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Books

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

Contributions to books

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

Journal and other articles

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

Conference papers

- Chandel K.S. (2009): "Ethics in Commerce Education." Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

Unpublished dissertations and theses

- Kumar S. (2006): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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Website

- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on February 17, 2011 http://epw.in/epw/user/viewabstract.jsp

CONSUMERS' PERCEPTION TOWARDS ORGANIZED AND UNORGANIZED RETAIL: A COMPARATIVE STUDY DONE IN PUNE CITY, INDIA.

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ABSTRACT

Consumers are the end beneficiary of all retail activities. No matter what type of format a retailer is using, whether organized or unorganized, it has to satisfy the consumers' needs. Keeping this in mind, an attempt has been made to examine the factors influencing the consumers to choose the retail outlet, their satisfaction level and the current loopholes in the Indian retail industry have been highlighted. The present study is purely based on the primary data and is confined to Pune City, India. Consumers shopping both at organized retail outlets and unorganized outlets were interviewed using interview schedule to collect the data. For analyzing the data, T-test, Percentage Analysis, Garrett Ranking Analysis, and Chi-square test were applied. It is found that different set of factors are responsible for drawing a customer in a retail store (organized or unorganized). Poor co-operation, poor after sales service and inconvenient location are the major problems faced by the consumers in case of organized retailing while selling expired products, unavailability of goods and inconvenient parking facilities have been ranked as the topmost difficulties in case of unorganized retail stores. Since the study is conducted on the end users, it is very beneficial for the retailers (both organized and unorganized) as they will be able to understand the psyche of consumers and can build their products and policies accordingly. The study will work as a basis for future research as well.

KEYWORDS

Organised, Unorganised, Retailing, Patronage, Satisfaction.

INTRODUCTION

The emergence of organized retail is an important characteristic of the current economic scenario in India. The organized retailing business has been growing substantially in the recent years and is on the edge of much faster growth in future. Major industrial houses like Reliance Group, Bharti Group, Pantaloon Retail India Limited, RPG Group, Tata Group and Raheja Group etc. have already entered this area and are growing day by day. Transnational corporations like Wal-Mart, Carrefour, Metro AG etc. have also jumped into the wholesale space to get a toehold in India's $400 billion annual retail market that's growing at 25%-35% a year (Bailay, 2010).

According to the ICRIER Retail Report, 2008 the total retail business in India will grow at 13% annually from US$ 322 billion in 2006-07 to US$ 590 billion in 2011-12. The unorganized retail sector is expected to grow at approximately 10% per annum with sales rising from US$ 309 billion in 2006-07 to US$ 496 billion. Organized retail, which constituted a low 4% of total retail in 2006-07, is estimated to grow at 45-50 per cent per annum and attain a 16 per cent share of total retail by 2011-12 (Mathew et al., 2008). In a nutshell, both organized and unorganized retail developments are not only going to coexist but also attain rapid and relentless growth in the future. This is apparently not a case of a zero sum game as both organized and unorganized retail will see a massive leveling up of their actions. In fact if the retail sector is left completely unorganized, it may come out as a major tailback to the economic growth.

Nevertheless, opinions are divided on the impact of the growth of organized retail in the country. It has frequently been argued that the growth of organized retailing may have an adverse impact on retailers in the unorganized sector. On the other hand, it has also been said that the growth of organized retailing will yield efficiencies in the supply chain, facilitating better access to markets to producers (including farmers and small producers) and permitting higher prices, on the one hand and, lower prices to consumers, on the other.

Much has been talked about all these issues viz. future of organized retail in India, the impact of organized retail on the unorganized retail, farmers, intermediaries, manufacturers, and even consumers. But we should not forget that consumers are the end beneficiary of all the retail activities. No matter what type of format a retailer is using, whether organized or unorganized, it has to satisfy the needs of the consumers. No retailer can ever be successful until and unless he is able to meet the perceptions and needs of the end users. Hence, it becomes really very necessary to find out the perception of consumers towards the organized and unorganized retail developments. By considering this, in the present study, an attempt is made to analyze the consumers' perception towards organized and unorganized retail developments in Pune city, India.

IMPORTANCE OF THE STUDY

In the study, factors influencing the consumers to choose the type of retail outlets, the consumers' satisfaction on the services provided by the retailer and problems faced by the consumers at various retail outlets were analyzed. The significance and benefits of the research may be listed as below:

- Since the study has been done on the end users, it will really be very beneficial for the retailers (both organized and unorganized) as they will be able to understand the psyche of consumers and can build their products and policies accordingly.
- It will be of real benefit for the unorganized retailers as they will be able to know about their strengths and weaknesses with respect to the organized retailers. They will be able to understand what consumers perceive about them and their counterpart and can frame their strategies accordingly.
- It will be a real contribution for the organized retailers as well. Since they can understand that despite of all their big money, big plans, big facilities, much bigger outlets, why they are still much behind in the race from their unorganized counterparts (organized retail makes up just 6% of India's $450-billion retail sector) (Kuncheria, 2011).
- Last but not the least; the study will work as a basis for future research as well. Hence it will be of great importance for the academicians as well as researchers.

