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   REVIEW OF LITERATURE

   NEED/IMPORTANCE OF THE STUDY

   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   SCOPE FOR FURTHER RESEARCH

   ACKNOWLEDGMENTS

   REFERENCES

   APPENDIX/ANNEXURE

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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, Nigeria.

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

- Garg, Sambhav (2011): "Business Ethics" 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UNPUBLISHED DISSERTATIONS AND THESES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. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

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WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

COMPARATIVE STUDY OF UNORGANISED AND ORGANISED RETAIL: THE CASE OF INDIAN GROCERY MARKET AT NCR

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ABSTRACT
Consumer Store choice has been subject of frequent research in the developed market, however the Indian retail sector is highly fragmented and unorganised till last decade. Many international retailers along with Indian retailers entered in the Indian market and opening the stores across the country. The competition is intensified between unorganised and organised retailing especially in Food and Grocery (F & G) sector. Competition in the retail market is of intertype, intratype and intercategory. Researcher's traces inter-category competition in the paper, which signifies the two different retail formats are competing for share of wallet of consumers selling similar type of merchandise. Both the organised and unorganised formats are trying to lure customers with various retail dimensions i.e. merchandise offerings, variety of services they offered, value for money, problem solving attitude , visual merchandising of the store, proximity and overall feel. All these dimensions have sub-items and have relatively important role for having patronage behavior of the customer towards their store. The researchers identified above seven dimensions and each dimension is having sub-items. In this study we found that there is a significant difference between unorganised and organised retail in the Indian grocery retail market on all the seven dimensions.

KEYWORDS
retail, consumer choice, store choice, retail competition, food and grocery market (F & G).

INTRODUCTION
RETAIL STORE CHOICE
THE RELATIVE ROLE OF CHOICE IN RETAIL SETTING
Individual's choice is not referred to as the decision itself, what really matters are the process that results in the decision (Corstens and Gautschi, 1983). In particular, the decisions regarding retailing are among the most crucial issues; on the one hand, retailing has rising rapidly and generating large amount of revenues and profits. On the other side, contemporary customers face with abundant choices and decisions in their everyday retail purchasing. The compound idea of choice in retail is made up from product-category choice, product-choice, brand-choice, retail-format choice, retail-chain choice, retail-store choice, retail-service choice (Rigopoulou et al., 2008). All these elements drive the buying decision, to understand the complex process. Hansen and Deutscher point out that retailer's customers' are the ones who provide the measure of attribute importance (ibid), therefore, it is necessary to study customer who is the decision maker. Store choice literature has a rich tradition and some of the notable works to date are Arnold, Ma, and Tigert (1978), Arnold, Oum, and Tigert (1983), Arnold, Handelman, and Tigert (1996), Burke, Bari, Harlam, Kahn, and Lodish (1992), Darden (1979), Dawson, Bloch, and Ridgway (1990), Eagle (1984), Keng and Ehrenberg (1984), Louviere and Gaeth (1987), Mason, Durand, and Taylor (1983), Monroe and Guiltinan (1975), and Spiggle and Sewall (1987). These studies have variously tried to rationalize store choice in terms of store attributes, importance weights, store attitudes, general shopping patterns, household demographics, and situational factors. For example, a study by Kenhove, Wulf, & Waterschoot (1999) examined the impact of task definition on store attribute salience and store choice. They examined five different tasks, and for each task, they found different attributes to be salient. One of the tasks that they study is when consumers have to buy in large quantities. For this task, consumers retrieve a store that has large enough stock, low prices, and a store that sells these products. Both supermarkets and food warehouses would satisfy this requirement. They study the competition between supermarkets and food warehouses. They also provide explanations for why different stores carry different products. In addition, they study the role of membership fees, product perishability and household capacity constraints. Most of the store choice studies have been restricted to stores within the same format, i.e., supermarkets, discount stores, department stores, etc. Consumers' store choice has been a major research area for the past few decades; it has been categorized as internal and external customer parameters (Kim and Park, 1997). This is analyzed by different approaches, in Pan and Zinkhan's meta-analysis, by dividing store attributes into three groups: the product relevant, the market relevant and the personal attributes which are seen as choice criteria. From a more synthetic perspective, these attributes are often bundled up as reflection of store choice criteria. Nevertheless, another view points out attributes linked to product, advertising and pricing as situational variables, whereas customer related attributes such as psychographic and past behaviour are treated as individual variables. Yet other researchers tried to pinpoint the exact attributes that influence consumer's choice decision (Rigopoulou et al., 2008).

