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LUCKNOW ORGANIZED RETAIL - STILL IN PHASE OF STRUGGLE

FAISAL ULLAH KHAN
RESEARCH SCHOLAR
MEWAR UNIVERSITY
CHITTORGARH

ABSTRACT

There is no doubt that India's organized retail industry is on a high growth still on slow economy phases. Favorable location and demographic benefits, steady economic growth with high disposable incomes, and easy credit facility provide the necessary impulse for the growth of modern retailing formats. However, there are several challenges that continue to cause hurdle in this growth especially in Lucknow region.

KEYWORDS

Lucknow region, demographic, slow economy, impulse.

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INTRODUCTION

There is no doubt that India's organized retail industry is on a high growth still on slow economy phases. Favorable location and demographic benefits, steady economic growth with high disposable incomes, and easy credit facility provide the necessary impulse for the growth of modern retailing formats. However, there are several challenges that continue to cause hurdle in this growth especially in Lucknow region.

LITERATURE REVIEW

Kishore Biyani, (2010-2011) are thrilled to percentage the Annual Report of your corporation for the monetary yr 2010-2011. It became an eventful yr and seen inside the context of the ultimate three years, the period has been marked with the aid of remarkable challenges and interesting opportunities. The core retail commercial enterprise of your organization grew on the compounded increase fee of 31.84% during these final 3 years. The 12 months on 12 months identical-shops-income growth in lifestyle segment changed into 15.56% fee section turned into 10.31%, and in domestic segment changed into 8.32%. These increase fees are comparable with the enterprise; however, they believe that your employer is now poised to supply a great deal greater. Building an organization is similar to rearing a toddler from infancy to adulthood. As a brand new born grows up, she requires a massive quantity of nurturing and nourishment. From infancy to adolescence and from youth till she reaches young people, the kid needs attention and most importantly persistence. And then someday, the kid matures right into a young people, equipped to face on their very own, make their personal mark and make their mother and father and own family participants who took in all the hardships proud. So it is with agencies.

From a begin-up to its boom segment and until it reaches a regular-state, an organization needs disproportionate quantity of nurturing and resources. It desires to explore possibilities and possibilities, benefit expertise and information, and build an atmosphere around it to reinforce its foundation for the destiny. Organizations are like residing organisms and it's miles similarly vital to inculcate the proper subculture and values, expand symbiotic relationships with its stakeholders and recognize the arena around it. And then someday, it transforms from adolescence to youth – prepared with veins and muscle groups which could create considerable price for all stakeholders. I accept as true with that your employer is now poised to enter its youth. Most of our retail codec's have now matured. More importantly, the structures and techniques that they have constructed, the infrastructure that they've got evolved and the control bandwidth and skills they've got created are able to delivering disproportionate and worthwhile growth. From here on, our mantra is of getting' more from the identical.

With all the investments in generation, infrastructure and manpower, they agree with they've got today built an employer that is capable of handing over far more growth and productivity. And consequently they trust that the first-class of instances is ahead people. The Indian consumption tale is but to start in its full glory. In all advanced economies, shops are among the most important companies, wealth creators, employers and they are able to expand prudently and wait patiently for our flip. They thank on your attention, nurturing and staying power in supporting remodel this very particular agency from its infancy to its teenagers.

According to **Dr. S. Mani, 2011** the word 'retail' comes from French word 'tailor ting off, clip and divide' in phrases of tailoring. It became first recorded as a French noun with the means' sale in small portions' in 1433. Its literal that means for retail became to 'cut off, shred and slice. 'When goods and offerings are sold and offered to stop users, it's far termed as retail. It consists of the sale of products or merchandise from fixed vicinity, which includes a branch store, boutique, kiosk or mall, in small or person masses for direct intake with the aid of the consumer. Retail customers may be small or bulk buyers—shopping for intake for any time frame like an afternoon, week and month/quarter. Organized retail in India today holds only six in step with cent of the market percentage capability in India. It has risen from 0 to 6 in step with cent in a completely short period especially in phrases of volume but now not in phrases of price. The 'bazaar' shopping concept has retained its identification along with the present day-day buying systems that constitute an inspired fusion of street buying and community centric sports.