REVIEW OF LITERATURE

1. **Paco Underhill** (1999) in his book **'Why we buy -The Science of Shopping'** brings out a key fact that most purchasing decisions are influenced and made on the shop floor itself. Various aspects like sign ages, shelf position, display space and fixtures all influence the shopper in his buying decision.
2. **Thirumoorthi, P.** (2006) studied in his research about **"A study on retailers and customer attitude towards P&G detergent powder"**, it can be concluded that the company must concentrate more on high margin to create a better performance. Importance must be given to sales promotion. The retailers must also be asked to give more displays and discounts. Thus it can be concluded that the customer and retailer attitude towards the P & G detergent powder is positive.
3. **Tamilarasan, R.** (2007) in his study "**A study on retail store service quality dimensions in selected retail stores of Chennai**", after an in depth analysis of a variety of store dimensions and service quality dimensions, reveals that all these dimensions have to be improved to earn a competitive edge and survive in the retail business in view of the changing and emerging retail scenario in India with the possible advent of the MNC's in the Indian retail market.

4. **Malliswari, M.'s** (2007) study about **"Emerging trends and strategies in Indian retailing"** indicates that the demanding ascertain Indian consumer is now sowing the seeds for an exciting retail transformation that he already started bringing in larger interest from international brands /formats. With the advent of these players, the race is on to please the Indian customer and its time for the Indian customer sit back and enjoys the hospitality of being treated like a King.
5. **Ashokan, C.** (2008) in his study **"Profile and perception of retail consumers"** analyzed the consumers' perception towards retail in Palakkad, Kerala. Visiting retail outlets has become a group activity. Most of the shoppers are influenced by as well as accompanied by colleagues, friend and relatives. Majority of the people who visit do not shop at all. The hang around meet friends, do window – shopping and spend time leisurely.
6. **Joseph Mathew *et al.*** (2008) in their **ICRIER Retail Report 'Impact of organized retailing on the unorganized sector'** found that;

- Proximity is a major comparative advantage of unorganized outlets.
- Unorganized retailers have significant competitive strengths that include consumer goodwill, credit sales, amenability to bargaining, ability to sell loose items, convenient timings, and home delivery.
- The emergence of organized retail undoubtedly gives consumers a wider choice of goods, more convenience, and a better shopping environment, among other benefits.

7. According to **Chopra, K.** (2011), as she has mentioned in her paper **"Wal-Mart: Can it succeed in India?"**, consumers in India select a store for shopping based on traveling time, range of products offered, services offered and their socio-economic background.

NEED FOR THE PRESENT STUDY
From the Literature Review, we find that there is a need to study the perceptions of consumers towards the various retail formats (organized and unorganized). What they think are the factors responsible for the retail patronage? What is their satisfaction level from the various retail developments? What are the various problems which they face at different retail stores? All these questions need to be answered.

OBJECTIVES OF THE STUDY
Based on the Literature Review and the gap found, following objectives have been framed:
1. To examine the factors influencing the consumers to choose the retail outlet.
2. To study the customers' satisfaction from the retail developments (both organized and unorganized).
3. To study the problems faced by the consumers from the organized and unorganized retail developments.

HYPOTHESIS
- **FOR RESEARCH OBJECTIVE 1.**

H0: There is no significant difference between organized and unorganized retail customers' perception of various factors influencing retail patronage.
- **FOR RESEARCH OBJECTIVE 2.**

H0: There is no significant relationship between the socio-economic characteristics of the sample respondents and their satisfaction level.

RESEARCH METHODOLOGY
- **SAMPLE DESIGN:** The present study is based on the primary data. The primary data were collected from 100 sample respondents (50 shopping at organized retail store and 50 shopping at unorganized retail store). These 100 respondents were selected by using convenience sampling technique.
- **DATA COLLECTION:** The present study is purely based on the primary data. Consumers shopping at organized retail outlets and also consumers shopping at unorganized outlets were interviewed using interview schedule to collect the data.
- **AREA AND PERIOD OF THE STUDY:** This study is confined to Pune city (Maharashtra, India). The study was conducted in the organized as well as unorganized retail stores of various prominent locations of Pune like Koregaon Park (KP), Mahatma Gandhi Road (MG Road), Fatima Nagar, Hadapsar and Lakshmi Road during the months of January-February 2011.
- **FRAMEWORK AND TOOLS FOR ANALYSIS:** Data collected through interview schedule were presented in a master table and required sub-tables were prepared. For analyzing the data, T-test, Percentage Analysis, Garrett Ranking Analysis, and Chi-square test were applied. Statistical calculations and computations were done through IBM SPSS statistical package (version 19.0).