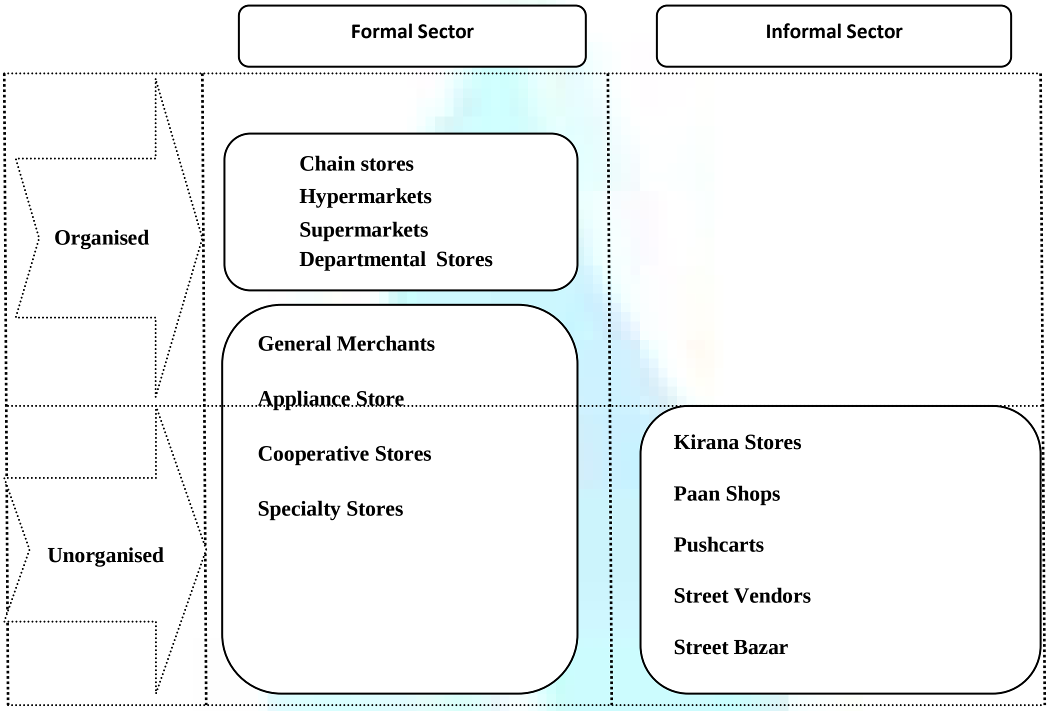
Store choice can also be referred as a cognitive process (Sinha and Banerjee, 2004) which demonstrates why consumers patronize to one store but not another (McGoldrick, 2002). The Indian consumer is passing through a cognitive phase while selecting a retail store for grocery purchase. The underlying reasoning is becoming pivotal for the consumers' store choice criteria. The reason for selecting a store is explained in the way that positive attributes fulfill consumers' underlying motives (ibid). A store is chosen based on the self-confidence that the customer has regarding the store, about the nature and quality of the product and service they will receive. Customers lay emphasis on familiarity with the store, which is dependent on the perceived risk in making an erroneous purchase and the importance of the product category to the shopper (Sinha and Banerjee, 2004). In threshold model of store choice published by Malhotra, the paper propose customer show a degree of preference for a store which is resulted from the threshold value allotted by the shopper, hence, unless the preference for a store has exceeded a certain threshold level, it will not contribute to the selection of that store. The threshold value for a shopper is influenced largely by the store image characteristic. The characteristics identified as salient were variety selection, personnel and service, acceptable price, convenience of location and physical facilities (Malhotra, 1983). This aspect not only makes a customer to evaluate various dimensions at the same time but also she is valuing her purchase criteria in the competitive landscape offered by market.

CLASSIFICATION OF UNORGANISED AND ORGANISED RETAIL
In the seminal work Kohli and Bhagwati (2011) categorized unorganised and organised retailers. They classify retailers are categorized in India as either formal or informal and as organised or unorganised.