The retail industry in India is presently developing at a quick pace and is predicted to reach \$1300 billion through 2018 at a CAGR of 10 according to cent. As the purchaser spending have additionally long past up, it is expected to comply with this trend inside the future as properly. In the closing 4 years, the consumer spending in India climbed as much as seventy-five in step with cent. By 2013, the organized region is also predicted to develop at a CAGR of 40 per cent. According to a market research file in June 2008 titled, 'Booming Retail Sector in India,' published through RNCOS, organized retail market in India is anticipated to reach US\$50 billion via 2011. The key findings of the record are:

1. Number of buying department shops is predicted to increase at a CAGR of greater than 18.9 in line with cent from 2007 to 2015.
2. Rural marketplace is projected to dominate the retail industry panorama in India by means of 2012 with total marketplace percentage of above 50 in line with cent.
3. Driven by way of the expanding retail marketplace, the third-party logistics market is forecast to reach \$20 billion by means of 2011.
4. Apparel, in conjunction with meals and grocery, will lead organized retailing in India.

Industry professionals are expecting that the next segment of increase in the retail sector will come from the agricultural markets. By 2012 the rural retail marketplace is projected to have more than 50 in keeping with cent of the total market share. **David Roth, 2013** find us in an exquisite time. Our science and generation have advanced to the point in which what they build is handiest confined by our personal imaginations. No longer will they need to take a seat lower back and passively take delivery of the destiny. They can build it. This is why imagining and exploring the destiny is so important. To envision the destiny of retail they used a process called 'future casting'. It's a mix of social technological know-how, technical studies, economics, statistical statistics, global interviews or even a touch science faction to version what it's going to experience want to stay and keep 10 to 20 years from now. The purpose of the method is to create a practical, reality-based totally imaginative and prescient for the destiny that they are able to then go and construct. As they set approximately 'future casting' the destiny of retail, they quick saw that the experience of buying clearly hasn't changed that tons. Stretching again in history, the human revel in of shopping has remained remarkably the same. What has modified through the years is the items that fill that enjoy. This is why they observed the 'History of Retail in one hundred Objects' undertaking so charming and revealing. The history and the destiny of retail can be informed first-rate thru the items that have and could improve the shopping enjoy. To exceptional provide an explanation for the destiny of retail, they evolved and created new models and frameworks to illuminate every part of the every now and

then complicated and varied purchasing level in for the future. They broke the enjoy of retail into three sections: the face, the bones and the brain. These 3 parts make up someone's holistic enjoy. Whether it's surfing in a store or clicking via an internet site, the Face of Retail captures what they can all see when they shop. How will the bodily and visible level in of shopping develop and evolve with the advent of new technology and gadgets? Underneath the seen world lies a good sized and complicated community that enables the sector of retail. These infrastructures and deliver chains, fuelled with the aid of innovation and striving for efficiency, are the engines of the enterprise. Retail has usually had 'large records' however with increasing computational intelligence the industry turns into smarter and more responsive than ever. The Brains of Retail will open up new possibilities, enriching the revel in of customers and deepening the relationship to personnel. The future isn't always an accident. The future doesn't simply happen. The destiny isn't what it used to be. The future is constructed each day by means of the moves of human beings and organizations. 'Future Objects' supply us a glimpse into that future. Let's believe what it's going to feel like to be a patron and keep inside the future. Let's ask ourselves what form of destiny they want. Can they ask us to imagine an extensively distinctive future to what they have these days? Can they see a more wealthy, sustainable and aware tomorrow? Building on RAI's industry 'Excellence' agenda from 2013, this year's RAI-TCS expertise initiative on Retail Operations Benchmarking and Excellence Survey (ROBES) specializes in the country of multichannel retail in India. Consumers have increasingly taken to e-commerce, and retailers in India have responded via gearing up to run this rising business version in tandem with their bodily stores. RAI and TCS have looked at traits on this location to gauge the maturity of modern-day practices and to discover pleasant-in-class KPIs and processes. **Anil Rajpal, 2014** indicate the milestones a company should achieve within the transformative journey closer to becoming a clearly integrated multichannel retailer. The record considers extra than 40 Indian retail brands throughout 4 segments. It highlights the current situation, the quality practices to be pursued, and the improvement possibilities available to outlets. It ambitions to serve as a guiding. However, each task has to create new jobs immediately. Project advent and quantity of jobs generated are broadly to be had on FDI. However, many analysts are more inquisitive about quantifying projects in terms of physical belongings, such as plant and system, in a foreign country. These figures, not often recorded via institutional sources, offer beneficial insights as to how inward funding initiatives are undertaken, wherein sports, by whom and, of route, where. To map those actual investments done in India, EY used statistics from FDI Markets. This is the simplest online database monitoring pass-border Greenfield investments protecting all sectors and international locations international. It offers real-time tracking of investment initiatives and activity creation, with effective equipment to tune and profile companies making investment foreign places. The perceived attractiveness of India for overseas investors. **Jay Nibbe, 2014** define the splendor of a location as an aggregate of image, traders' confidence and the belief of a country's or an area's ability to provide the most competitive benefits for FDI. The field studies were carried out by means of the CSA Institute between July and September 2013, via cell phone interviews, based on a representative panel of 502 international decision-makers.

