of the time, people do not know their preferences before decision-making, but they construct them on the spot during the decision process.

When faced with a few alternatives, people use compensatory choice strategies; however, when faced with multiple alternatives, they resort to non-compensatory strategies (Bettman, Johnson, Payne, 1991). Making choices is a part of everyday life of a consumer, but choosing becomes difficult due to several reasons. Bettman, Johnson and Payne (1991) have said that difficulty in choices increases: 1) when number of alternatives and attributes increase 2) when some specific attribute values are difficult to process 3) when there is a great deal of uncertainty about the values of many attributes; 4) when the number of shared attributes becomes smaller 5) when there are more attributes that are difficult to discount or trade off. According to bounded rationality theory, propounded by Simon (1955), decision makers have limitations on their abilities for processing information and mental processing capacity should be viewed as a scarce resource. Bounded rationality theory is opposing to the rational consumer view of economists, who believe consumers are extensive information processors. The perfect rational consumer theory propounds that after seeking maximum information on all the alternatives, a consumer makes tradeoffs that allow him to compute utilities for each alternative, and selects the alternative that maximizes the utility (Bettman, Payne and Johnson, 1991). The fact that humans have limited information processing capacity is ignored. Humans have limited working memory and limited computational capabilities (Simon, 1972); the amount of information a consumer may be able to process in any given amount of time is not infinite.

HUMAN ABILITIES ARE LIMITED: INFORMATION OVERLOAD

Behavioral sciences researchers have shown ample evidence of limits to the human ability to assimilate and process information at any point in time; behavior of humans might become dysfunctional after limits get surpassed (Jacoby, Speller and Berning, 1974). Researchers have found that subjecting consumers to too much information, leads them to make less accurate decisions. Jacoby et al (1974) feels that a supermarket is the typical example of information overload where a typical consumer is subjected to aisles containing hundreds of brands. Time pressure is another dimension that a typical consumer shall get subjected to in a supermarket as the purchase decision in a short duration. Empirically it was found that there is, "a positive linear relationship between amount of product information and subjective feelings of satisfaction and certainty, a negative linear relationship with confusion, and a curvilinear (information overload) relationship between amount of information and the accuracy or the "correctness" of the purchase decision. The ability, to select, correctly the "best" brand was demonstrably poorer at both low and high levels of information load compared to intermediate levels" (Jacoby et al., 1974). Mick et al (2004) also cites in his review, "it is proved that increasing the information load above a threshold led to choice processes based on simplifying rules, which produced lower quality choice outcomes relative to a normative standard". These results are of importance in the context of the present paper. In the Jacoby et al (1974) study, the information presented to consumers was varied on two main dimensions; the total number of alternatives and the number of dimensions per alternative. We are interested in both these dimensions. In another research done by Russo (1974), the findings were quite the opposite; people's confusion was due to less information and not more. He concludes that there are no detrimental effects of information overload as people take enough time to process the information and after making a decision, feel satisfied. While information overload has been of lot of interest to researchers, with initial research pioneered by Jacoby et al (1974), there is not much consensus regarding it amongst researchers.

CHOICE OVERLOAD AND CONSUMER DECISION MAKING

It has been speculated that having too many options creates an unpleasant experience that has been labeled choice overload (Iyengar & Lepper, 2000; Scheibehenne, Greifeneder, & Todd, 2010). Choosing amongst too many alternatives increases the demand on a person's cognitive resources, leading to cognitive overload (Chernev, 2003). Prior research in the fields of psychology and consumer behavior have suggested that people can get overloaded with too much choice because of the cost associated with thinking, popularly known as cognitive costs. Choosing from larger choice sets increases the cognitive costs involved in evaluating the relative attractiveness of each option so much that it can impair rational decision making (Botti and Iyengar, 2006). When subjected to a large assortment of options, consumers have to evaluate the relative attractiveness of each option, which eventually impairs rational decision making (Botti and Iyengar, 2006). Choice overload, aside from creating a cognitive constraint within people, also leads people to make suboptimal decisions especially when they have do not have pre-established preferences (Botti and Iyengar, 2006).

