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NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

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HYPOTHESIS (ES)

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RESULTS & DISCUSSION

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RECOMMENDATIONS/SUGGESTIONS

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APPENDIX/ANNEXURE

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- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

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BANIYA OR LOCALBANYA: A STUDY ON INDIAN 'GROCERY AND STAPLES' BUYING BEHAVIOUR

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FACULTY MEMBER
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ABSTRACT

Around a decade ago it was envisaged that the shopping mall culture in India would take away the customers from the local baniyas /convenient stores due to the entry of players like Bigbazaar, Hypercity, Dmart, Reliance Fresh etc. Even after a decade of existence it seems like a farfetched dream. The market gurus have again made a boastful prediction of another wave in Indian Food and Grocery Business, Online Grocery Shopping. This paper is focused on understanding the customer buying behavior of groceries and staples. The outcome of the study highlights few key parameters which are not catered by the hypermarkets. If the online grocery players are successful in addressing these parameters, it won't be a surprise if these boastful predictions become the reality of tomorrow.

KEYWORDS

customer buying behavior, online grocery stores, indian retail market.

INTRODUCTION

Groceries, staples and vegetables are the recession resistant product categories. One can avoid getting entertained by the Bhaijaans, Queens and Manjhis of the world, but there's no way one can live without toothpaste, soap and, well most important - staples and vegetables. Caught in the city's fast pace, dreary commuting and long working hours, many consumers don't have the time to buy groceries or would like to avoid the chore.

The retail market in India is expected to touch the mark of $700 Bn (approximately INR 43 lakh crore) by 2017 (Arora, 2015). Curently of the $600 Bn Indian retail industry the organised retail constitutes only 8%. The food and grocery constitute to 2.3% of the modern organised retail market (KPMG, 2014). Food and grocery constitute to 69% of the total retail market in India. Adding the above figures up one can see that the organised food and grocery market within the country is approximately equal to $2 Bn or approximately 6500 crores. This figure is less than 1 % of the total food and grocery market in India!

MARKET STATISTICS

Retail consultancy Technopak estimates online grocery business to grow at a rate of 25-30 per cent y-o-y basis in major cities of India

- India is the 6th largest grocery market in the world
- Less than 8% of grocery stores are organized corporations. The vast majority are "mom & pop" type shops that are similar to convenience stores in the US and are referred to as "kiranas"
- The online grocery market is growing at 25-30% annually in metropolitan areas and large cities
- Margins are below 10%
- 43% of the country's roads are not suitable for vehicles. Paired with checkpoints, and duty collection points that slow down traffic, infrastructure is an obstacle

Around a decade ago it was envisaged that the shopping mall culture in India would take away the customers from the local baniyas /convenient stores due to the entry of players like Bigbazaar, Hypercity, Dmart, Reliance Fresh etc. Even after a decade of existence it seems like a farfetched dream. The market gurus have again made a boastful prediction of another wave in Indian Food and Grocery Business, *Online Grocery Shopping*. This paper is focused on understanding the customer buying behavior of groceries and staples. The outcome of the study highlights few key parameters which are not catered by the hypermarkets. If the online grocery players are successful in addressing these parameters, it won't be a surprise if these boastful predictions become the reality of tomorrow.

LITERATURE REVIEW

INDIAN GROCERY MARKET

India has seen advent of organized retail sector in the last decade or so. Yet the total percentage of the organised retail in India has not yet touched the two figured percentage mark. The organised food and grocery market in India is less than 1% of the total food and grocery market and it predominantly operates in the urban India. Approximately 30% of the population of india resides in urban centers (Bank, 2014). The question is why 30% of the urban Indians are contributing to just 1% of the organised food and grocery market ? One of the key outcomes of this paper addresses the various reasons for this dawdling growth rate.