Business leaders have been identified and interviewed in 25 international locations. Those interviewed have been a worldwide panel of business leaders of all origins, with clear perspectives and revel in of India, comprising:

- 39% North American companies
 - 32% Western European organizations
 - 21% Asian businesses
 - 4% Northern European organizations
 - 3% Middle Eastern companies
 - 1% Central and Eastern European Companies
- Out of the total 502 interviews, 50% had been performed in India and 50% outdoor India

Discounts have usually been the most important crowd pullers in retail. Held on specific events some times a year, consumers typically look ahead to those annual events with high expectation and exhilaration. Online retailers have correctly leveraged discounting as a mainstream enterprise model. From being a miles predicted annual occasion, discounting and income have become a manner of life. As an end result, price has emerged as the biggest differentiator riding customers to save on line or in-save. Online outlets have effectively managed to wean away clients on the basis of this method by myself. According to our survey, nearly half the shoppers buy on line because of higher deals and reductions. On the alternative hand, while puzzled about why clients store on-line instead of in-shop, only motives have been determined to be specific to online shops: a) I can store 24x7 online, and b) No need to travel to a bodily store. Interestingly, all different factors may be carried out via bodily stores as properly. Thus, our findings show that the bodily save will continue to persevere because the favored and extra handy channel for purchasing for now, even in the wake of disruptors including the ones mentioned in this file. When seeking out ordinary items like milk and eggs or when searching out that ideal dress for the office gala, customers will nonetheless opt to run to the nearest keep. Having said that, shops are trying to healthy e-tailors' commercial enterprise strategies, each step of the way, if now not outdoing them altogether. A range of retailers have refuted the declare that the whole thing to be had on line is cheap. In truth, a number of on line stores have excluded product classes that don't provide an EBIDTA of more than 20%. The in-store retailer at the identical time is working on quite a number of things like the in-save appearance and feel, value delivered offerings and consumer engagement to make certain customers are in the shop and buying. Retailers are also experimenting with revolutionary advertising and merchandising campaigns especially via cellular telephones. These consist of launching shopping apps, SMS indicators in the course of sales and conversation of cut price codes or coupons. Validating this strategy, 79% of our respondents have admitted that **Rachna Nath, 2015** could be glad to obtain offers or coupons through cellular phones. For the physical store to preserve a competitive benefit, it's going to must continue to reinvent itself in line with the converting instances. With multiplied competition even in the offline space, stores need to circulate beyond the "simply transacting" business model. It is imperative that they offer clients with an enjoy that could convince them that the brand new product would trade their life. The trend of online outlets coming into the bodily area by using commencing offline shops only emphasizes how multisensory client studies make contributions immensely in constructing lasting relationships with the customer.