Choosing among many alternatives promotes subjective feelings of regret and dissatisfaction with the outcomes of the choices (Schwartz, 2000; Schwartz et al., 2002). Abundant choice creates the opportunity for making too many tradeoffs which leads to anxiety and psychological stress among consumers (Schwartz, 2004). Iyengar and Lepper (2000) suggest that although increased choice is perceived as desirable, it has also been seen that the provision of choice may lead to inhibition to make a choice or deleteriously affect a decision maker's well-being after a choice is made. Laboratory experiments and field data suggest that larger choice assortments make consumers develop a stronger preference for simpler options that can be easily understood (Iyengar & Kamenica, 2007). A person's participation decreases if his participation requires choosing from amongst large number of alternatives (Iyengar & Lepper, 2000). Selections made from larger assortments can lead to weaker preferences (Chernev, 2003). Consumers' confidence lessens when they choose from larger choice sets as compared to smaller assortments (Iyengar & Lepper, 2000; Chernev, 2003). We can conclude that when consumers are subjected to a large assortment, they become reluctant to select options they do not understand well and hence a larger choice sets induces people to prefer smaller and simpler options.

CHOICE OVERLOAD: EVIDENCES FROM LITERATURE

The concept of choice overload was first introduced by a French philosopher Jean Buridan, who theorized that when organism is faced with two equally alluring options, such as a donkey between two piles of hay, would delay making a choice (cited in Park & Jang, 2012). Miller (1944) by means of an experimental study revealed that that giving up an attractive option to obtain another attractive option might lead to mental conflict and deferring making a choice. Lewin (1951) reported in his study that choices among attractive but mutually exclusive alternatives lead to more conflict as the options become more similar. Lipowski (1970) suggested that choice conflict increases with the number of options, which in turn leads to confusion, anxiety, and an inability to choose.

More recently, Iyengar and Lepper (2000) demonstrated in a series of three experiments, that having more choices might seem quite desirable initially, but may sometimes cause harmful consequences for human motivation and satisfaction. They set up a tasting booth in an upscale grocery store, Draeger's, located in Menlo Park, California, that displayed either 6 different flavors of jam or 24 different flavors. They monitored the traffic at the tasting booth, discovering that whereas 60% of the passer by stopped to sample one of the displayed jams when there were 24 flavors, only 40% stopped when there were 6 flavors. However, comparisons of purchase behavior revealed that of the customers attracted to the jam in the extensive choice condition, only 3% purchased a jar of jam, whereas 30% of the customers who encountered the limited display bought a jar. In study 2 which conducted in a university class, it was revealed that students in an introductory college level course were more likely to write an essay for extra credit when they were provided a list of only 6 potential essay topics rather than 30. Moreover, even after having chosen to write an essay, students wrote higher quality essays if their essay topic had been picked from a smaller rather than a larger choice set. Finally, Study 3, a lab experiment, demonstrated that people reported enjoying the process of choosing a chocolate more from a display of 30 than

from a display of 6. However, despite their greater initial enjoyment in the extensive-display condition, participants proved more dissatisfied and regretful of the choices they made and were subsequently considerably less likely to choose chocolates rather than money as compensation for their participation. The results of this experiment suggest that when there are an overwhelming number of options, the subjective experience of one's chosen alternative may be less pleasurable than when there is a more limited number of alternatives. Iyengar and Lepper (2000) empirically prove that choosers in extensive-choice contexts enjoy the choice-making process more (presumably because of the opportunities it affords), but also feel more responsible for the choices they make, resulting in frustration with the choice-making process and dissatisfaction with their choices.

Consistent with the results of Iyengar and Lepper's benchmark study on choice overload, Schwartz et al. (2002) suggested that choosing amongst too many options get moderated by differences in temperament amongst different individual types.