DATA ANALYSIS AND INTERPRETATION
FACTORS RESPONSIBLE FOR RETAIL PATRONAGE
The responses from the customers shopping at organized and unorganized retail stores have been represented in Table I_1 and Table I_2 respectively.
After analyzing the data with IBM SPSS package (version 19.0), we get Table I_3, Table I_4 and Table I_5.
From Table I_5, it is obvious that p value (Sig. 2-tailed) for each factor is less than level of significance (0.05), hence the null hypothesis is rejected and we conclude that there is a significant difference between the organized and unorganized retail customers' perception of each considered factor influencing retail patronage.
For the Levene's Test for equality of variance,
H_0: Equal variance assumed
H_1: Equal variance not assumed
From Table I_4,
- For goodwill, we consider significant value for equal variances assumed since H_0 is accepted.
- For proximity, we consider significant value for equal variances not assumed since H_0 is rejected.
- For status, we consider significant value for equal variances assumed since H_0 is accepted.
- For range of merchandize, we consider significant value for equal variances assumed since H_0 is accepted.
- For shopping environment, we consider significant value for equal variances assumed since H_0 is accepted.
- For parking space, we consider significant value for equal variances assumed since H_0 is accepted.
- For billing duration, we consider significant value for equal variances not assumed since H_0 is rejected.
- For loose items, we consider significant value for equal variances not assumed since H_0 is rejected.
- For entertainment, we consider significant value for equal variances not assumed since H_0 is rejected.
- For bargain, we consider significant value for equal variances not assumed since H_0 is rejected.
- For credit availability, we consider significant value for equal variances assumed since H_0 is accepted.
- For variety of modes of payment, we consider significant value for equal variances assumed since H_0 is accepted.

CUSTOMERS' SATISFACTION FROM THE RETAIL DEVELOPMENTS
Satisfaction is a function of perceived performance and expectations. If the former falls below the later, the consumer is dissatisfied. If the former matches the later, the consumer is satisfied and if the former exceeds the later, the consumer is highly satisfied or delighted. In this study, an attempt has been made to analyze the consumers' satisfaction from the retail developments.

The socio economic characteristics of consumers play a very important role so far as their satisfaction level is concerned. Consumers' needs, wants and judgment are based on their socio-economic characteristics. In the present study, it is decided to analyze the socio-economic characteristics of sample respondents and their satisfaction level towards the organized and unorganized retail outlets.

Satisfaction level of respondents with respect to various socio-economic factors like age, gender, income, educational qualification, occupation, marital status and number of members in the family has been depicted in Table II_1, Table II_2, Table II_3, Table II_4, Table II_5, Table II_6 and TableII_7 respectively.

RELATIONSHIP BETWEEN SOCIO-ECONOMIC CHARACTERISTICS AND LEVEL OF SATISFACTION: TESTING OF HYPOTHESIS

The hypothesis was tested with the help of Chi-square test. The formula for chi-square is given below:

$$X^2 = (O-E)^2/E$$

Where O refers to Observed frequency and E refers to Expected frequency.

The results of chi-square analysis have been represented in Table III.

PROBLEMS FACED BY CUSTOMERS AT ORGANIZED AND UNORGANIZED RETAIL STORES

There are various problems faced by the customers while they shop either from organized or unorganized retail stores. In order to find out them, the problems have been categorized in three categories viz. problems from retailers and employees, in terms of product accessibility and physical appearance and the respondents are asked to assess each problem on its own significance. Each respondent is instructed to indicate the problem by giving Rank I to the most important problem, Rank II to the second most and so on.

Table IV shows the problems of customers from retailers and employees, in terms of product accessibility and physical appearance both at organized and unorganized retail stores after applying Garrett Ranking Analysis.

FINDINGS

The findings of the study can be summarized as follows:

1. Since there is significant difference between the organized and unorganized retail customers' perception towards various factors responsible for retail patronage, we may conclude that different set of factors are responsible for drawing a customer in a retail store (organized or unorganized).
2. Status, range of merchandize, shopping environment, parking space, entertainment and variety of modes of payment are the factors responsible for patronage towards an organized retail store (From TableI_1).
3. Factors like goodwill, proximity, billing duration, loose items, bargain and credit availability are responsible for attracting a customer towards an unorganized retail outlet (From TableI_2).
4. For the factors like goodwill, status, range of merchandize, shopping environment, parking space, credit availability and variety of modes of payment, significant value for equal variances assumed has been considered.
5. For the factors like proximity, billing duration, loose items, entertainment and bargain, we consider significant value for equal variances not assumed.
6. In case of organized retail services, 46.15% of respondents belonging to the age group below 30 years are highly satisfied, 26.31% of the respondents belonging to the age group of 30-50 years are less satisfied, whereas only 20% of the respondents belonging to the age group of above 50 years are highly satisfied.
7. In case of unorganized retail services, 53.84% of the respondents belonging to the age group below 30 years are less satisfied, 43.75% of the respondents belonging to the age group of 30-50 years are moderately satisfied, whereas only 9.52% of the respondents belonging to the age group of above 50 years are less satisfied.
8. 35% of females are highly satisfied while 20% of males are less satisfied from the organized retail developments. While in case of unorganized retailing, 40% of both males and females are less satisfied.
9. In case of organized retail services, 35.29% of respondents having annual income below Rs. 1, 00,000 are highly satisfied. It is also found that 23.53% of the respondents from the same group are less satisfied. While in case of unorganized retail, no respondent having income above Rs. 10, 00,000 is highly satisfied. On the contrary, 43.75% of the respondents having annual income below Rs. 1, 00,000 are highly satisfied.
10. 33.33% of the respondents with professional degree and 35.29% of respondents with college level education are highly satisfied while 60% of the respondents with school level education are less satisfied in case of organized retail services.
11. In case of unorganized retail services, 66.66% of illiterate respondents and 68.28% of respondents with school level education are highly satisfied. Whereas 46.15% of respondents with professional degree were less satisfied.
12. 45.45% professionals are highly satisfied while 40% students are less satisfied from the organized retail services. On the other hand, 50% of the Government employees are highly satisfied and 43.75% of Private employees are moderately satisfied from the unorganized retail development.
13. If we take the case of organized retail services, 42.85% of married respondents are highly satisfied while 50% of unmarried respondents are moderately satisfied. On the contrary, 53.84% of unmarried respondents are highly satisfied whereas 54.16% of married respondents are moderately satisfied.
14. 44.44% of respondents having 1-2 members in their family are highly satisfied while only 9.09% of the respondents with 2-5 members in their family are less satisfied with the organized retail developments. And in case of unorganized retail services, 45.45% of the respondents having more than 5 persons in their family are highly satisfied.
15. By applying Chi-square test, it is found that there is no significant relationship between any of the socio-economic factor and the satisfaction level of the customers in case of organized retail services. But in case of unorganized retail services, there is a significant relationship between the age of the respondents and their satisfaction level.
16. In case of organized retailing,
   - Poor cooperation is the major problem faced by the consumers from the retailers or employees followed by lack of knowledge, poor reply on enquiry, selling expired products and adulteration.
   - Poor after sales service is the key problem faced by the consumers in terms of accessibility followed by no home delivery, unavailability of goods and unavailability of branded products.
   - In terms of physical appearance, inconvenient location is the foremost difficulty which the consumers face followed by improper arrangement of goods, improper space management, Improper cleaning and inconvenient parking facility.
17. In case of unorganized retailing,
   - Selling expired products is the topmost trouble faced by the consumers from the retailers or employees followed by adulteration, lack of knowledge, poor reply on enquiry and poor cooperation.
   - In terms of accessibility, unavailability of goods is the major difficulty faced by customers followed by unavailability of branded products, no home delivery and poor after sales service.
   - In terms of physical appearance, inconvenient parking facility is the key problem which the consumers face followed by improper space management, improper arrangement of goods, improper cleaning and inconvenient location.

SUGGESTIONS

Based on the findings, following suggestions could be made both for the organized and unorganized retailers:

FOR ORGANIZED RETAILERS

1. They should try to earn goodwill.

2. They should build their outlet in major residential areas in order to make them most accessible.
3. They should try to reduce the billing duration as the customers get irritated and sometime they leave the store without buying anything.
4. They should also keep loose items as some of the customers may be willing to buy them.
5. Although bargain and credit availability is not possible in an organized retail store, they should try to adopt it to some extent.
6. They should train their employees to be cooperative with the customers as this is found to be the major problem faced by the customers in case of organized retailing.
7. They should redefine their after sales service strategies.

FOR UNORGANIZED RETAILERS

1. The unorganized retailers should keep variety of products both branded and unbranded as unavailability of goods is the major difficulty faced by customers in terms of accessibility.
2. They should introduce better shopping environment by making it clean, hygienic, and entertaining.
3. It is found that most of the respondents are suffering from the problem of inconvenient parking facility in terms of physical appearance; therefore the unorganized retailers must look for parking area near their stores.
4. They should also keep the card swapping machine in order to increase the variety of modes of payment.
5. They should cater to the needs of different age groups by keeping variety of products for each age group. They should redefine their strategies for the young generation customers to increase their satisfaction level.
6. They should have a check on the quality and expiry dates of the products as this is the major problem faced by the consumers.