On the other hand, while questioned approximately why clients keep on-line rather than in-save, simplest two reasons had been discovered to be exceptional to online stores: a) I can save 24x7 on line, and b) No need to journey to a physical store. Interestingly, all other elements can be accomplished by means of physical stores as nicely. Thus, our findings show that the physical save will persevere as the preferred and handier channel for purchasing for now, even in the wake of disruptors which includes those mentioned on this record. When searching out everyday objects like milk and eggs or while searching out that ideal get dressed for the office gala, customers will nevertheless opt to run to the nearest save. Having said that, stores are attempting to suit e-tailors' commercial enterprise strategies, every step of the way, if not outdoing them altogether. A quantity of retailers has refuted the claim that the whole thing available on-line is reasonably-priced. In reality, a number of online shops have excluded product classes that do not offer an EBIDTA of greater than 20%. The in-shop store on the identical time is running on a number of factors just like the in-keep appearance and sense, cost added services and customer engagement to make sure clients are in the shop and buying. Retailers also are experimenting with modern advertising and advertising campaigns in particular through cellular telephones. These consist of launching buying apps, SMS signals at some point of sales and communication of cut price codes or coupons. Validating this strategy, 79 % of our respondents have admitted that **AT Kearney, 2015** might be happy to obtain offers or coupons through cellular telephones. For the physical save to preserve a competitive advantage, it will must preserve to reinvent itself in step with the converting instances. With expanded opposition even within the offline space, shops should pass beyond the "genuinely transacting" commercial enterprise version. It is vital that they offer customers with an experience that would persuade them that the new product would change their lifestyles. The trend of on-line outlets entering the physical area through beginning offline shops simplest emphasizes how multisensory patron stories contribute immensely in building lasting relationships with the consumer.

RESEARCH METHODOLOGY

To conduct a study one questionnaire was designed to know the perception of organized retail in Lucknow. On the basis of the questionnaire, a set of hypothesis was formulated and tested. The reliability of the five point Likert scale used in the survey questionnaire was tested for internal consistency using the reliability coefficient Cronbach's alpha. The frequency and mean of response of consumers in the Likert scale was calculated. The quantitative data collected from respondents was analyzed using the Statistical Package for Social Sciences (SPSS). Chi-square was used for statistical data analysis.

THE RESEARCH PROBLEM

The main question about the study seeks to address about the export behavior of various forms of SME in subsectors like Textiles, Machinery, Food & Agro Based Industries, Chemicals & Chemicals Products in Gujarat various business forms such as partnership, Sole proprietorship, private Ltd., others. The existing empirical results in the field that relate to the problem above are

based in a developed context (e.g. North America & Europe). As a result, understanding the export and non-export behavior of SMEs in Gujarat represents a hole in the field. Therefore, this study seeks to identify the key factors that determine the exporting behavior of SMEs in Gujarat.

It is expected that the result of this research will be to link the public more directly with companies which have production and export potential to encourage greater export involvement and export increased in the SMEs of Gujarat. The intended result was also to shed more light on the existing assumptions and behavior of private business practitioners in Gujarat.

RESEARCH OBJECTIVES

1. To understand the behavior of unorganized retail sector including customers in reference to organized retail.
2. To know the variation amongst various business structure.

RESEARCH DESIGN

The descriptive research design is more structured and formal in nature. The aim of this design is to provide more comprehensive and detailed explanation of phenomenon under the study.

SOURCES OF INFORMATION

This is preliminarily an exploratory study with descriptive components. The data for fulfilling the objectives of the study have been collected from both secondary and primary sources as drawn round below:

Primary Data: Primary research will be conducted in the Structured interviews will be conducted with the owners and senior entrepreneurs in MSME sector and other relevant stakeholders.

Secondary Data: Data available from various State and Central Govt. Departments like Industries Commissionerate, State Industries Development Corporation, Directorate General of Foreign Trade, Trade Association & Bodies, Export Promotion Councils and Academic Institutions.

SAMPLING DESIGN

The opinion of Small & medium business units is collected across Lucknow. These units are 55 respondents' sole proprietorship, 154 respondents Partnership, 189 respondents Private Ltd., other 24 respondents involved in the subsector of the manufacturing of Food & Agro based products, chemical and chemical products. The opinions of respondents are collected from various locations of Lucknow.

TOOLS AND TECHNIQUES OF RESEARCH**Data Analysis and Interpretation**

Multiple Regression was used to explain the relationship between multiple independent variables and the Response variable.

Primary data was collected by questionnaires and structured interviews to enable the testing of hypothesis.