Chok and Brozyna (2011) have extended the choice overload framework to the experiences of human services workers, employees of a nonprofit residential school serve individuals with autism and other disabilities, and often face many options concerning the type of treatment strategy that may be employed in a given case. The results revealed that participants would tend to choose the limited-options scenario more often than the single-option scenario indicating, "options are good". Secondly, the extensive-options scenario would be preferred over the limited-options scenario, but only when the number of options that it presented was slightly higher than in the limited-options scenario. Otherwise, preference for the extensive-options scenario decreased as the number of treatment options increased (can be attributed to growing search costs).

Haynes (2009) conducted a study in which participants were presented with descriptions of prizes and were told that their task was to choose one prize for which their name would be entered in a drawing. The results revealed that participants, who had more options to choose from, enjoyed the task more than those who had fewer options however they (ones with more options) found the decision to be frustrating and difficult compared to ones with limited choice. This result is consistent in findings with that of Iyengar and Lepper (2000). Also revealed in the study was that, participants with the larger option set were less satisfied with their decision than did participants given the limited option set.

Iyengar, Huberman, and Jiang (2004, cited in Botti and Iyengar, (2006) found that when availability of funds in a 401(K) plan were increased, the participation of people in the plans decreased; for every additional ten funds, the individual participation probability declined by 2%. There was 72% participation when 5 funds were included; 67.5% participation for 35 funds and only 61% participation for 56 funds. Diehl (2005, cited in Botti and Iyengar, 2006) has empirically shown that when a seller in an online context offered consumers with top 50 rather than top 10 alternatives, people chose lower quality options. People searched too much and when confronted with large assortment of low average quality options, became insufficiently selective.

Maxwell (2005) conducted a study to find the impact of number of choices on the consumers' willingness to purchase. This study demonstrated that when consumers are exposed to too many choices and when the price range is high, the consumer results in judging the price to be less fair and also is susceptible less likely to make a purchase.

Walsch & Mitchell (2005) conducted a study with 264 consumers in north Germany, which revealed that consumers who mostly experienced marketplace decision difficulty (MPDD) were mostly, older, less well-educated female consumers.

Shah and Wolford (2007) found that the percentage of participants who were motivated to buy a black pen decreased from 70% when choosing from a small assortment (8 to 14 pens) to 33% when choosing from a large assortment (16 to 24 pens).

Herrmann & Heitmann (2006) proposed that independent consumers in individualistic cultures like to have more choice, display variety-seeking behavior and emphasize on personal freedom.

Sela, Berger and Liu (2009) by means of five studies demonstrated that since choosing from larger assortments is not easy for consumers, it often makes them choose options that are easy to justify.

Park and Jang (2012), conducted a study with students planning to travel during Spring Break to two destinations, Orlando and Aca- pulco to examine the choice overload phenomenon in tourism products.

NEED OF THE STUDY

The retail-shopping scenario in India has changed dramatically in the recent years. Some years ago, Indian consumers did most of their grocery shopping at the neighborhood stores that displayed a selection of small items in a few different product categories. Shopping for household products was easier as the choice would be made between a fewer number of items such as a between a handful of detergents or a few number of biscuits. Nowadays shopping hasn't remained as simple since with the expansion of the size of retail stores, the number of product categories offered and the number of items in each category has burgeoned multifold. The amount of choice available in a typical modern trade outlet (MTO) such as Big Bazaar is astounding. A store like Big Bazaar or an upmarket store like Le Marche stocks 300 different varieties of soaps; 190 different kinds of biscuits; 220 varieties of deodorants; 4 different kinds of cornflakes with Kellogg's alone having 14 variants; olives have 8 different brands with each brand having different kinds like black olives, green olives, black pitted, spanish whole black, sliced greens, whole greens, green pitted and so on.

With the growth of modern retail in India, it is important to examine the factors that affect the consumer's shopping experience in the changing retail environment. It is pertinent to mention that although there is substantial literature on consumer motivations, expectations and shopping orientations in the Indian context, there exists a need for studying impact of choice overload on consumers in urban India.