The informal sector (generally synonymous with "small" retailers) consists of unincorporated businesses that are owned and run by individuals or households. These businesses are not legally distinct from their owners, who raise capital at their own risk and have unlimited personal liability for debts and obligations. Informal businesses typically employ family members and casual labor without formal contracts. The formal sector ((generally synonymous with "large" retailers), on the other hand, includes corporations, limited companies, and businesses run by or on behalf of cooperative societies and trusts.

The organised sector comprises incorporated businesses. Information about this sector is available from company budgets and reports. Importantly, partnerships, private and limited companies, and businesses run by cooperative societies and trusts are not considered to be organised businesses in India. Instead, they are classified as part of the unorganised sector, which also includes all businesses in the informal sector. The relationship between these two sets of definitions of "Unorganised" and "Organised" retailers is set out in Figure 1. As seen there, organised retailing includes some large incorporated stores, and all chain stores, supermarkets, hypermarkets, department stores and store-in-stores. Unorganised retailing includes all informal retailers, including mom-and-pop stores (which are called "kirana" stores in India), vegetable and fruit stalls, paan shops (which sell beetle nut wrapped in a leaf, cigarettes and tobacco), pushcarts, street hawkers and street vendors. It also includes general merchants, chemists, appliance stores, and various specialty stores that are part of the formal sector but that operate as partnerships, private and limited companies, cooperatives, or trusts.

FIGURE-1



Source: Kohli and Bhagwati (2011)

Chain stores are retail outlets that share a brand name and have central management and standardized business practices. Wal-Mart is the world's largest retail chain.

Hypermarkets are combinations of supermarkets and department stores. For example, Big Bazaar and Spencer's Retail are hypermarkets in India; Super Wal-Mart and Super Target are hypermarkets in USA.

Stores-in-store are (typically branded) manufacturers who rent space within a larger store and operate independent businesses. Examples are cosmetics and perfume counters in many departmental stores.

Cooperative stores are owned by a society or groups of individuals. Examples of cooperative stores in India are Super Bazaar and Kendriya Bhandar.

Kirana stores are small, owner operated, mom-and-pop stores.

Paan shops are small roadside stalls that sell beetle nut wrapped in a leaf, cigarettes and tobacco.

RETAIL SALES IN ORGANISED AND UNORGANISED STORES

The composition of the sales growth, researchers tried to calibrate the data from various sources below mentioned data been provided by Malhohtra, Aggarwal and Chaudhary (2010) and economic Intelligence unit (2011)/Planet retail is self evident. Share of Sales, Dollar sales and Average Growth Rates for Organised and Unorganised Retailers in India: 2005-2009

TABLE-1: SHARE OF RETAIL SALES

	Year	
Organised retailers	2005	2009
	3.30	4.80
Unorganised retailers	96.70	95.20

Source: Malhotra, Agarwal and Chaudhry (2010).

TABLE-2: RETAIL SALES IN BILLIONS OF DOLLARS (US)

	Nominal sales		Sales in constant (2009) prices	
Year	2005	2009	2005	2009
Organised retailing				
	10.97	22.62	13.56	22.62
Unorganised retailing	321.59	448.65	397.45	448.65
Total retail sales	332.56	471.27	411.01	471.27

Sources: Malhotra, Agarwal and Chaudhry (2010) and Economist Intelligence Unit (2011)/Planet Retail

TABLE-3: AVERAGE ANNUAL GROWTH RATE

2005-2009	Nominal sales	Sales in constant (2009) prices
Organised retailing	19.82%	13.65%
Unorganised retailing	8.68%	3.07%
All retailing	9.10%	3.50%

Sources: Malhotra, Agarwal and Chaudhry (2010) and Economist Intelligence Unit (2011)/Planet Retail

TABLE-4: SALES IN GROCERY RETAILERS BY CHANNEL: VALUE 2007-2012 (Rs billion, retail value rsp excl sales tax)

Year	2007	2008	2009	2010	2011	2012
Modern Grocery Retailers	123.7	168.2	145.2	182.1	222.5	260.2
- Convenience Stores	6.9	11.2	11.1	11.3	14.4	15.2
- Discounters	-	-	-	-	-	-
- Forecourt Retailers	1.4	1.4	1.4	1.3	1.7	1.8
-- Chained Forecourt	1.4	1.4	1.4	1.3	1.7	1.8
Retailers						
-- Independent	-	-	-	-	-	-
Forecourt Retailers						
- Hypermarkets	40.1	57.8	69.8	94.9	117.5	140.6
- Supermarkets	75.3	97.9	62.9	74.6	88.9	102.7
Traditional Grocery	8,402.90	9,412.30	10,492.20	11,656.20	12,935.20	14,347.80
Retailers						
- Food/Drink/Tobacco	1,303.00	1,435.90	1,593.80	1,777.10	1,999.30	2,289.20
- Independent Small Grocers	6,823.00	7,669.10	8,551.00	9,483.10	10,478.80	11,526.70
- Other Grocery Retailers	276.9	307.4	347.3	396	457.2	532
Grocery Retailers	8,526.60	9,580.50	10,637.30	11,838.20	13,157.80	14,608.00