CONCLUSION

In India, organized retailing is a new concept and is still evolving. Fifteen years ago, if a consumer wanted to buy bread, he has to go to the local *bania* (see Note 1) or the corner grocer guy or to the *Sahakari Bhandar* (see Note 2). But today, the scenario is totally different. He can still buy the pack of bread from the same places, but also has an option of visiting Big Bazaar, Food Land, More, Reliance Mart, Vishal Mega Mart or the neighborhood *bania* who has developed an all new self service store. Where will he go? What are the reasons for his choosing one store over the other?

Understanding the reasons for consumers choosing or patronizing one store over the other is important for both the organized and unorganized retailer. An insight into what provokes a customer to visit and patronize a store helps the retailer in strategy formulation. Based on the findings of the study, various suggestions have been made both for the organized and unorganized retailers. If they will be properly considered and executed by the retailers, preferred results could be accomplished.

NOTES

1. A TRADER OR MERCHANT BELONGING TO THE INDIAN BUSINESS CLASS.
2. CO-OPERATIVE STORE.

TABLES

TABLE I_1*: FACTORS INFLUENCING THE CONSUMERS TO CHOOSE THE RETAIL OUTLET (ORGANIZED)

Factors	Extent of Agreement					Total
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	
Goodwill	4 (8%)	7 (14%)	2 (4%)	21 (42%)	16 (32%)	50 (100%)
Proximity	7 (14%)	12 (24%)	3 (6%)	17 (34%)	11 (22%)	50 (100%)
Status	24 (48%)	14 (28%)	7 (14%)	4 (8%)	1 (2%)	50 (100%)
Range of Merchandize	25 (50%)	11 (22%)	1 (2%)	8 (16%)	5 (10%)	50 (100%)
Shopping Environment	21 (42%)	9 (18%)	6 (12%)	8 (16%)	6 (12%)	50 (100%)
Parking Space	13 (26%)	12 (24%)	11 (22%)	9 (18%)	5 (10%)	50 (100%)
Billing Duration	-	-	6 (12%)	19 (38%)	25 (50%)	50 (100%)
Loose Items	-	-	8 (16%)	14 (28%)	28 (56%)	50 (100%)
Entertainment	17 (34%)	10 (20%)	6 (12%)	9 (18%)	8 (16%)	50 (100%)
Bargain	-	-	3 (6%)	13 (26%)	34 (68%)	50 (100%)
Credit Availability	-	-	5 (10%)	16 (32%)	29 (58%)	50 (100%)
Variety of Modes of Payment	23 (46%)	19 (38%)	2 (4%)	6 (12%)	-	50 (100%)

* The numbers given in the table are responses out of a sample size of 50 respondents shopping at organized retail stores.

TABLEI_2* FACTORS INFLUENCING THE CONSUMERS TO CHOOSE THE RETAIL OUTLET (UNORGANIZED)

Factors	Extent of Agreement					Total
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	
Goodwill	21 (42%)	17 (34%)	5 (10%)	5 (10%)	2 (4%)	50 (100%)
Proximity	33 (66%)	11 (22%)	3 (6%)	3 (6%)	-	50 (100%)
Status	-	-	11 (22%)	17 (34%)	22 (44%)	50 (100%)
Range of Merchandize	4 (8%)	11 (22%)	11 (22%)	10 (20%)	14 (28%)	50 (100%)
Shopping Environment	7 (14%)	11 (22%)	3 (6%)	13 (26%)	16 (32%)	50 (100%)
Parking Space	-	8 (16%)	12 (24%)	11 (22%)	19 (38%)	50 (100%)
Billing Duration	15 (30%)	11 (22%)	9 (18%)	8 (16%)	7 (14%)	50 (100%)
Loose Items	19 (38%)	12 (24%)	8 (16%)	6 (12%)	5 (10%)	50 (100%)
Entertainment	-	-	13 (26%)	18 (36%)	19 (38%)	50 (100%)
Bargain	26 (52%)	15 (30%)	4 (8%)	5 (10%)	-	50 (100%)
Credit Availability	24 (48%)	17 (34%)	7 (14%)	2 (4%)	-	50 (100%)
Variety of Modes of Payment	-	5 (10%)	5 (10%)	18 (36%)	22 (44%)	50 (100%)

* The numbers given in the table are responses out of a sample size of 50 respondents shopping at unorganized retail stores.