STATEMENT OF THE PROBLEM

Keeping in line with recent research evidence from western /US literature that indicates towards the belief that having too many choices is not so good a thing for the consumers. Researchers in the west argue and deliberate about the negative consequences of choice and its detrimental effect on consumer decision-making. **Therefore, the main purpose of this paper was to understand the perception of Indian consumers towards the variety and choices that are available to them in the Indian marketplace.**

RESEARCH OBJECTIVES

The following research objectives have guided this research:

1. To gather expert opinion about retail boom in India and how it has impacted the shopping behavior of people
2. To identify expert opinion about the existence of choice overload phenomenon in organized retail
3. To understand consumer grocery shopping experience in general and in MTO setting in particular
4. To examine the impact of the abundant choices on shopper's, experiences on shopping attitude in a MTO context.

RESEARCH METHODOLOGY

The study is exploratory in nature and attempts to develop understanding about the impact of abundant choices on an Indian shopper. It also allows us to develop hypotheses that can extend the body of knowledge in the area of choice and choice overload. In this study ten expert interviews were conducted each of which lasted for around 60 to 90 minutes. A semi structured discussion guide was prepared using the literature on choices and choice overload and Indian retail scenario. The experts were chosen based on the judgments of the researcher as most valuable recommendations were sought that could guide the development of the present paper. Thirty in depth interviews were also conducted with consumers all of who were females. All the respondents were raised and educated in New Delhi, India. Some of the respondents are presently working while a few are full time homemakers. They reported that they do their grocery shopping themselves and they were chosen to get varied and range of opinions regarding shopping and choices. They were chosen on basis of the convenience of the researcher. A fully structured discussion guide was prepared which was fine-tuned with help of excerpts from the expert interviews.

The author of the paper conducted all the interviews. Respondents were given a description of the study and were asked to fill a personal information sheet requesting demographic information. The author conducted the main interviews in the form of a dialogue and all the interviews were recorded. While a structured

discussion guide was used during the interviews, many new probing questions were used, as deemed necessary, for further explanation and examples that added breadth and depth to their answers. Using the procedure advocated in qualitative research, all applicable comments for each research question were selected and grouped into “themes” that reflected the comments’ underlying meaning.

RESULTS & DISCUSSION

The expert interviews revealed some interesting insights with respect to the organized retail shopping in India. According to them, consumer-shopping experience has become pleasurable and less mundane with the advent of organized retail formats. Ten years back when the modern trade started in India, it had a wow factor associated with it and people were apprehensive. However, with time and with the level of exposure and income rising amongst Indian shoppers, people have become not only used to shopping in a MTO but all the more demanding. MTO also works for shoppers if there is locational proximity as they will always do a mental cost benefit analysis and hence choose the place of shopping. Also with people shopping at MTO’s the amount of excessive and impulse buying has increased. MTO’s are mainly used by shoppers for their monthly planned shopping whereas the regular top ups are done at the nearby kirana stores. In Indian market both formats, that is MTO and Kirana stores co-exist for the shopper. People in India are used to the personal touch and trust that they have on the neighborhood store and MTO’s can never replace that. Brand conscious and price conscious consumers can choose easily amongst a vast array of options. Customers can make informed choices when they make a purchase decision and do so with ease and comfort. Shoppers these days are aware and choosing is not really very difficult for them. In fact providing customers with newer options and wider ranges is important to keep them excited about purchases that they make. Choices make shoppers feel good about what they buy and have sense of empowerment as they are able to choose out of so many brands. Earlier buying grocery was a mundane activity but now it allows them to exert their knowledge and feel a sense of freedom. Consumers do seek variety in the goods they buy but there should be a limit to the number of those options. As the number of variants increase in a category, the number of attributes also increase and beyond a certain point it becomes difficult for customers to differentiate amongst them. This usually tends to happen in evolved and saturated categories say for examples in shampoos or say tea. In such categories, consumers do not benefit as they stick to status quo and basics as making choice becomes difficult. However, a sense of regret or dissatisfaction usually doesn’t creep in. A sense of regret will happen only when investment is high and expectations are not met. A contrasting opinion talks about the benefits of giving consumers lots of choices. Shoppers have become aware and experimental and they feel upset if they don’t have many options available to them. They want everything under one roof and all types of branded, imported and private label products. Indians are witnessing a change in modern retail and they are enjoying this sense of change. With rising disposable incomes, they feel they have the right to exercise their choice and buying in a MTO enables them to do so.