India's home-grown supermarkets account for only 2% of food and grocery sales and are struggling to make a profit. Revenues have not kept pace with rising rents. The bet made by the giant chains was that, as India becomes richer, its consumers would abandon kerbside stalls and kiranas (small family-owned shops) for air-conditioned stores with wide aisles and broad ranges. Most shoppers in India buy dairy products, vegetables and fruit either daily or every two to three days, and the traditional trade has a lock on these frequent purchases, according to research by the Boston Consulting Group (BCG). Its hold weakens a bit (and the appeal of supermarkets correspondingly tightens) on rich consumers and for less regular purchases: packaged foods; soaps, detergents and other groceries; and staples, such as rice and grains.

But in general even affluent consumers prefer traditional stores, because they are closer to home, are usually open longer and offer credit to familiar customers. Many will deliver free of charge. The retail gurus thought that *"give consumers a roomful of choice and he will change his habits",* sadly the Indian consumers have plumed in for convenience over variety (Economist, 2014).

DIGITIZATION OF GROCERY MARKETS

Technology is influencing our lives, our work, where and how we shop, dine, travel, conduct meetings, if and whenever we sleep. It's a double edged sword. On one side it makes life convinient and smooth for people whereas on the other side it also makes us freakishly addicted and dependent on it.

E-commerce market in india is espected to touch $60-70 billion by 2020. The internet users are expected to increase from 200 million in 2014 to 600 million in 2020 owing to the smart phones proliferation, greater investments in network infrastructure, expanded reach in tier II and tier III cities and lower cost of connectivity. (BCG, 2015)

Digitization of grocery shopping is one of the seven trends and provocative predictions for the year 2015 (Driscoll, 2015).

The digitally challenged Online US grocery market is less than 2% of the entire organised grocery market whereas the online UK grocery market has grown from 1.1 percent to 5.1 percent from 2003 to 2013 (Driscoll, 2015). Click and collect grocer models is a big business in UK market. This model has also been tried in Australia by Orana Mall Store (Cini, 2012).

This research tries to see how Indian consumers are reacting to the next wave in the Indian retail market, i.e. online grocery market.

VARIOUS PLAYERS IN THE INDIAN FOOD AND GROCERY MARKET

With less than 1% of the grocery market in India being organized, it is currently dominated by the hypermarket, supermarkets and convenience markets like FoodBazzar, Hypercity, and Dmart etc.

With a large customer base and increasing penetration of Internet connectivity (partly through smart phones) and growing popularity of online shopping, some entrepreneurs have seen the potential in creating e-stores for groceries. If you understand the retail market, a bit of creative thinking and excellent customer service can help you build a great business.

As a result players like BigBasket, LocalBanya, Godrej's Natures Basket, Zopnow, AaramShop, Peppertap, Tokri.com, Grocart etc are competing to eat up this thin 1% sliver of market pie. It won't be a surprise if more players enter the market by the time this paper gets published. Most of the existing retailers offer their service in metros and major urban centres.

This paper has identified four major categories of the Indian grocery market players as follows:

ORGANISED GROCERS

1. eGrocers
2. Hypermarkets

UNORGANISED GROCERS

3. Modern Mom and Pop Shops
4. Traditional Mom and Pop Shop

eGrocers and Hypermarkets are the part of organized Indian food and grocery market. The last two categories are the part of fragmented and unorganized retail sector which constitute to the 90-93 % of the industry.

There are two sub categories of the eGocers: ***Pure-play*** online grocery retailers and ***HyperLocal*** Delivery Players. Pure-play online grocery retailers are at the forefront of the boom in grocery ecommerce, which has over tripled in size by number of players year-over-year. These companies build large warehouses and distribution centers outside of major cities and own fleets of GPS-enabled vehicles in order to serve online demand. BigBasket, LocalBanya & Reliance Fresh Direct are the main players leading in this space (Arora, 2015).

