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## SATISFACTION LEVEL OF RURAL CONSUMERS TOWARDS TRADITIONAL RETAIL STORES BASED ON THEIR PURCHASING PATTERN BEHAVIOUR

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### ABSTRACT

*The Indian retail sector is highly fragmented with 97 percent of its business being run by the unorganized retailers. The sector is the largest source of employment after agriculture, and has deep penetration into rural India generating more than 10 percent of India's GDP. India like Britain, is a nation of shoppers, and it is the only country having the highest shop density in the world, with 11 outlets per 1000 people. India with 1.2 billion people of whom majority of 70 percent of population living in rural areas. The continued patronage of rural consumers hinges on how far these stores are able to satisfy them in the changing retail environment. The present study is one such attempt in the direction aiming to investigate to what extent these rural consumers are satisfied with their neighborhood kirana stores.*

### KEYWORDS

unorganised retail kirana stores, purchasing pattern variables.

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### INTRODUCTION

The Indian retail sector is highly fragmented with 97 percent of its business being run by the unorganized retailers. The sector is the largest source of employment after agriculture, and has deep penetration into rural India generating more than 10 percent of India's GDP. India like Britain, is a nation of shoppers, and it is the only country having the highest shop density in the world, with 11 outlets per 1000 people. India with 1.2 billion people of whom a majority of 70 percent of population living in rural areas. They are fed by 15 million retail outlets of whom a majority of them operating in rural India. The emergence of organised retailers is threatening the survival of traditional kirana stores by registering a CAGR of 40 percent and will increase its shares to around 20 percent in the near future. Rural markets are witnessing the penetration of these big retail outlets and changing the consumption pattern and behavior of rural consumers. Several reports including ICRIER (2008) pointed out that the homegrown traditional retail outlets have to be protected in our country not only for socio economic reasons, but also for the reason that it is the best retail model suited for India. Despite their inherent drawbacks, they are fiercely competing with organised stores and factors like convenience and location, no big retailer can match them. The rural consumers considered as the strong base of kirana stores, are now being heavily affected by the onslaught of organised retailers and noticeable changes are found among their preferences. In metros and cities the unorganised retailers are rising to the occasion and by modernizing their outlets competing with modern outlets with their strong foothold. In rural areas, it is to be seen whether these traditional kirana stores are still retaining loyal customers to their fold. The continued patronage of rural consumers hinges on how far these stores are able to satisfy them in the changing retail environment. The present study is one such attempt in the direction aiming to investigate to what extent these rural consumers are satisfied with their neighbourhood kirana stores.

### REVIEW OF LITERATURE

According to Shandilya (2014) found that the consumers who are presently purchasing from organized food retail outlets significantly prefer organized food retail outlets over unorganized food retail outlets. The decrease in level of performance may lead to consumer shift, the consumers who are presently purchasing from unorganized food retail outlets prefer organized food retail outlets over unorganized food retail outlets but the preference is not significant.

(Khare, 2014) Store related factors are considered important drivers to enhance consumer shopping experiences as they directly affect store's positive picture and also encourage store patronage behaviour (Lin, 2011).

Somasekhar G et al (2014) another study was conducted on the consumers in Chittoor. The study conducted by considering 342 shoppers who shop at both the outlets. The study revealed that Quality, one-point shopping for all your needs and price (value for money) as a reason to visit and face-inconvenient location as the major problem in visiting organized retail store in Chittoor district.

Shandilya et al (2014) organized retail sector includes various numbers of sub-sectors in it like jewellery, apparels, food etc. Study was attempted to find the consumers' preference for organized food retailing and unorganized food retailing. The study focuses on the retail attributes which are considered while selecting a retail shop by the consumers.

Tomar et al (2014) discriminate analysis is done to find out which factor (store brand image, quality of merchandise, discount and special offer, merchandise assortment, shopping convenience, and physical facilities) are relatively better in discriminating between two groups (favorable attitude-unfavorable attitude). Also, the pace of expansion of these organized stores has started to touch the tier II cities, besides metros and mini-metros.

Singh et al (2014) the retailing sector has undergone significant transformation in the past 10 years. Traditionally, retail sector had a large number of small unorganized retailers. Indian organized retailers being new in the organized retailing are less aware about the customer behavior and factors, which influence Customer Preference of organized retailing.

Y. K shirshangar (2014) concluded that customers are changing their attitude from traditional retailing to organized retailing like supermarkets, discount stores. This shows positive future opportunities for organized retail store.