In-depth interviews with consumers revealed varying insights when it comes to abundant choices available in a MTO setting. When asked what shopping means to consumers, they reported that shopping means fun and enjoyment for them. Women like to shop as it makes them feel good and relieves them of the stress of their daily lives. It gives them happiness, satisfaction and feel good factor. It was pointed out earlier that close proximity to MTO’s is key factor in shopping from there. However, consumer DI’s revealed that while they used to shop at MTO’s earlier, they have stopped doing so. They prefer shopping at stores that are known to them for many years. These stores may not be spread over an area as big as that of a MTO, but stock all kinds of product categories and enormous number of brands. Respondents said that they have everything that they need and the format is also very similar to a MTO as they have display of products in aisles and have freedom to choose their products. The reasons revealed for the shift to buy at personally known stores was trust and personal touch. While branded products would remain of same quality across stores, a sense of distrust has even crept into them. One respondent said: *“I feel doubtful of things that I buy there; I feel they are fake and don’t trust their products”*. Another respondent said: *“I feel the MTO stocks a lot of private labels which are of low quality and I really don’t like that about them. I don’t get a good feeling at all”*.

While all of them have been exposed to shopping at MTO’s, but excessive buying seems to fill them with sense of dissatisfaction. One respondent said: *“I was a regular buyer. I stopped after 6 to 7 months as excess buying left me with bad feeling”*

Respondents reported that while they do go for grocery shopping with a list of predetermined preferences, but the preferences generally change once they make a purchase. Once they stand in front of an aisle with different brands and variants, they enjoy choosing and spotting a new brand. The opinion of salespersons is also valuable in such cases. One respondent mentioned that she completely relies on the sales person’s suggestion while making the final decision.

One of the respondent reported that changing preferences completely depends on the product category. For instance, in a category like spices or any ingredient of food, preferences are long established and no amount of choice can change them. Whereas, in case of categories such as shampoos, moisturizers, body washes, cheese’s, preferences easily change in the store.

A housewife reported enjoying the process of choosing amongst several brands and in fact wishes to change brands frequently. She reported that: *“I like to experiment and buy new brands every time I go shopping. While usually I am open to change, but if I don’t know much about the brands on display and get no on spot advice, I will buy the brand I always do.”*

It was reported that choices are welcome in most of the categories but in categories where brand choice is established, having choices may be actually unpleasant. It’s easier to spot the exact brand quickly and have fewer options. However, in categories in which respondent wants to try new things and experiment, more and more choice is welcome. In fact, it was found that having many choices make consumers glad when level of involvement with the product is high.

Almost half of the respondents claimed that they feel no sense of confusion while making a purchase decision in a store from many options. The rest of them said that if there are many options, a small amount of confusion does happen but does not last long. While confusion occurs but there is no negative feeling associated with the confusion. A respondent reported saying that: *“For categories that I like and have high involvement, I will like to have more choices and thereby I enjoy the confusion”*. This usually happened in categories where the difference in attributes was very minimal and hence led to difficulty in making a decision.

FINDINGS

Experts were interviewed regarding their views about the changing retail scene in India; the impact of organized retail on buyer’s shopping behavior; changing shopping patterns and finally the existence of choice overload in Indian grocery shopping. Respondents who do their monthly grocery shopping at MTO’s were interviewed regarding their perceptions towards grocery shopping; how it has changed over time; their shopping preferences and behaviors and finally their perception and belief towards choices available to them in a grocery shopping environment.

CONTENT ANALYSIS

Using the procedure advocated in qualitative research, all applicable comments for each research question were selected and grouped into “themes” that reflected the comments’ underlying meaning.