Hyperlocal Delivery players provide a front-end and logistics management service for smaller chains, as well as independent grocers for a recurring monthly/annual fee or commission basis. This model has been praised due to its lack of inventory investment. Peppertap, AaramShop, Grofers are few major players in this space.

DEFINITION

- ***eGrocers:*** A company that sells and delivers daily groceries through various e commerce channels.
- ***Hypermarkets:*** All the kinds of supermarkets and departmental stores selling groceries
- ***Modern Mom and Pop Shops:*** A convenient store that has enhanced its services by accepting orders over phones, selling and delivering groceries to the customer's house.
- ***Traditional Mom and Pop Shops:*** A convenient store or vendor selling groceries and staples without any additional services.

OBJECTIVES OF THE STUDY

1. To study the ***general 'grocery and staples'*** buying behavior of urban Indians.
2. To study the ***online 'grocery and staples'*** buying behavior of urban Indians.

Following set of hypothesis were formulated to study the above objectives:

1-a) H_{1a}: There is a significant difference between the groceries and staples buying behavior of people across different age groups

1-b) H_{1b}: There is a significant difference between the groceries and staples buying behavior of people with different occupations

1-c) H_{1c}: There is a significant difference between the groceries and staples buying behavior of men and women

2-a) H_{2a}: There is a significant difference between the ratings of various aspects related to groceries and staples of people across different age groups

2-b) H_{2b}: There is a significant difference between the ratings of various aspects related to groceries and staples of people across different occupation groups

2-c) H_{2c}: There is a significant difference between the ratings of various aspects related to groceries and staples of people of men and women

RESEARCH METHODOLOGY

Type of Research: This is a descriptive research conducted to study the online 'grocery and staples' market in urban India***. Sampling Technique***: The convenience sampling technique was used for the study. ***Data Collection Tools:*** Fifty retail consumers were surveyed using a structured questionnaire (see appendix) and interview technique. ***Sample Description***: The respondents predominantly belong to three cities Mumbai, Pune and Ahmadabad. The demographic variables studied are age, gender occupation, annual family income, household members, number of children in the family. ***Data Analysis:*** The data analysis is done using frequency tabulation and one way analysis of variance.

The respondents were asked questions related to their 'grocery and staples' purchasing behavior, their preferences related to 'grocery and staples' buying places and various aspects that are important while purchasing them.

In this study the respondents were asked to rate the four types of grocery purchase places i.e. Hypermarkets, e-grocers, modern mom and pop shops and traditional mom and pop shops. The aspects related to groceries and staples selected are Quality / Freshness, Discounts, Brands, Convenience and Timely Availability. Further the respondents were asked few likert scaled statements and were asked to what extent they agreed or disagreed with them. These three inputs are analyzed across gender, age groups and occupation groups.

The small sample size, three urban centers and combining two product vategories "groceries and utilities" along with "fresh produce / vegetables and fruits" as 'groceries and staples' are few of the limitations of this study.

DATA ANALYSIS AND INTERPRETATION

A total of 50 respondents were surveyed using structured questionnaires (see appendix) and interview technique. The respondents belong to Mumbai, Pune and Ahmedabad. The demographic classification in terms of age, gender and occupation of data is presented in the chart no. 1, 2 and 3.

