Factors Responsible for Consumers' Switching towards Organized Retail Formats in India

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Abstract: The purpose of this paper is to examine a general understanding of consumers' retail format choice of urban Indian consumers, identifies factors who responsible to switching towards organized retailing. The structured questionnaire was administered on a total of 350 customers. A sample of 50 retail outlets situated inside malls in Delhi metropolitan area was selected for the study. The data indicated the primacy of certain shopping motives over others in explaining why respondents visited shopping malls. Income level, marital status, and age group are statistically significant demographic variables defining retail format choice of urban Indian consumers. As competition in the sector continues to evolve and consumer demographics change within India, understanding the consumer-format choice linkage will be critical to retailer's performance. The results of this study have several implications that should be of benefit to domestic and international investors in the Indian retail industry, and Indian shopping mall's management teams. The research is based on consumers' perception of their retail format choice. The results may help the present and future food processors and retail outlet owners to understand a diversified set of preferences for products and market attributes, so that they can make better decisions in the emerging organized food and grocery retail environment of urban India. The paper is unique because there are very few similar empirical studies focused on Indian grocery market.
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Introduction

India has a vast consumer market with its surging population, improving purchasing power, and fast growing economy. The Indian retail sector is fast moving towards growth and maturity. This emerging market is witnessing a significant change in the consumer buying behavior and also the changes in the format of shopping. Indian retailing is undergoing a process of evolution and is poised to undergo dramatic transformation. India's vast middle class and its almost untapped retail industry are key attractions for global retail giants wanting to enter new markets. However, with the economy booming, competition in the marketplace is fierce. The share of retail trade in the country's gross domestic product was between 8 to 10 percent in 2007. Retail trade was around 12 percent in 2010. The whole concept of shopping is getting altered in terms of format and consumer buying behavior, ushering a revolution in Indian retail industry. The Indian population is witnessing a significant change in its demographics. The Indian consumer has undergone a change in awareness and buying habits. Indian consumers are looking for convenience in food shopping and consumption. The rising income level and interest with new and different tastes, gave ample opportunities for the organized sector to take shape in the form of organized retailing. However with the deep penetration of unorganized retail stores (family owned small grocery stores called kirana in local language) in India, it is evident that to attain success, organized food retailers would have to differentiate themselves to attract the shoppers to malls (Williams, Terrell, Slama, Mark, Rogers, and John, 1985).

Literature Review

Past research and theory in consumer behavior have often concentrated on consumer choice behavior, particularly brand choice behavior (Wakefield, K.L., Baker, J., 1998). Compared to the theoretical and empirical work on brand choice behavior, store patronage behavior as a distinct field of investigation has received only scant attention (Taubur, E.M., 1972). However, Talmadge, C., 1999 suggests that consumers are using shopping strategies rather than brand strategies in solving many consumption problems. Stone, Gregory P., 1954 analyzes shopper's actual path and time consumed at each store unit with the help of radio frequency identification (RFID) tags. Shim, S., Eastlick, M.A., 1998 analyzes grocery shopping behavior in the Portsmouth region of the United Kingdom, over a twenty-year period. British retail industry is not considered to be efficient compared to other European countries, and at the time of the study grocery retail industry experienced new format development. Schiffman, L.G., Kanuk, L. L., 2004 believes a better understanding of retail consumer "choice" and "behavior" is essential to improve competiveness of the industry and modify local regulations. Macro level changes in the industry over time have also created market inequality in consumer opportunities at a local level. As a result of different purchasing behavior observed, the study also suggests a more local and regional approach to retail grocery regulations. Stoltman, J.J., 1991 collects data in Northern Sweden and presented the particulars of an agent-based micro model for grocery shopping. An important achievement of this study is that consumer behavior and turnover can be predicted in order to determine quantity and quality of the grocery items. The study is also useful in furcating consumer behavior at various locations of a city.

Zhuang, Uijun, Tsang, Alex S.L., Zhou, Nan, Li, Fuan, and Nicholls, J.A.F., 2006 has empirically testes grocery shopping behavior with emphasis on relations of consumer personal values, attitude, social norm, perceived behavioral control (PBC) and willingness to buy groceries online. Hansen took a hierarchical value-attitude-behavior approach in this study. Such information is particularly useful for emerging online grocery shopping segment. Indian retail industry is lacking with a comprehensive study analyzing consumer shopping behavior.

Background of the Indian Retail Industry

The packed parking lots, busy food courts and restaurants, crowded anchor stores and noisy gaming arcades at the malls bear testimony to this alluring call. There is a wide range of shopping experiences-bargains and discounts or high-end brands for couples, gaming and other amusement facilities for kids, a large choice of cuisines for families, and, of course, the multiplex theatres (Mitra, 2006; Kuruvilla and Ganguli, 2008; Kuruvilla and Joshi, 2010). This has resulted in the Indian consumer being exposed to a variety of retail formats leading to change in consumer buying behavior. Retail trade is expected to grow at 13 percent per annum during 2007-12. Retail trade value will be about US$ 590 billion in 2011-12. With this expected increase it is inconceivable that the rising demand would be effectively met by the unorganized retail sector. As in other countries, this provides the basis for the expansion of organized retail (ICRIER, 2008). Average spending in India has increased to 11.5 percent per annum for over a decade and is expected to increase at the rate of 8.5 percent till 2015, this is more so in the middle class, which comprises 22 percent of the total population. By 2010, this class is expected to grow to about 32 percent of the total population (Business Line, 2007). The growth of organized retail in India has been triggered by tremendous increase in consumer spending, and high disposable income of consumer.