TABLE 1: EXPERT INTERVIEWS

Theme	Sub Theme	Statements
Impact of MTO on grocery shopping behavior	Shopping Experiences	Shopping has become a pleasurable experience for consumers There is a wow factor associated with shopping in a MTO
Impact of MTO on grocery shopping behavior	Demanding Consumers	Urban shoppers like to take advantage of discounts/schemes and offers in MTO Shoppers stress on service; they don't like long queues Time is of essence to consumers Locational proximity is a concern when they think of shopping in a MTO Consumers now have many choices in form of stores and brands, and they know it
	Both MTO's and Kirana stores coexist in India	People do their monthly planned shopping in MTO's and regular top ups from nearby Kirana stores MTO's can never replace the personal touch of Kirana stores
Impact of MTO on grocery shopping behavior	Changing Shopping Patterns	Because of MTO's people engage in impulse buying MTO's encourage excessive buying Shopping at MTO's provides shoppers especially women with feeling of "sensible and pragmatic homemaker" MTO's are also a way of launching new products and creating awareness about them
Impact of choices on customers	Positives	Choices enable consumers to make informed decisions A customer, while shopping from a huge array of options feels comfortable and empowered If the product category is not very saturated, choices are beneficial for customers
Impact of choices on customers	Negatives	If product category is very evolved and saturated, choices start becoming harmful for customers Too many options start diluting the positioning of a brand Choice can confuse a customer beyond a certain level Where too much choice is concerned, customers are not benefitting from it Choice in excess, harms both customers and manufacturers
Impact of choices on customers	Different types of customer deal differently with choices	When preferences are predetermined, choosing is easier Choosing and making a purchase decision out of too many options is easier for brand conscious, price conscious customers Customers nowadays are aware and hence enjoy making a choice
Consequences of Choice on consumers	Positives	Young and experimental shoppers enjoy having many choices Customers these days, especially young customers like to try new brand every time Choices and options keep customers excited People enjoy to exert their freedom by means of making complex decisions Having many choices, fills customers with sense of pride
Impact of Culture and Kind of market on shoppers	India is a complex and young market	India is quite young in organized retail and hence its too early to talk about choice overload Culturally, Indians want a mix of everything and also too much of everything and hence the need for choice India is a disparate market and hence preferences change too often

TABLE 2: IN DEPTH INTERVIEWS

Theme	Sub theme	Statements
Shopping	General Shopping	Shopping makes me feel younger than my age Shopping is fun and tempting Shopping makes me feel very happy Shopping gives me a sense of satisfaction I feel relaxed while shopping
Shopping	Grocery shopping	It is serious and planned It's task oriented
Shopping place preferences	Stores that are known to shoppers	Trust is an important factor in shopping and hence prefer shopping at this store from where we have been buying always We feel personal touch at this store I feel quality is much better than other stores There are many choices available to us; all kind of brand both imported and domestic. We don't feel we are missing out on any product or brand
Shopping place preferences	MTO's are not preferred places of shopping	I used to shop at an MTO; I stopped doing that I feel the products are fake and quality is inferior I stopped shopping because personal touch is missing
Shopping experience in MTO	Positives	It is very convenient to shop in a MTO MTO's are very systematic; I like that about them I feel attracted when I enter a MTO I like the fact that everything is under one roof
Shopping experience in MTO	Negatives	I feel lost in a MTO and can't spot the product I am looking for I don't like long que's and billing cycles I end up buying stuff I don't need when I shop in MTO; afterwards I feel bad and dissatisfied I feel dissatisfied with quality of goods there, for example the containers I bought there were of inferior quality
Impact of choices on shoppers' behavior and perception	Positives	I like to change brands frequently and having choices helps me do that I am open to change and hence change brands often Choosing amongst many options makes me feel good I feel glad that I can choose amongst many brands I never faced any difficulty in making a decision
Impact of choices on shoppers' behavior and perception	Negatives	At times, too many options confuse me I sometimes can't decide and defer my decision to my husband.
Impact of choices on shoppers' behavior and perception	Product category and Involvement are important factors	Whether choice is welcome or not depends on the product category In categories where brands are tried and tested, I don't like too many options as that makes my task complex In certain categories, I like to have as many options as possible Sometimes choices confuse me but if I am involved with my purchase decision, I enjoy the confusion and love making the decision

RECOMMENDATIONS / SUGGESTIONS

A lot of empirical evidences point towards the existence of choice overload phenomenon and the negative consequences of having too much choice in the marketplace and otherwise. Since all the evidences in the literature were based on experimental and other studies in the west, nothing much was known about its existence in the Indian market. In the current paper the same has been investigated in the Indian context.