TABLE I_3*: GROUP STATISTICS

Factors	Type of Retail	N	Mean	Std. Deviation	Std. Error Mean
Goodwill	organized	50	3.76	1.271	.180
	unorganized	50	2.00	1.143	.162
Proximity	organized	50	3.26	1.411	.200
	unorganized	50	1.52	.863	.122
Status	organized	50	1.88	1.062	.150
	unorganized	50	4.22	.790	.112
Range of Merchandize	organized	50	2.14	1.443	.204
	unorganized	50	3.38	1.323	.187
Shopping Environment	organized	50	2.38	1.469	.208
	unorganized	50	3.40	1.485	.210
Parking Space	organized	50	2.62	1.323	.187
	unorganized	50	3.82	1.119	.158
Billing Duration	organized	50	4.38	.697	.099
	unorganized	50	2.62	1.427	.202
Loose Items	organized	50	4.40	.756	.107
	unorganized	50	2.32	1.362	.193
Entertainment	organized	50	2.62	1.510	.214
	unorganized	50	4.12	.799	.113
Bargain	organized	50	4.62	.602	.085
	unorganized	50	1.76	.981	.139
Credit Availability	organized	50	4.48	.677	.096
	unorganized	50	1.78	.975	.138
Variety of Modes of Payment	organized	50	1.82	.983	.139
	unorganized	50	4.14	.969	.137

*After applying IBM SPSS package (version 19.0).

TABLE I_4*: INDEPENDENT SAMPLES TEST

		Levene's Test for Equality of Variance	
		F	Sig.
Goodwill	Equal variances assumed	1.012	.317
	Equal variances not assumed		
Proximity	Equal variances assumed	27.654	.000
	Equal variances not assumed		
Status	Equal variances assumed	2.309	.132
	Equal variances not assumed		
Range of merchandize	Equal variances assumed	.108	.743
	Equal variances not assumed		
Shopping Environment	Equal variances assumed	.097	.757
	Equal variances not assumed		
Parking space	Equal variances assumed	1.907	.170
	Equal variances not assumed		
Billing duration	Equal variances assumed	35.603	.000
	Equal variances not assumed		
Loose items	Equal variances assumed	19.592	.000
	Equal variances not assumed		
Entertainment	Equal variances assumed	38.332	.000
	Equal variances not assumed		
Bargain	Equal variances assumed	9.030	.003
	Equal variances not assumed		
Credit availability	Equal variances assumed	2.275	.135
	Equal variances not assumed		
Variety of modes of payment	Equal variances assumed	.000	.984
	Equal variances not assumed		

*After applying IBM SPSS package (version 19.0).

TABLE I5*: INDEPENDENT SAMPLES TEST

		t-test for Equality of Means						
		t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Diff.	95% Confidence Interval of the Difference	
							Lower	Upper
Goodwill	Equal variances assumed	7.282	98	.000	1.760	.242	1.280	2.240
	Equal variances not assumed	7.282	96.918	.000	1.760	.242	1.280	2.240
Proximity	Equal variances assumed	7.437	98	.000	1.740	.234	1.276	2.204
	Equal variances not assumed	7.437	81.135	.000	1.740	.234	1.275	2.205
Status	Equal variances assumed	-12.5	98	.000	-2.340	.187	-2.711	-1.969
	Equal variances not assumed	-12.5	90.510	.000	-2.340	.187	-2.712	-1.968
Range of merchandize	Equal variances assumed	-4.479	98	.000	-1.240	.277	-1.789	-.691
	Equal variances not assumed	-4.479	97.273	.000	-1.240	.277	-1.789	-.691
Shopping Environment	Equal variances assumed	-3.453	98	.001	-1.020	.295	-1.606	-.434
	Equal variances not assumed	-3.453	97.989	.001	-1.020	.295	-1.606	-.434
Parking space	Equal variances assumed	-4.896	98	.000	-1.200	.245	-1.686	-.714
	Equal variances not assumed	-4.896	95.378	.000	-1.200	.245	-1.687	-.713
Billing duration	Equal variances assumed	7.837	98	.000	1.760	.225	1.314	2.206
	Equal variances not assumed	7.837	71.101	.000	1.760	.225	1.312	2.208
Loose items	Equal variances assumed	9.443	98	.000	2.080	.220	1.643	2.517
	Equal variances not assumed	9.443	76.576	.000	2.080	.220	1.641	2.519
Entertainment	Equal variances assumed	-6.207	98	.000	-1.500	.242	-1.980	-1.020
	Equal variances not assumed	-6.207	74.432	.000	-1.500	.242	-1.981	-1.019
Bargain	Equal variances assumed	17.572	98	.000	2.860	.163	2.537	3.183
	Equal variances not assumed	17.572	81.370	.000	2.860	.163	2.536	3.184
Credit availability	Equal variances assumed	16.082	98	.000	2.700	.168	2.367	3.033
	Equal variances not assumed	16.082	87.361	.000	2.700	.168	2.366	3.034
Variety of modes of payment	Equal variances assumed	-11.882	98	.000	-2.320	.195	-2.707	-1.933
	Equal variances not assumed	-11.882	97.979	.000	-2.320	.195	-2.707	-1.933

*After applying IBM SPSS package (version 19.0).