CHART 1

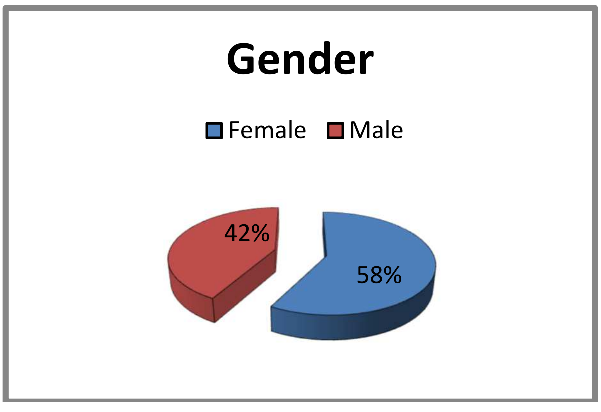


CHART 2

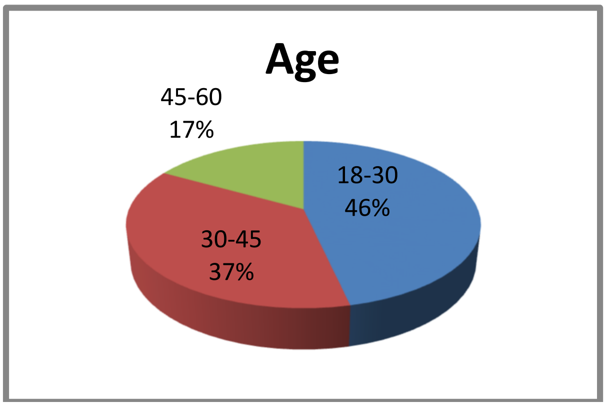
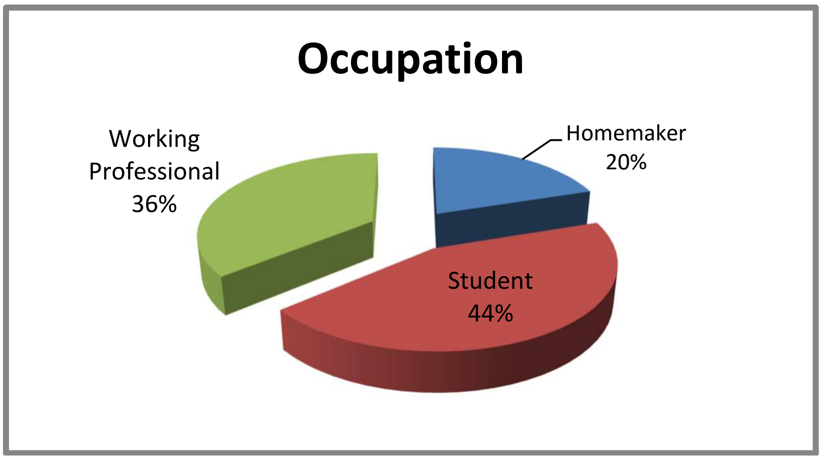