Source: Euromonitor International(2013) from official statistics, trade associations, trade press, company research, trade interviews, trade sources

RESEARCH MODEL

Ingene and Brown(1987) developed a holistic model of retail structure that includes market factors such as demographic, environmental and marketing mix variables as determinants. They propose that demographic variables and environmental characteristics affect retail structure both directly and indirectly through effects on marketing mix variables. Their model is expanded in Figure 2 using the typology from Table 5.

TABLE 5: TYPOLOGY OF RETAIL COMPETITION

	Limited Line Competition	Broad line Competition	General Merchandiser
LLS	INTRATYPE		
BLS	INTERTYPE	INTRATYPE	
GM	INTERCATEGORY	INTERCATEGORY	INTRATYPE

Competition among these three types of retailers is classified as

- INTRATYPE
- INTERTYPE
- INTERCATEGORY

As presented in Table-5.

INTRATYPE COMPETITON

Occurs when retailers of the same type (e.g. limited line versus limited line, broad line versus broad line) compete by selling similar merchandise.

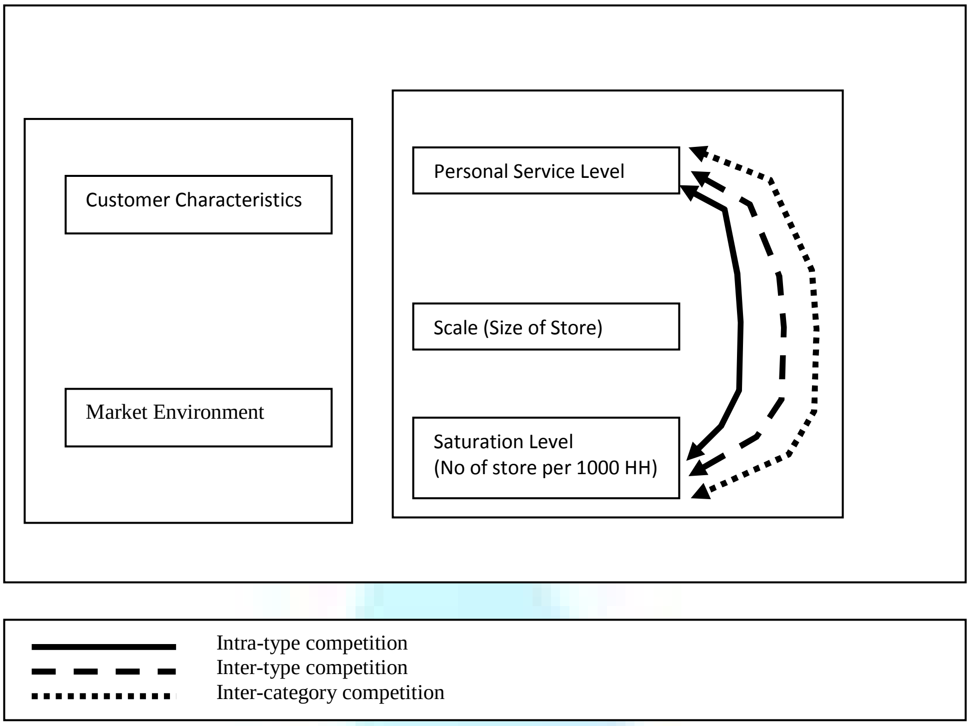
INTERTYPE COMPETITON

Describes competition between limited-line and broad-line specialists that's sell similar merchandise.

INTERCATEGORY

Exists as competition between specialists and general merchandise selling similar merchandise. This type of competition can be modeled into retail structure to provide a more comprehensive treatment of the subject.