Choices begin to have a detrimental effect depending on the stage of the market. Having too many options is negative for US consumers as the market has become very mature. India is going through the second phase of retail revolution and at this stage consumer are becoming demanding by the day.

Understanding how a consumer chooses faced with almost infinite choices, is of considerable importance for managers. Companies cannot simply go on making new products every day; it has been proved that consumers do not like making tradeoffs and hence may choose a brand that helps him or her avoid doing so. Decreased satisfaction or motivation due to having too much choice requires marketers to rethink their practice of providing ever-increasing assortments to choose from. Whether or not companies should keep on adding new options to the product line depends upon how saturated the product category is. Competitive advantage can only be achieved by careful planning and decision making.

While the Indian consumers is not yet feeling baffled by too many options, however there definitely exists the need to make the process of choosing attractive, easier and less confusing. Iyengar and Agrawal (2010) have offered the following alternatives for businesses to make choosing beneficial both for customers and companies:

- a) Cut the number of options.
- b) Create confidence with expert or personalized recommendations.
- c) Categorize your offerings so that consumers better understand their options.
- d) Condition consumers by gradually introducing them to more-complex choices.

CONCLUSIONS

The conclusion is written in two parts; conclusion from literature review of western/US studies and after the qualitative study using in-depth interviews was conducted with Indian experts and consumers.

Consumer preferences are affected by the context of choice (Bettman, Johnson, and Payne) and decisions made by consumers are heavily influenced by perception of the environment and understanding of the events which is very individualistic and may not always be in the process of deriving maximum utility from choices. However, it is also true that people do have stable and firm preferences for various situations or products. Various studies and their empirical evidences lead us towards one emerging thought of choice overload phenomenon. When the number of options increases, decisions become more complex, difficult and frustrating. People also become less satisfied when they have made their choice from a large choice set as opposed to smaller choice set. The evidence of choice overload does not only exist in a consumer scenario, but almost in every aspect of human life. It has been reported, that today US publishers publish twice the number of books they did some ten years back; the number of television channels are overwhelming (in India the number is 700); the number of telecom service contact options are increasing every day; the list is endless. We have more than what we can consume. So do we need to simplify? There are largely varying thoughts on this; research in economics and psychology has validated the marketers and other policy maker's initiatives for increasing choice for consumers. However, we also have more recent researcher in psychology and consumer behavior, which talks about the detrimental and adverse consequences of choice. Botti and Iyengar (2006) recommend that if the importance of product attributes is increased, the effects of information overload largely diminish. If it is known that adding an extra option shall maximize the consumer's utility, it is recommended to add options and have larger choice sets, but when products are homogenous and it is not possible to easily differentiate amongst them, choice options should be decreased. It becomes imperative for managers to suppress their desire to keep on adding options as it may not only dilute the quality of the assortment but also lead consumers to make decisions that impair their well-being. Chernev (2003) has put forth the idea of ideal point availability which is defined as the combination of attributes and attribute values describing the ideal choice alternative. It has been observed that while some consumers have a well-defined pre-established ideal point, some have to build and generate one. Consumers, who do not have an ideal point, find the choosing process more complex since they are simultaneously forming their ideal attribute combination and also searching for the option that best suits their ideal point. In such a case, they will choose the "satisficing" option, the first decent option. Chernev (2003) proposes that when consumers are choosing from large choice sets, ideal point availability or articulated preference can aid them and simplify making a choice, subsequently leading to a stronger preference for the choice made. In this case they will choose the "maximizing" one or the perfect one. On the other hand, ideal point availability leads to weaker preferences when consumers are choosing from limited choice sets. Shwartz (2004) has also argued that decreasing consumer choices can reduce shopper anxiety. These are few of the solutions that can help consumers tackle the abundance of choice options that are available and subsequently improve their welfare. Understanding how a consumer chooses faced with almost infinite choices, is also of considerable importance for managers. Companies cannot simply go on making new products every day; it has been proved that consumers do not like making tradeoffs and hence may choose a brand that helps him or her avoid doing so. Decreased satisfaction or motivation due to having too much choice requires marketers to rethink their practice of providing ever-increasing assortments to choose from. It becomes essential to mention here that, while our paper has focused on choice overload phenomenon and has provided evidences for the same, some criticism surely exists for this construct. One of the most well-known is that of Scheibehenne, Greifeneder and Todd (2010) who argue that adverse consequence of increasing choice is not valid. Their meta-analysis confirms that "more choice is better" provided that consumers have well-defined preferences prior to choice. An analysis of choice overload criticism is beyond the scope of this paper.