Pandey et al (2015) a study was conducted to know the preference of consumers in Jalandhar towards organized retail sector. Study was conducted to assess the important factors influencing the consumers' buying decision towards organized retail stores in Jalandhar, using the direct survey method.

Kahan (2017) opined that purchasing pattern behaviour of customers greatly influence their satisfaction in traditional kirana stores.

### STATEMENT OF THE PROBLEM

Nearly 21 million people are engaged in unorganised retailing in the country. Next to agriculture, it provides largest employment to people and it accounts for 7 percent of the total workforce. The retailers in the traditional retailing are doing it not only as a profession, but it is a livelihood for more than 15 million people. These are the only stores which take care of the day to day household requirements of rural people especially the agriculture workers, seasonal workers and people in the lower-strata of the society. The general improvements in the socio-economic conditions of the rural population tempt them to try modern outlets which lead to changes in their preferences and consumption. This necessitates studies of this kind to explore what type of purchasing pattern behavior still they follow and how far they are satisfied on such aspects.

### OBJECTIVES OF THE STUDY

1. To know the current purchasing pattern behavior of rural consumers towards traditional kirana stores.

2. To measure the satisfaction level of rural consumers based on their purchasing pattern variables and also to find its association in relation to the preference of these kirana stores.
3. To offer suggestion based on the findings of the study.

## METHODOLOGY

The present study is based on both primary and secondary data. 500 rural consumers of the southern districts of Tamil Nadu were taken for the study. A well-structured interview schedule was administered for collecting data from the respondents. By using the SPSS package of 13.0 versions, the data were analysed and inferences were made.

### SAMPLING

By following the non-probability sampling method of 'convenience sampling technique', a sample of 500 rural consumers residing in the panchayat limits of southern districts of Tamil Nadu are taken for the study.

### COLLECTION OF DATA

After consulting academic experts and practitioners in the field, a well-structured interview schedule was prepared, and the same was used to collect information regarding the purchasing pattern behavior of rural consumers. 36 statements expressing their behavior were identified and responses were collected on such statements by following 5-point likert type scaling procedure.

### FRAME WORK OF ANALYSIS

The percentage analysis and chi-square test were used for analyzing the data.

### NULL HYPOTHESIS FOR THE STUDY

Ho: Purchasing pattern behavior of rural consumers is not significantly influencing their satisfaction level towards traditional kirana stores.

## LIMITATIONS OF THE STUDY

1. Nine districts of southern Tamil Nadu strands as geographical area of the study.
2. Rural consumers in the selected districts were only considered for the study.
3. Only eleven purchasing pattern behavior variables were considered for the study.

## RESULTS AND DISCUSSION

Table 1 shows the purchasing pattern behavior of respondents.

**TABLE 1: PURCHASING PATTERN BEHAVIOUR OF RESPONDENTS – CONSUMERS**

S.No	Purchasing Pattern Variables	Variables	No of Respondents	Percentage
1	Total Amount Spent on Purchases (per month)	Less than Rs.2000	301	(60.20)
		Between Rs 2000 and Rs 4000	167	(33.40)
		Above Rs 4000	32	(6.40)
2	Quantity of Purchases	Bulk	213	(42.60)
		Small Quantity	287	(57.40)
3	Day of Purchases	All days	279	(55.80)
		Holidays	221	(44.20)
4	Time of Purchases	Mornings	155	(31.00)
		Evenings	240	(48.00)
		As per convenience	105	(21.00)
5	Mode of Purchases	Personal visit	124	(24.80)
		Through family members and servants	254	(50.80)
		Other sources	122	(24.40)
6	Mode of Payment	Cash	310	(62.00)
		Credit	190	(38.00)
7	Type of Goods	Branded	86	(17.20)
		Non-branded	242	(48.40)
		Both	172	(34.40)
8	Regularity of Purchases	Regularly	96	(19.20)
		Occasionally	239	(47.80)
		Very rarely	165	(33.00)
9	Items Purchased	Grocery	134	(26.80)
		Fruits & Vegetables	139	(27.80)
		Stationary	115	(23.00)
		Others	112	(22.40)
10	Amount Spent On Onetime Purchases	Less than Rs 100	148	(29.60)
		Between Rs. 100 and Rs.200	241	(48.20)
		Above Rs.200	111	(22.20)
11	Time Spent on Purchases	Less than 15 minutes	86	(17.20)
		Between 15 minutes and 30 minutes	301	(60.20)
		Above 30 minutes	113	(22.60)

Source: Primary Data

Table 2 exhibits the highly preferred and satisfied categories of respondents and their association results based on their purchasing pattern variables.