FIGURE-2



OBJECTIVES OF THE STUDY

1. To identify and determine the various determinants for store choice criterion for Grocery stores.
2. To determine organised and unorganised grocery retailers competencies in the modern day retail environment.
3. Measuring consumers' store format choice behavior difference between organized or unorganized stores.

HYPOTHESES

The following hypothesis been formed to test consumers' response towards unorganised stores and unorganised stores:

Ho1: There is no significance difference between organised stores and unorganised stores on Merchandise dimensions.
Ho2: There is no significance difference between organised stores and unorganised stores on Service dimensions.
Ho3: There is no significance difference between organised stores and unorganised stores on Value for money dimensions.
Ho4: There is no significance difference between organised stores and unorganised stores on Problem solving dimensions.
Ho5: There is no significance difference between organised stores and unorganised stores on Visual Merchandise dimensions.
Ho6: There is no significance difference between organised stores and unorganised stores on proximity dimensions.
Ho7: There is no significance difference between organised stores and unorganised stores on overall feel dimensions.

RESEARCH METHODOLOGY

After doing the literature survey, the researchers developed a questionnaire.The questionnaire is having two sections. First section was having socio-economic classification with eleven questions describing the personal information of the customer. The second part is based on the construct developed using seven dimensions. Each dimension is having sub-items to form the scale. Merchandise is having eight items, Service is having eight items, Value for money is having nine items, Problem Solving is having three items, Visual Merchandising is five items, Proximity is having one item and overall feel is having three items. The above said dimensions have been classified based on previous researchers.

The hypotheses have been tested using 37 items on seven dimensions. These 37 items formed the scale on which consumer responses been collected using five-point likert scale on strongly agree to strongly disagree.

Once scale was developed the next phase was to collect the data on the questionnaire. The data been collected using sampling.Researchers defined population as whosoever visited and purchase food and grocery from organised as well as unorganised stores in last one year. Multi-stage probability sampling techniques is used for the research. Six areas Delhi, Ghaziabad, Greater Noida, Noida, Faridabad and Gurgaon have been chosen for the research and at-home survey been conducted. Total sample size was 750. Data been collected from 750 samples out of which only 579 usable questionnaires been further processed and analyzed.