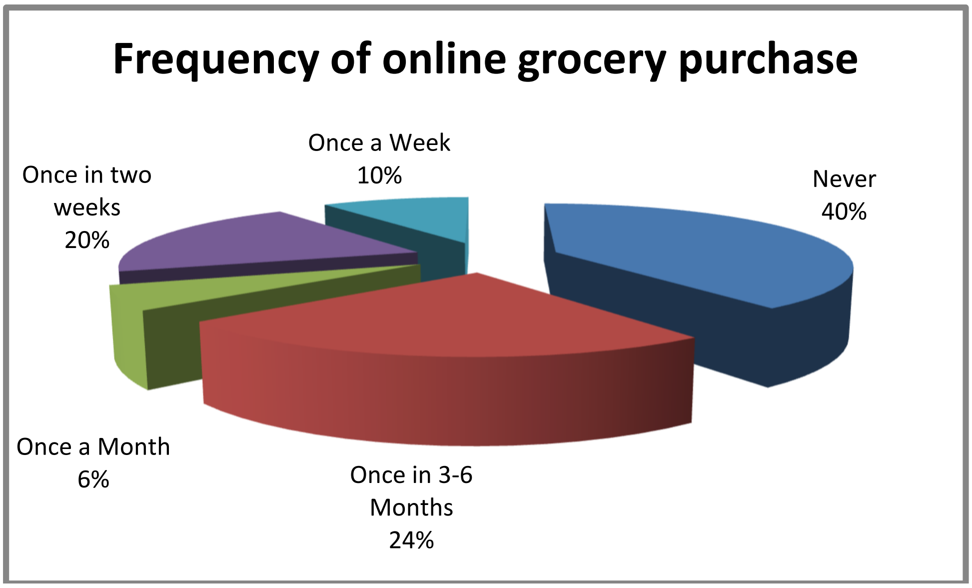
CHART 3



The respondents were asked to indicate the frequency of their online 'grocery and staples' purchase. The responses are summarized in the Chart 3. It's evident that 26% of the respondents have purchased groceries online at least once a month in last one year. Also the proportion of regular online purchasers is just 10%. It indicates that 10% of the sampled respondents are using online grocers to purchase weekly utilities like vegetables, fruits, milk, confectionaries etc.

Respondents were also asked to record unaided brand recall of various online grocers. 80% of the respondents were able to recall atleast one online grocer. Mumbai respondents recollected the players like Bigbasket, LocalBanya, natures basket whereas the Ahmedabad respondents recalled online grocers like grocart.com, relieancefreshdirect.com. This shows that there is considerable awareness about online grocers within the urban centers in the country.

CHART 4



The respondents were asked to rate the four players as a preference to purchase groceries and staples. The ratings of the respondents were subjected to one way analysis of variance across three demographic variables i.e. age, occupation and gender. **Error! Reference source not found.**Chart 4summarizes the descriptive statistics and significant values for analysis of variance across age, occupation and gender. The significant results are highlighted for the reader's convenience.

TABLE 1

Variable	Mean	Standard Deviation	ANOVA Significant Values (Age)	ANOVA Significant Values (Occupation)	ANOVA Significant Values (Gender)
Rating Local Stores / Manual Purchase	3.52	1.297	0.003	0.181	0.080
Rating Local Stores HD	3.80	1.088	0.983	0.631	0.640
Rating Hypermarkets	4.00	1.291	0.018	0.774	0.657
Rating Online Grocers	2.96	1.428	0.209	0.774	0.337

The mean ratings indicate that the online grocers is the least preferred purchase place for groceries and staples amongst the respondents. The probable reason for these lower ratings is that just 10% of the respondents are actually purchasing their groceries online on weekly basis. The most preferred purchase place turns out to be hypermarkets followed by modern mom and pop stores.

From the Table 1 one can see that age and gender are significant differentiating factors towards 'grocery and staples' purchase behavior. The data is not sufficient to conclude that occupation has caused any variance in the data.

There is a significant difference between the preference to purchase groceries and staples manually or from local kirana / convenient stores of people belonging to different age groups (level of significance $\alpha = 0.10$). Interestingly the mean ratings for this place of purchase increases with age. The younger generations have rated the manual purchase lower than the people belonging to 45 years and above. This can be good news to the online grocers that the habits of younger generations that constitutes to more than 50% of the total population in India (CIA), are different compared to the older generations in terms of groceries and staples purchase. It is easier to target the people from the age bracket of 18-30 as they aren't so inclined towards manual grocery purchasing experience.

Similarly the age group of 30-45 has shown higher preference for hypermarkets (level of significance $\alpha = 0.10$). This result suggests that the particular age group is probably interested in the discounts, variety and the entire shopping experience offered by hypermarkets. The implication for online grocers is to ensure to make their products offerings as wide and inclusive as possible.

The ratings of manual purchase differ significantly between men and women (level of significance $\alpha = 0.10$). The mean rating scored indicates that women tend to be more inclined towards manual purchase than men. This is the probable reason of why we see Mr. Shahrukh Khan boasting to be BigBasketeer. Men seem to not prefer manual purchasing and would rather have their groceries and staples delivered to their doorsteps.

The respondents were asked to rate 5 aspects related to 'grocery and staples' i.e. Quality and freshness, Discounts / Prices offered, Brands, Convenience, Timely Availability. The
Table **1** summarizes the descriptive statistics and significant values for analysis of variance across age, occupation and gender. The significant results (at level of significance α = 0.10) are highlighted for the reader's convenience.