Software Support: Statistical Package for Social Sciences (SPSS) and Microsoft Excel will be primarily used for the purpose of data analysis.

HYPOTHESIS

H0: There is no significance difference amongst the various business structures with internal factors.

RESEARCH ANALYSIS**TABLE 1: ANOVA**

HYPOTHESIS	FACTORS	F-VALUE	SIGN. VALUE	H1
H1	Owner decision influence the retail decision	1.234	0.37	REJECTED
H2	Government Incentives influencing export decision.	6.325	0.035	ACCEPTED
H3	Democratic Market affecting export initiation.	5.766	0.0001	ACCEPTED
H4	Influence of Customer on Export Decision.	6.135	0.011	ACCEPTED
H5	Foreign Market affecting export decision.	1.129	0.21	REJECTED
H6	Local Market Influence on Export Decision.	2.591	0.041	ACCEPTED

Sign. Value which is less than 0.05 which indicate that null hypothesis has to be rejected and alternate hypothesis should be accepted. Above table defined a significance difference among various types of the firms of 4 categories regarding different internal factors affect retail behavior. ANOVA shows the difference among group but Post-Hoc test can be used to understand homogeneity within groups. Post-Hoc test will derive where the differences among groups occur. Post-Hoc test suggests that three groups are evaluated than they are significantly different from one another. Partnership firms and Private Ltd. firms are significantly different than those of the other type of firms in the context of overall Parameters affecting retail development decision based on firm's experience, entrepreneurial traits influencing the local market decision, changes in foreign market affect export decision, overall customers influence the decision. Apart from these Other Firms are significantly different to one another in the context of overall entrepreneurial traits influencing the export decision, overall intermediaries influence your export decision, customers

CONCLUSION FROM STUDY**OVER ALL SCENARIO IN CITY PRESENTLY****1. REAL ESTATE PROBLEM**

The real estate costs organized retailers in India is 8-20% as in of Lucknow region this adversely affects the economics of organized retailers, especially the relatively smaller retailers. This is a result of a combination of several factors including the following:

- As the mot study done it show us that most Indian cities suffer from poor city planning that has not provided for enough commercial space especially Tier II an Tier III cities due to which high speculative prices are there in real state
- The stamp duty rates in India are among the highest in the world which is also implemented in Lucknow also with high fee for license and for other legal permission.
- Archaic laws like the Urban Land Control Ceiling and Regulation Act and the Rent Control Act complicate the usage of land and reduce transparency in transaction.

2. UNDEVELOPED OR IMPROPER MALLS

A large portion of malls has non standards developed or under construction, which are not designed keeping in mind the requirements of modern retail formats. In most cases, the mall space is sold to the highest bidder without considering the mix factor. As a result, there is a fair possibility that such malls may not become destinations of choice because of poor retailer mix. Changing the retailer mix to suit customers' requirements becomes a difficult task. As a result, such malls can fall out of favour with the customers

3. POOR AND UNDERDEVELOPED SUPPLY CHAIN

Efficiencies in supply chain will determine the success of retailers for long term. The supply chain management need updating as its infrastructure in India is, however, still underdeveloped. This is because of lack of any proper investments by the existing retailers in developing robust supply chain. In India especially in Lucknow there is a very low level of automation in supply chain systems. The development of e-retailing has been a major boost for the supply chain but still there is little real-time link between suppliers, warehouses, and retail stores for conclusive impact. This result is leading to increase in delays and shortages of materials.

4. TAXATION POLICIES

India suffers from several back lock policy and taxation hurdles. If these issues are tackling effectively, there are chances for modern retailing that it could grow significantly. Non financing scheme on retail from banks make it difficult for retail sector to grow in an appropriate way if any amount is provided that has high interest rates, which ultimately pushes up capital costs. Approximately 39-55 different licenses are required to start a retail operation. This causes considerable delay in starting a new store operation. The government has allowed only 100% FDI in retail and that too in single brand retail. Further, talks to bring in FDI in multi-brand retail have met with open hands. These factors have encouraged the entry of foreign retailers into the country, who could have otherwise significantly contributed in improving the supply chain and level of technology usage in the sector. According to Price water house Coopers India Report Case Study, October 2014, India is the world's second-largest grower of fruit and vegetables. Foreign food retailers could do a great deal to help modernize India's agricultural sector in which some 30% of produce is lost because of the lack of efficient cold chains, logistics functions and continuing inadequate