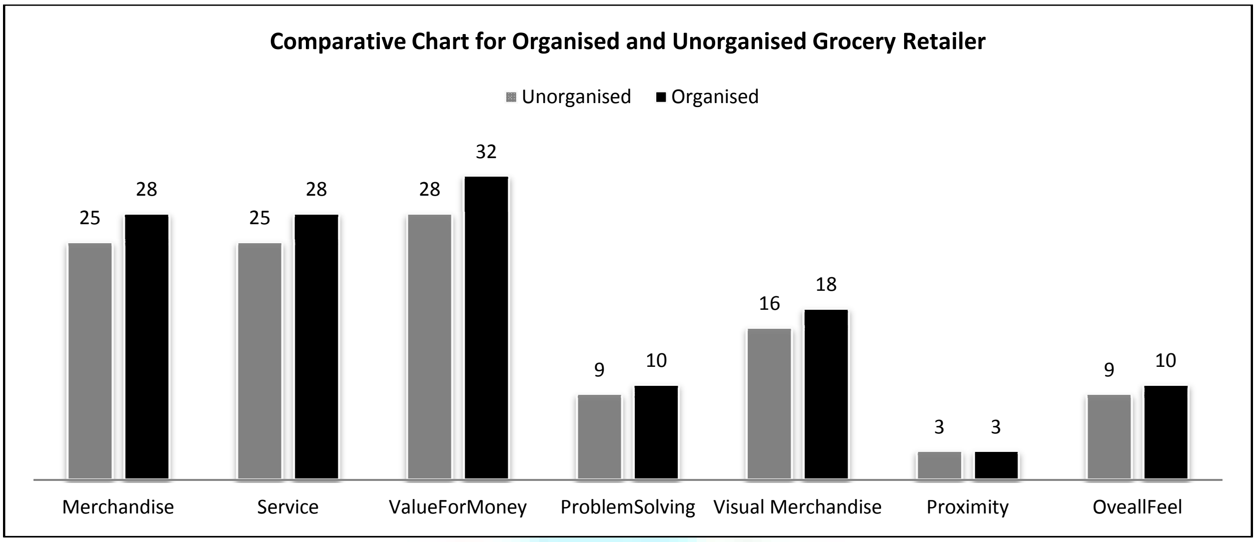
RESULTS & DISCUSSION

TABLE 6: DESCRIPTIVE STATISTICS OF THE PARTICIPANTS' PROFILES

	Frequency	%
Gender		
Male	304	52.5
Female	274	47.3
Missing	01	.2
Total	**579**	**100**
Age		
Below 25	137	23.7
26-30	181	31.3
31-35	152	26.3
36-40	76	13.1
40 and above	33	5.7
Total	**579**	**100**
Education		
Metric	45	7.8
Graduate	282	48.7
Post Graduate	212	36.6
Professional	37	6.4
Missing	3	.5
Total	**579**	**100**
Occupation		
Private Service	179	30.9
Government Service	158	27.3
Student	177	30.6
Self Employed	59	10.2
Missing	6	1.0
Total	**579**	**100**
Family Income		
Less Than 15000	73	12.6
15000-25000	159	27.5
25000-35000	132	22.8
35000-45000	130	22.4
45000 and above	85	14.7
Total	579	100
Frequency to Visit to Grocery Store		
More than twice a week	159	27.5
Once a week	162	28.0
Once fortnight	190	32.8
Once in a month	66	11.4
Missing	2	.3
Total	**579**	**100**
Vehicle Owned		
Two Wheeler	109	18.8
Four Wheeler	229	39.5
Both Two Wheeler and Four Wheeler	192	33.2
None	49	8.5
Total	**579**	**100**
Distance to visit for purchase of grocery		
Less than 1 KM	70	12.1
1-2 KM	90	15.5
2-3 KM	114	19.7
3-4 KM	129	22.3
4-5 KM	126	21.8
5-6 KM	20	3.5
6-7 KM	17	2.9
7-8 KM	12	2.1
More than 8 KM	1	.2
Total	**579**	**100**

DATA ANALYSIS

FIGURE-3



From the figure-3, it is evident that the overall score on seven dimensions, i.e. merchandise, service, value for money, problem solving, visual merchandise and overall feel organised store scored better than unorganised stores from the customer point of view.

TABLE-8

ITEMS		t	df	Sig. (2-tailed)
Pair 1	UO1-O1:Store has superior quality product	-5.882	578	.000
Pair 2	UO2-O2:Store provides consistency in quality	-6.384	578	.000
Pair 3	UO3-O3:Store has cleanliness of products (no dust, hygienic)	-5.573	578	.000
Pair 4	UO4- O4:Store gives assurance of right product	-8.313	578	.000
Pair 5	UO5-O5:Store provides wide varieties in same product category	-6.973	578	.000
Pair 6	UO6-O6:Store has wide range of choices of products	-7.410	578	.000
Pair 7	UO7-O7:Store has good availability of every product (whenever customer need)	-8.120	578	.000
Pair 8	UO8-O8:Store provides all information of product features	-11.527	578	.000
Pair 1	**UO_Merchandise - O_Merchandise**	**-11.210**	**578**	**.000**
Pair 9	UO9-O9:Store gives prompt service(Quick Response)	-10.433	578	.000
Pair 10	UO10-O10:Store provides better service	-9.059	578	.000
Pair 11	UO11-O11:It is Comfortable to wait in the store	-7.397	578	.000
Pair 12	UO12-O12:Store has courteous and friendly employees	-9.464	578	.000
Pair 13	UO13-O13:Store has convenience of parking	-7.883	578	.000
Pair 14	UO14-O14:Store provides return facility or cash back(if some fault found in product after purchasing)	-7.010	578	.000
Pair 15	UO15-O15:Store provides order through phone	-4.571	578	.000
Pair 16	UO16-O16:Store provide home delivery	-5.222	578	.000
Pair 2	**UO_Service - O_Service**	**-12.289**	**578**	**.000**
Pair 17	UO17-O17:Store has immediate billing system	-10.980	578	.000
Pair 18	UO18-O18:Store provide information of attractive offers time to time	-10.214	578	.000
Pair 19	UO19-O19:Store offers various schemes	-5.284	578	.000
Pair 20	UO20-O20:Store offers coupons	-6.488	578	.000
Pair 21	UO21-O21:Store has reasonable price	-7.674	578	.000
Pair 22	UO22-O22:Store provide best value for money	-8.468	578	.000
Pair 23	UO23-O23:Store offers discounts whenever schemes is there	-4.641	578	.000
Pair 24	UO24-O24:Store allows credit facilities	-8.955	578	.000
Pair 25	UO25-O25:Store provide billing through credit cards	-5.908	578	.000
Pair 3	**UO_Value For Money - O_ValueForMoney**	**-12.320**	**578**	**.000**
Pair 26	UO26-O26:Having good relationship with customer	-5.162	578	.000
Pair 27	UO27-O27:Understand the customer very well	-4.871	578	.000
Pair 28	UO28-O28:Store provides speedily solution of customer's problem	-9.141	578	.000
Pair 4	**UO_Problem Solving - O_ProblemSolving**	**-8.167**	**578**	**.000**
Pair 29	UO29-O29:Store has good appeal (ambience)	-7.439	578	.000
Pair 30	UO30-O30:Store has good exteriors(Outside Look)	-9.236	578	.000
Pair 31	UO31-O31:Store has good interiors(Inside Look)	-5.497	578	.000
Pair 32	UO32-O32:Store has reasonable size for convenient shopping(Comfortable)	-7.231	578	.000
Pair 33	UO33-O33:It is easy to find out products in the store	-5.490	578	.000
Pair 5	**UO_Visual Merchandise - O_Visual Merchandise**	**-10.904**	**578**	**.000**
Pair 34	UO34-O34:Store is close to living place	-3.865	578	.000
Pair 6	**UO_Proximity - O_Proximity**	**-3.865**	**578**	**.000**
Pair 35	UO35-O35:Store has one stop shopping	-5.736	578	.000
Pair 36	UO36-O36:Feel good after shopping (good shopping experience)	-7.315	578	.000
Pair 37	UO37-O37:Overall feel of buying is satisfying	-2.184	578	.029
Pair 7	**UO_Overall Feel - O_Overall Feel**	**-6.585**	**578**	**.000**