TABLE 1

Aspects	Mean	Standard Deviation	ANOVA Significant Values (Age)	ANOVA Significant Values (Occupation)	ANOVA Significant Values (Gender)
Quality and freshness	4.72	0.640	0.669	0.250	0.001
Discounts / Prices offered	3.34	1.022	0.538	0.080	0.753
Brands	4.06	.913	0.383	0.108	0.697
Convenience	4.26	.899	0.033	0.035	0.275
Timely Availability	4.36	.827	0.277	0.033	0.021

Unanimously quality and freshness and timely availability of the groceries and staples are rated higher than other aspects. Interestingly convenience in terms of home delivery queue free purchase, purchase while commuting etc is also rated higher than discounts and brands. This is an important insight for the online grocers as they can cater to these aspects which are important to consumers.
The analysis of variance of the ratings to these aspects across different ***age*** groups shows that only the "convenience" aspect is rated significantly different. By looking at the mean scores and fisher's least significant difference (at level of significance α = 0.10) the age group 30-45 has rated this aspect significantly lower than other age groups. The business implication of this result is that the younger age groups seem to prefer convenience of home delivery, queue free and cashless transactions owing to the fact that they are more exposed to the digital age, convenience being an integral part of it. At the same time probably the older generation between 45-60 has rated convenience higher considering that it is cumbersome to lug the groceries and staples in the crowded urban areas.
The analysis of variance of the ratings to these aspects across different *occupation* groups is significant for "discounts", "convenience" and "timely availability" (at level of significance α = 0.10).
By looking at the mean scores and fisher's least significant difference (LSD significant values) it's apparent that only housewives are sensitive towards discount. Students or bachelors and working professionals have not given much of the importance to discounts. LocalBanya has recently launched their smart grocery plans which offer up to 20-30 % discounts to the customers. If any online grocer has 'homemakers' as there major customer segment then they need to device strategies to offer deep discounts to make their product offerings attractive to their customers.
Contrary to the common assumption that working professionals are pressed for time and would rather opt for convenient chores options, this research indicates that they have rated this aspect lower than students and homemakers. The new age homemakers probably don't mind convenient good quality 'grocery and staples' purchase options. Timely availability of 'grocery and staples' seem to be important only to homemakers from these sampled respondents. This result is in lines with the literature found where its proved that the customers behave differently in "want" and "need" based food items (Milkman, Rogers, & Bazerman, 2009)
The respondents were asked to certain statements and were asked to record the extent of their agreeability. Analysis of variance was run for all the statements vis-à-vis gender, age and occupation. Of all the analysis the output for the last statement "I like to choose and pick groceries and staples with my own hands" is found to be significant across occupation (significant value = 0.096). The fisher's least significant difference (LSD α = 0.063) indicate that only the homemakers were sensitive towards being able to choose and pick their groceries and staples. Again this is good news to the online grocers as the working professionals and bachelors did not seem to agree so much with that statement.

CONCLUSION
One of key outcomes of this study is that the awareness of the online grocery players is approximately 80%. Yet only about 10% of the respondents seem to be using these service providers on a regular basis. The saying seeing is believing is validated in this study. From the analysis it is evident that quality and freshness is very important to the customers. At the same time it's very critical for homemakers to see for themselves and then choose their groceries to ensure its quality. Although hypermarkets do cater to this need of choosing and picking things, it does not address the convenience concerns. When asked for the reason for not using online grocer's major reason cited by the respondents was "I like to choose and pick groceries myself".
Another important factor that could deter a person from using online grocers is timely availability of food items. Not all the meals are planned in advance, and if it's something special like biriyani/pasta/halwa/blueberry cheesecake and the ingredients are missing, it is unlikely that the order for those items would be placed online. The modern and traditional convenience stores get that edge over it.
If the online grocers can strike this balance of providing an interface to its customers to actually be able to see their stringent quality standards maybe the customers can be convinced that it's a win-win-win proposition for them in terms of quality-convenience- timely availability of their groceries and staples. Taking a cue from these outcomes studying online buying behavior of customers for each of the specific brands like localbanya, bigbasket etc and what strategies can they implement to have an edge over others can be the future scope of research.