5. NON PROPER HUMAN RESOURCES

The retail industry is based upon manpower intensive. Countries with high penetration of modern retail employ 10-12% of their workforce in retailing. India has large working population but still issue of proper working staff is there. This is because of absence of vocational training facilities for the organized retail sector. Most expert in industry feel that there is a significant shortfall of resources trained in retail specific skills sets which is need on floor, this include supply chain management, merchandising, vendor management, facilities management, customer relations, and branding of the brand. This has resulted in high attrition rates and rising people expenses, hindering aggressive ramp-up of most retailers. (anjali, et. al 2013) Training and retaining good staff for the store run and retail SOP's continues to be a major challenge for companies. This is because of fact that in India, there is an increasing lack of skilled workers needed for this sector. Although universities across countries produce millions of graduates every year, who are often not immediately employable by multi-nationals because of reason that they do not have the basic and operational skills necessary for corporate management jobs. This situation is pushing wages up as demand outstrips supply. One of the fundamental problems that their populations cannot be educated or trained quickly enough to keep up the phase with growing economy. Some institutions are developing their own training facilities to fill this gap like IIM and IIT's. An example of this which can be seen in China where company has set up its own university in China. The company's CEO in China, Steve Gilman, says, —"I could say that talent is among our biggest challenges". It would contribute both learning material and additional training for teachers also. In addition, foreign retail and consumer companies also collaborate with local leading universities on specific retail training programmes. (Mc Kinsey 2006/2007) A case in point is they way Tesco handled issues related to employment in Poland

- Tesco 20,000 new jobs since it entered the Polish market in 1995.
- 40% of its staff was previously unemployed.
- 11% are graduates for whom Tesco is their first employer
- Tesco Polska's talent development programme has been so successful that it is being used in the company's operations in other countries, including China, the Czech Republic and the UK.
- Tesco offers a comprehensive training programme to help new recruits develop the necessary management skills as fast as possible. (Pricewaterhouse Coopers Poland Report Case Study, October 2006)

OPPORTUNITIES FOR ORGANIZE RETAIL IN CONTEXT WITH LUCKNOW REGION

In the past few years, Indian retail seen huge growth and many of new players had marked their presence. Retail in India emerged as one of the fastest paced industries in comparison to others. According to the FICCI-Ernst and Young 2007 report (Winning with Intelligent Supply Chains). "favorable demographics, steady economic growth, easy availability of credit, and large scale real estate developments were fuelling the growth of India's approximately USD 25 billion organized retail market". However recent recession had an impact on the Indian market. As per the Cartesian Economic Meltdown Survey 2008, almost all key industries in India have been negatively impacted by the slowdown and retail is no exception. Organized retail penetration in India, which had touch 27% by 2014 and expected to add 20% growth to present scenario (Global Retail Expansion-2015 pg 9). Retail sector is still on phase of growth, but investments made during the good time may make it difficult for retailers to declare their growth and profits. The KPMG Report, India Retail: A Time to Change Lane highlights the following;

- Although retailers in Lucknow are trying their best to convert the footfall into positive sale through constant promotional offers and deep discounts, consumers are expected to cut down on their discretionary variables which is making more time to let store to attend its Breakeven point.
- Falling sales and tough competition has led to many big size businesses to cut their expenses and meet the bottom line for survival. However, with working capital requirements and expansion capital being financed through sizeable debt, interest costs have significantly dented the bottom-line.
- According to KPMG's report there was the investment of USD 55 billion over the next 4-5 years in organize retail. However, delays in real estate development (retail) and opposition to organized retail policies has resulted in delays in investment.

This research has deal with some insights issues and challenges which would be helpful to managers of organized retail as well as owners of traditional formats, to address consumer demands better and provide services to them ensure repeat purchase. In Further the current research will help retailers in upcoming with new polices and CRM model. By this action retailer can choose the segment they want to target. Moreover, the findings will help retailers differentiate themselves such that they remain attractive to a large enough customer segment thereby remaining.