UO: Unorganised O: Organised
($p < .05$)

As per the data on all the dimensions there is significant difference found between organised and unorganised stores on the 37 items of seven dimensions. The customers perceive organised stores are better than unorganised stores.

Table 8 reports the findings of the respondents' perception towards unorganised and organised retailers. Consumers' evaluations of unorganised and organised retailers were calculated. Table 8 demonstrates the agreement levels of individual item attributes of respondents about the store format type.

Results indicate that overall perception differ significantly between unorganised and organised retailers.

Unorganised and Organised retailers differ significantly merchandise dimension (p<0.05), Service dimension (p<0.05), Value for money dimension (p<0.05), Problem solving dimension (p<0.05), proximity dimension (p<0.05), overall feel (p<0.05). Therefore, the hypotheses Ho1-Ho7 are rejected.

RECOMMENDATIONS AND SUGGESTIONS

Unorganised and organised retailers were significantly differing on all the seven store attribute factors. It seems that the process of convergence in the behavior of unorganised and organised retailers has become increasingly evident in India. Indian retailing has gone through a rapid change along the familiar lines found in other American and European countries with the new formats, organizational structures and management practices being implemented rapidly. The structure of Indian retailing has shifted from a fragmented approach to consolidation, which is a situation in which a few retail chains dominate the grocery market.

Retail convergence, however increases the competition in the marketplace, since it is evident that the consumers distinguish between organised retailer and unorganised retailers due to differentiate offerings.

CONCLUSIONS

This research sheds some light on the perceptions of consumers towards purchasing from unorganised and organised retailers with respect to major grocery store attributes. The results of this study show that consumers' perceptions towards unorganised and organised retailers differ significantly on all seven store attribute factors. Therefore the hypothesis Ho1-Ho7 has been rejected.

SCOPE FOR FUTURE SCOPE OF RESEARCH

This study is limited by several factors that should be addressed in future research. The analysis of consumers' store choice criterion towards unorganised and organised retailers "took a snapshot" of a sample of consumers in NCR region with a composition of seven areas. This research includes small sample size and is focused on grocery retailing. Despite these limitations, the results of this paper offer useful findings and pose some valuable managerial implications and direction for further research. Larger sample size would allow a more detailed analysis. Researchers might investigate and consumers' store choice criterion towards unorganised and organised retailers in other states and cities to identify similarities and differences in consumer store format choice across country. Future studies should incorporate additional products or multiple product categories to examine differences in consumers' store choice criterion. Future studies might measure changes in consumer attitudes over time and examine why these changes occur.

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