**TABLE 2: HIGHLY PREFERRED AND SATISFIED CATEGORIES OF RESPONDENTS AND THEIR ASSOCIATION BASED ON THEIR PURCHASING PATTERN VARIABLES**

S.No	Purchasing Pattern Variables	Highly Preferred Category	Highly Satisfied Category	Low Satisfied Category
1	Total Amount Spent on Purchases (per month)	less than Rs 2000 (301) 60.1 %	Between Rs 2000 and Rs 4000 (57) 11.4%	less than Rs 2000 (56)11.2%
2	Quantity of Purchases	Small Quantity (287) 57.4 %	Small Quantity (65) 13%	Small Quantity (48) 9.6%
3	Day of Purchases	All Days (279) 55.8 %	All Days (64) 12.8%	All Days (77) 15.4%
4	Time of Purchases	Evenings (240) 48%	Evenings (48) 9.6%	Morning (45) 9%
5	Mode of Purchases	Through family and servants (254) 50.8 %	Through family and servants (48) 9.6%	Through family and servants (70) 14%
6	Mode of Payment	Cash (310) 62%	Cash (64) 12.8%	Cash (69) 13.8%
7	Type of Goods Purchased	Non-branded (242) 48.4%	Non-Branded (52) 10.4%	Non-Branded (39) 7.8%
8	Regularity of Purchases	Occasionally (239) 47.8%	Occasionally (49) 9.8%	Occasionally (39) 7.8%
9	Items Purchased	Fruits and vegetables (139) 27.8%	Fruits and vegetables (40) 8%	Stationary (37) 7.4%
10	Amount Spent More Time	Between Rs 100 and Rs 200 (241) 48.2	Between Rs 100 and Rs 200 (48) 9.6%	Between Rs 100 and Rs 200 (30) 6%
11	Time spent on Purchases	Between 15-30 minutes (301) 60.2%	Between 15-30 minutes (66) 13.2%	Between 15-30 minutes (34) 6.8%

Source: Primary Data

Table 3 shows the chi-square results on the association between purchasing pattern behavior variables and satisfaction level of respondents towards kirana stores of the study area

**TABLE 3: CHI-SQUARE RESULTS FOR PURCHASING PATTERN BEHAVIOUR VARIABLES**

S.No	Purchasing Pattern Behaviour Variables	Calculated Value	Table Value of Chi-Square	Results
1	Total Amount Spent on Purchases (per month)	36.490	9.49	Rejected
2	Quantity of Purchases	1.397	5.99	Accepted
3	Day of Purchases	20.289	5.99	Rejected
4	Time of Purchases	33.193	9.49	Rejected
5	Mode of Purchases	21.530	9.49	Rejected
6	Mode of Payment	18.125	5.99	Rejected
7	Type of Goods Purchased	3.768	9.49	Accepted
8	Regularity of Purchase	2.834	9.49	Accepted
9	Items Purchased	37.030	12.61	Rejected
10	Amount Spent More Time	12.075	9.49	Rejected
11	Time spent on purchases	20.699	9.49	Rejected

Source: Computed Data

It is evident from Tables - 2 and 3 that ‘highly satisfied’ and ‘low satisfied’ category of respondents being to the majority of purchasing pattern variables are more or less uniform indicating a mixed response o their satisfaction level towards kirana stores. It could be inferred that there was a gap in the service quality of stores while serving their customers. Further, the chi-square results revealed that except the variables, namely, quantity of purchases, type of goods purchased and regularity of purchased, the null hypothesis for the majority of remaining eight variables, were rejected, leading to conclude that all these variables are influencing the satisfaction level of consumers towards the traditional kirana stores. It could be finally inferred that the satisfaction level of rural consumer is based on their purchasing pattern behavior variables.

**SUGGESTIONS AND CONCLUSION**

The present study demonstrates that still rural consumers heavily depend on traditional kirana stores for their day to day requirements, but their level of satisfaction towards such stores differs on their purchasing behaviour. It also indicates that their satisfaction is on the decrease because of the nearby presence of organised retail stores. Unless otherwise the traditional kirana stores upgrade their service quality, they would lose their loyal customer resulting in decreasing of their sales volume and margin of profit. As the majority of local kirana stores want to stay in their business, the only option available before them is to fall in line with modern retailing trends. The small retailers are already struggling in their business and lack the needed resources for their modernization efforts. Therefore, the responsibility of protecting the sector falls on the stakeholders of this industry especially in state and financial framework and this would alone ensure the existence of these traditional stores operating in rural areas. Let us create a level playing ground for them and in turn they would satisfy and retain millions of customers in their fold.

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