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APPENDIX

QUESTIONNAIRE
We at ICFAI Business School, are conducting a research study on "online grocery market and its customers". We would appreciate if you could spend few of your valuable minutes to fill the below questionnaire.
The information collected below would be kept confidential and not disclosed to any third party. *Note: Term 'grocery and staples' means Atta, cereals, pulses, vegetables, fruits, home utilities etc used on daily basis.*
Questions
1. **Name: ___________________________________**
2. **Email ID:_________________________________**

3. **Mobile Number:____________________**
4. **Annual Family Income: [Tick (√) the appropriate option]**

0 – 2.5 Lacs		2.5 – 5 Lacs		5 – 10 Lacs	
10 – 15 Lacs		15 – 20 Lacs		20 Lacs above	

5. **Age: [Tick (√) the appropriate option]**

18-30		30-45	
45-60		60 and above	

6. **Gender: [Tick (√) the appropriate option]**
   - Male
   - Female
7. **Occupation: [Tick (√) the appropriate option]**

Student		Working Professional	
Homemaker		Retired Person	

8. **Number of people in household: [Tick (√) the appropriate option]**

1 - 2		3 - 5	
6 - 8		9 and above	

9. **Number of children in household: [Tick (√) the appropriate option]**

0		1	
2		3 or more	

10. **Name few online grocery stores**
    a) ___________
    b) ___________
    c) ___________
11. **Rate the following places on a scale of 1 to 5 as your preferred place to purchase groceries and staples: (A rating of "1" signifies it is least preferred and rating of "5" signifies it is most preferred)**

Place of Purchase	**1**	**2**	**3**	**4**	**5**
Local Stores (Manual Purchase)					
Local Stores (Home Delivery)					
Hypermarkets like Hypercity, BigBazaar, Dmart etc					
Online grocery stores					

12. **How do you purchase your groceries and staples**
    a) Go in the local market / hypermarket and purchase
    b) Have your maid/servant purchase it for you
    c) You place your order over phone and your local grocer delivers it to your house
    d) Order it online
13. **How often have you purchased groceries and staples from online grocers in last one year. [Tick (√) the appropriate option]**

Once a Week		Once in two weeks		Once a Month	
Once in 3-6 Months		Never			

14. **If you have ticked "never", answer the question below else skip to next question "Why have you never used any online grocer?"**
    a) Not aware of such a place to buy groceries
    b) Do not know how to purchase goods online
    c) Do not trust online transactions
    d) Have had a bad experience in the past with online purchase
    e) I like to pick and choose the groceries myself
    f) Any other ________________________________
15. **Rate the following aspects of groceries and staples on a scale of 5.(A rating of "1" signifies it is not very important and rating of "5" signifies it is very important)**

Parameter	**1**	**2**	**3**	**4**	**5**
Quality / Freshness of edible items					
Discounts / Prices offered					
Brand					
Convenience (Home Delivery, Queue free purchase, Being able to do it while commuting to or from work)					
Timely availability					

16. **Following are few statements about groceries and staples shopping, state the extent to which you agree or disagree with them**
(*Note:* SA = Strongly Agree; A = Agree; N = Neutral; DA = Disagree; SDA = Strongly Disagree)

Parameter	**SA**	**A**	**N**	**DA**	**SDA**
I enjoy buying groceries and staples					
I think buying groceries and staples is a boring job					
I don't mind carrying the heavy grocery bags					
I prefer the groceries being delivered to my doorsteps					
I like to choose and pick groceries and staples with my own hands					

*********************** **Thank You*****************************

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