According to the history of retailing business, in most economies organized retailing passes through four distinct phases in its evolution cycle. During the first phase, new market players create awareness of modern formats and raise consumer expectations. In the second phase, as the market begins to develop, consumers demand modern formats, which leads to strong growth. Finally, during the final phase, retailers explore new markets as well as inorganic opportunities as growth tapers off. As per the results of this study, India is currently in the second phase. India as a market has just begun to grow and people have very recently started witnessing the huge number of choices in terms of stores and products. They have begun to enjoy seeing the market getting flooded with products, imported brands, new food items and things that they used to find only in foreign countries earlier. India currently being in the second phase of the retail evolution has domestic customers becoming more demanding with their rising standard of living and changing lifestyles.

The findings from expert interviews and consumer interviews can posit towards a preliminary understanding of the retail phenomenon and its impact on different aspects of shopper's behaviors and preferences. It is essential to mention that Indian shoppers have so far not revealed any negative or adverse feelings associated with abundant choice. Hence the results seem very much in contrast to the views of researchers in the west. Indian shoppers have shown appreciation for the retail boom that has happened in India over the last some years. They have expressed their happiness about the exponentially rising choices available to them in all forms of life, be it apparel shopping, grocery shopping, the telecom boom or the number of TV channels available to them.

LIMITATIONS

The study being primarily exploratory in nature has some limitations. The sample was restricted to female shoppers and therefore may not be accurate representative of the population of shoppers who do their shopping at MTO's. The sample of this study is not considered sufficient by the author to make any generalizations. We expect that if other shopper segments are included in the study, the research outcomes may vary to some extent, as such this study can be followed by some other studies with more representative samples to verify the results of the study. Geographically the study was restricted to Delhi and this might prove to be a limitation. While Delhi is the capital of India, not all cities share the same cultures or consumer behavior. The resources and the time available with the author are also the limitations of the study as they restricted the study in nature and scope.

SCOPE FOR FURTHER RESEARCH

The study aims to call upon academicians and scholars to conduct research in this scarcely researched area, particularly in India. Although the concept of choice overload was quickly picked up in the literature, there exist meager possible theoretical explanations about it. The results from empirical studies are mixed and

not all studies lead to one final conclusion. On one hand while western communities claim how too much choice is making them unhappier by the day, whether the same holds true in India is majorly questionable. At the end of this small exploratory study we are left with some major research questions to be answered?

1. Impact of choices on purchase decisions of Indian shoppers
2. Identification of product categories where choice is welcome or not
3. Understanding of involvement as a variable that influences impact of choice on CDM

Very little research has been conducted outside USA in this field, thus it becomes imperative to conduct more research in this area. This study was exploratory in nature, which leads to bias and compromises the validity of the study. Future research studies should be descriptive and experimental in nature and should try to incorporate a more coherent framework. It is believed that further research in this field shall prove beneficial for marketers as well as academicians.

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