TABLE II1*: AGE AND SATISFACTION LEVEL

Age	Organized				Unorganized			
	Low	Moderate	High	Total	Low	Moderate	High	Total
Below 30 yrs.	6 (23.07%)	8 (30.77%)	12 (46.15%)	26 (100%)	7 (53.84%)	5 (38.46%)	1 (7.7%)	13 (100%)
30-50 yrs.	5 (26.31%)	8 (42.1%)	6 (31.6%)	19 (100%)	5 (31.25%)	7 (43.75%)	4 (25%)	16 (100%)
Above 50 yrs.	2 (40%)	2 (40%)	1 (20%)	5 (100%)	2 (9.52%)	9 (42.86%)	10 (47.62%)	21 (100%)
Total	13 (26%)	18 (36%)	19 (38%)	50 (100%)	14 (28%)	21 (42%)	15 (30%)	50 (100%)

*The Table shows the categorization of respondents (shopping at organized and unorganized retail stores) according to their age and satisfaction level.

TABLE II2**: GENDER AND SATISFACTION LEVEL

Gender	**Organized**				**Unorganized**			
	Low	**Moderate**	**High**	**Total**	**Low**	**Moderate**	**High**	**Total**
Male	6 (20%)	13 (43.33%)	11 (36.66%)	**30 (100%)**	6 (40%)	4 (26.66%)	5 (33.33%)	**15 (100%)**
Female	5 (25%)	8 (40%)	7 (35%)	**20 (100%)**	14 (40%)	12 (34.29%)	9 (25.71%)	**35 (100%)**
Total	**11 (22%)**	**21 (42%)**	**18 (36%)**	**50 (100%)**	**20 (40%)**	**16 (32%)**	**14 (28%)**	**50 (100%)**

**The Table shows the categorization of respondents (shopping at organized and unorganized retail stores) according to their gender and satisfaction level.

TABLE II3*: INCOME AND SATISFACTION LEVEL

Annual Income	**Organized**				**Unorganized**			
	Low	**Moderate**	**High**	**Total**	**Low**	**Moderate**	**High**	**Total**
Below Rs. 1,00,000	4 (23.53%)	7 (41.17%)	6 (35.29%)	17 **(100%)**	4 (25%)	5 (31.25%)	7 (43.75%)	**16 (100%)**
Rs.1,00,000-10,00,000	7 (31.81%)	9 (40.90%)	6 (27.27%)	22 **(100%)**	7 (25.92%)	11 (40.74%)	9 (33.33%)	**27 (100%)**
Above Rs.10,00,000	2 (18.18%)	6 (54.54%)	3 (27.27%)	11 **(100%)**	2 (28.57%)	5 (71.43%)	-	**7 (100%)**
Total	**13 (26%)**	**22 (44%)**	**15 (30%)**	**50 (100%)**	**13 (26%)**	**21 (42%)**	**16 (32%)**	**50 (100%)**

*The Table shows the categorization of respondents (shopping at organized and unorganized retail stores) according to their income and satisfaction level.

TABLE II4**: EDUCATIONAL QUALIFICATION AND SATISFACTION LEVEL

Educational Qualification	Organized				Unorganized			
	Low	Moderate	High	Total	Low	Moderate	High	Total
Illiterate	1 (100%)	-	-	**1 (100%)**	-	2 (33.33%)	4 (66.66%)	**6 (100%)**
School Level	3 (60%)	1 (20%)	1 (20%)	**5 (100%)**	2 (14.28%)	3 (21.42%)	9 (68.28%)	**14 (100%)**
College Level	2 (11.76%)	9 (52.94%)	6 (35.29%)	**17 (100%)**	3 (17.64%)	8 (47.05%)	6 (35.29%)	**17 (100%)**
Professional Degree	6 (22.22%)	12 (44.44%)	9 (33.33%)	**27 (100%)**	6 (46.15%)	3 (23.08%)	4 (30.77%)	**13 (100%)**
Total	**12 (24%)**	**22 (44%)**	**16 (32%)**	**50 (100%)**	**11 (22%)**	**16 (32%)**	**23 (46%)**	**50 (100%)**

**The Table shows the categorization of respondents (shopping at organized and unorganized retail stores) according to their educational qualification and satisfaction level.

TABLE II5*: OCCUPATION AND SATISFACTION LEVEL

Occupation	Organized				Unorganized			
	Low	Moderate	High	Total	Low	Moderate	High	Total
Business People	2 (20%)	5 (50%)	3 (30%)	**10 (100%)**	1 (33.33%)	2 (66.66%)	-	**3 (100%)**
Govt. Employee	2 (22.22%)	4 (44.44%)	3 (33.33%)	**9 (100%)**	2 (20%)	3 (30%)	5 (50%)	**10 (100%)**
Private Employee	3 (20%)	7 (46.66%)	5 (33.33%)	**15 (100%)**	3 (18.75%)	7 (43.75%)	6 (37.5%)	**16 (100%)**
Professionals	1 (9.09%)	5 (45.45%)	5 (45.45%)	**11 (100%)**	2 (22.22%)	4 (44.44%)	3 (33.33%)	**9 (100%)**
Students	2 (40%)	2 (40%)	1 (20%)	**5 (100%)**	1 (8.33%)	6 (50%)	5 (41.66%)	**12 (100%)**
Total	**10 (20%)**	**23 (46%)**	**17 (34%)**	**50 (100%)**	**9 (18%)**	**22 (44%)**	**19 (38%)**	**50 (100%)**

*The Table shows the categorization of respondents (shopping at organized and unorganized retail stores) according to their occupation and satisfaction level.