MAIN FINDINGS FROM RESEARCH

Retailer's success depends upon the retail format which determinants to their target customers. While selecting any format the retailer must consider some factors such as design of store, location, product and services they wish to provide to end user. The most important aspect is that the format should be ideal to their target demographics. The study conducted shows following conclusions –

- In India, retailing can be traced back in history by barter system, mela, hut shops, weekly markets and so on where goods are put on display by their vendors. Market saw emergence of kirana stores selling goods to consumers and providing convenience to end customer. Factors like increasing per capita spending by consumers, credit and debit cards usage, exposure of international tastes and lifestyles through live experience and by media etc. has led opening of growth for modern/organized retailing.
- Emergence of malls in India has added to the note that retail sector is flourishing. There is lot of work to be done and also find new elements that can add drivers to development in retail landscape not only in the big cities but also to small ones. With the emergence of upper and middle class consumer base; there is now lot of opportunities in tier II and III cities. This means that there is major lion share yet to be achieved in retail. A big sphere of retail market is yet to be explored.
- The Indian retail market is one of the top five retail markets in the world having economic value of US\$ 450 billion and contributing 14 to 15 percent to nation GDP. It's the second largest employer after agriculture, having employed 35 million people and expected to generate 5.5 million employments.
- Retailer's success depends upon the retail format which determinants to their target customers. While selecting any format the retailer must consider some factors such as design of store, location, product and services they wish to provide to end user. The most important aspect is that the format should be ideal to their target demographics

- retailing is going in change of form from unorganized family owned businesses to organized modern retailing. Yet for their daily needs majority of consumers make purchase from general stores, road side vendors, weekly markets, melas on special occasions. At unorganized retail shop, customer gets easy credits for their small purchases.
- The organized formats had entered into the tier-II cities and other small cities by targeting middle class people. In the form of malls and modern retailing complex. Offering shopping with entertainment. But still kiranas continue over organized and modern formats.
- Organized retailing in Lucknow capture small portion of the total retail market. As showing signs of fast market capture emerging as one of the fastest paced industries with several players entering into the game. As a matter of fact, retailing in India is gradually moving towards becoming the next boom industry.
- Due to Growth of personal disposable income there has been increased consumer spending capacity. The customer taste is changing from low price to high value with a motto of better shopping experience. With the concept of quick and easy loans, EMIs, loan through credit cards purchasing has become more feasible for Indian consumers.
- Major driver of globalization is foreign direct investments which has boost the growth of retail business and also hold accounts for over half and more than half of investment in retail sector. With high GDP growth in recent years has led to increase in consumerism and liberalization, India has turn out to be an attractive destination for FDI in retailing. However, at present India currently allows 51% FDI in single-brand retail and 100% in cash-and-carry stores that can only sell to other retailers and businesses.

SUGGESTIONS FOR ORGANIZED RETAILERS IN LUCKNOW

- In Lucknow the market has small number of organized players in retail, and is still at a developmental stage. The retail sector has seen leading Indian and foreign players who had investments in local market which has become a boom for industry at local market.
- Effective online monitoring and vigilance act is to be implemented for effective control on retail shrinkage. In basic terminology of retail "Retail shrinkage" is the variance between book and actual stock available in/at store. The major causes of retail shrinkage are"
 - employee theft
 - shoplifting
 - administrative errors
 - frauds by vendor
- Better enhancement of C.R.M. and loyalty program are need to be implemented by retailers so that and edge over selling can be added which help to enhance sales also help in creating a better relation between customer and seller rather than normal sales cycle that is procuring of goods and delivering them to customers.
- Supply chain and Distribution is an essential and integral part of retail. Retail organization need to develop a proper distribution channels and system so that best results can be obtain on regular basis (this include efficient processes and delivering the right goods to the right place at the right time.)
- proper billing system need to be implemented by organized retailers and effective steps to improve POS service deliverance at the time of peak sales times keeping in mind to reduce queing problems, cash/card related problems for billing.
- Modern stores can offer a special feature of home delivery to retain customer as being practice by local kirana stores who offer both credit sales and home delivery
- Credit scheme may be initiated by organized retails at large to increase sales potential.

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