TABLE II6**: MARITAL STATUS AND SATISFACTION LEVEL

Marital Status	Organized				Unorganized			
	Low	Moderate	High	Total	Low	Moderate	High	Total
Unmarried	2 (9.09%)	11 (50%)	9 (40.9%)	**22 (100%)**	4 (15.38%)	8 (30.77%)	14 (53.84%)	**26 (100%)**
Married	6 (41.43%)	10 (35.71%)	12 (42.85%)	**28 (100%)**	6 (25%)	13 (54.16%)	5 (20.83%)	**24 (100%)**
Total	**8 (16%)**	**21 (42%)**	**21 (42%)**	**50 (100%)**	**10 (20%)**	**21 (42%)**	**19 (38%)**	**50 (100%)**

**The Table shows the categorization of respondents (shopping at organized and unorganized retail stores) according to their marital status and satisfaction level.

TABLE II7*: NUMBER OF MEMBERS IN THE FAMILY AND SATISFACTION LEVEL

Members in the Family	Organized				Unorganized			
	Low	Moderate	High	Total	Low	Moderate	High	Total
1-2	4 (22.22%)	6 (33.33%)	8 (44.44%)	**18 (100%)**	2 (15.38%)	6 (46.15%)	5 (38.46%)	**13 (100%)**
2-5	2 (9.09%)	12 (54.54%)	8 (36.36%)	**22 (100%)**	7 (26.92%)	10 (38.46%)	9 (34.61%)	**26 (100%)**
Above 5	3 (30%)	3 (30%)	4 (40%)	**10 (100%)**	2 (18.18%)	4 (36.36%)	5 (45.45%)	**11 (100%)**
Total	**9 (18%)**	**21 (42%)**	**20 (40%)**	**50 (100%)**	**11 (22%)**	**20 (40%)**	**19 (38%)**	**50 (100%)**

*The Table shows the categorization of respondents (shopping at organized and unorganized retail stores) according to their family size and satisfaction level.

TABLE III: RELATIONSHIP BETWEEN SOCIO ECONOMIC CHARACTERISTICS AND SATISFACTION LEVEL- CHI-SQUARE ANALYSIS

S. No.	Socio-Economic Characteristics	Degree of Freedom	Table Value	Organized		Unorganized	
				Calculated Value	Result	Calculated Value	Result
1	Age	4	9.49	1.967	NS**	10.239	S***
2	Gender	2	5.99	0.177	NS	0.408	NS
3	Annual Income	4	9.49	1.182	NS	4.863	NS
4	Educational Qualification	6	12.59	8.225	NS	9.967	NS
5	Occupation	8	15.51	2.520	NS	3.64	NS
6	Marital Status	2	5.99	1.781	NS	5.783	NS
7	Members in The family	4	9.49	3.599	NS	1.033	NS

** **NS-** Non Significant; *****S-** Significant;
Level of Significance= 5%

TABLE IV: PROBLEMS FACED BY CUSTOMERS AT ORGANIZED AND UNORGANIZED RETAIL STORES- GARRETT RANKING ANALYSIS

Problems of Consumers		Organized			Unorganized		
		Total Score	Mean Score	Rank	Total Score	Mean Score	Rank
From Retailers/ Employees	Poor reply on enquiry	2989	59.78	III	2713	54.26	IV
	Poor co-operation	3411	68.22	I	2655	53.1	V
	Lack of knowledge	3019	60.38	II	2756	55.12	III
	Selling expired products	2865	57.3	IV	3324	66.48	I
	Adulteration	2675	53.5	V	2994	59.88	II
In terms of Accessibility	Unavailability of goods	2345	46.9	III	3235	64.7	I
	Unavailability of branded products	1898	37.96	IV	3098	61.96	II
	No home delivery	2935	58.7	II	2655	53.1	III
	Poor after sales service	3059	61.18	I	2476	49.52	IV
In terms of Physical Appearance	Inconvenient location	3645	72.9	I	2365	47.3	V
	Inconvenient parking facility	2675	53.5	V	3449	68.98	I
	Improper cleaning	2889	57.78	IV	2979	59.58	IV
	Improper arrangement of goods	3367	67.34	II	3115	62.3	III
	Improper space management	3016	60.32	III	3218	64.36	II

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