Importance of the Study

The landmark ICRIER study estimates that the total retail business in India will grow at 13 percent 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 percent per annum with sales rising from US$ 309 billion in 2006-07 to US$ 496 billion. Organized retail, which constituted a low four percent of total retail in 2006-07, is estimated to grow at 45-50 percent per annum and attain a 16 percent share of total retail by 2011-12. In short, both unorganized and organized retail are bound not only to coexist but also achieve rapid and sustained growth in the coming years (ICRIER, 2008). Although, Indian retail sector is at its nascent stage, there has been tremendous growth in this sector during the past few years. This sector has shown huge potential to become the largest revenue generating sector of India. A.T. Kearney, a renowned international consultancy firm, explored such potential of Indian retail sector and ranked it as second among the world's fastest growing retail markets in the year 2008 and 2009. India was ranked at the top of the world's most attractive retail markets. However, apart from lower country risk, more attractive but lesser saturated market with lesser time pressure, other factors such as increase in the standard of living and continues growth in GDP were found to be the dominated factors behind such glorifying position of India (Kearney, A.T. 2009). That is why, this study is timely. The findings of this study may be beneficial for Indian and International grocery retailers and future investors.

Problem Statement

The present retailing structure in India beckons a researcher to examine what sustains the organized retailer in the form of supermarket, hypermarkets, departmental stores and discount stores or even the specialized grocery store. A good percentage of this mall growth is fueled by consumption by the youth. Therefore, it is of utmost interest to the retailers and academia alike to understand the consumer dynamics behind the newly evolving consumption culture. In spite of several difficulties, it is obvious that Food & Grocery retailing is taking off. It is interesting to know what factors lay behind their success. However, no recent research has investigated in detail about the reasons and motivations behind people going for shopping in organized retail segment of India. Now the consumers wants to shop at a place where they can get food, entertainment, and all shopping going under one roof (Majumdar, 2005). This has given Indian organized retail market a major boost.

Hypothesis of the Study

In order to examine in detail the purpose of the study to undertake an in-depth enquiry into the buying behavior of consumers, the hypotheses are developed to study the consumers' perception towards organized retailing.

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H_1: Factors Responsible for Effect of Organized Retailing upon Unorganized Retailers

H_2: Effect of Organized Retailing upon Unorganized Retailers

Research Method

The study is based on both primary data as well as secondary data presented in the Literature Review section. The basic research approach used is survey method and in addition to that some indirect discussions are carried out with the customers to gain hidden insights and attitudes of the customers' towards each strategy. The primary data is collected to conduct the study by means of structured questionnaire. The sources of secondary data are literature focusing on retailing shopping patterns in organized malls, available in national and international journals, articles, and websites. A 'structured questionnaire' is developed as a data collection instrument. Both 'closed ended and open ended' are placed in the questionnaire. A set of questionnaires is administered to customers that had questions related to customer perception of organized retailing.

Sampling Plan

Sampling units include the visitors of malls. The survey was confined to food and grocery as this category covers nearly 54 percent of retail in recent years (Ernst & Young, 2008). The questionnaire is administered on 350 customer's .Out of this; only 333 are usable while 17 were too discarded because of missing information. A sample of 50 retail outlets situated in several malls is taken for the study. 'Area' was chosen as control factor for the purpose of stratification. The population of this study includes food and grocery retail customers from modern retail formats such as food retail chains, supermarkets hypermarkets, departmental stores and discount stores in the metropolitan Delhi-NCR region (including cities of Delhi, Noida, Ghaziabad, Gurgaon and Faridabad). Shopping mall details in each city.

Analytical Procedure

Commensurate with the objectives of the study, various tools of analysis have been employed. The Statistical Package for the Social Sciences (SPSS, V.17) has been used to perform the statistical analysis.

Results and Discussion

***F*actors *R*esponsible for *C*onsumers' *S*witching towards *O*rganized *R*etail *F*ormats**

To identify the factors which influence the consumers' switching towards organized retail format. The results on the analysis of attributes responsible for customers switching the retail format are presented below. The percentage of total variance explained by factors I to IX ranges from 5.36 percent (min.) to 8.29 percent (max.). Statements that loaded 0.40 or above on a single factor were included and used for further analysis (Table 1).

Naming of Factors

A factor loading represents the correlation between an original variable and its factor. The names of the factors and the loadings are summarized in Appendix A.

Factor1: Complete Range of Products

Complete range of products has emerged as significant accounting for 8.29 percent of the total variance. Five out of twenty seven statements are loaded on this factor of which four are highly correlated. The high positive loading on the first factor of the variables, namely, complete range of products showing that the wider range of products are available under organized retail format. Consumers attracted towards choice of products.

Factor 2: Better Product Quality

Better product quality has emerged as the second factor with percentage of variance equal to 7.91 percent. The analysis reveals that the respondents were agree with the statement that the organized retail format provide them better quality of product. Consumers get degree of excellence.

Factor 3: Variety of Products

Four statements have been loaded on this factor with percentage of variance equal to 7.26 percent. The respondents were agreeing with the statements that in organized retail format variety of products are available. It means that organized retailers provide variety of products and choice of product selection to the consumers.

Factor 4: Discounts/less Prices and Promotional Schemes

Two statements have been loaded on this factor with percentage of variance equal to 6.74 percent. The consumers were agreeing on the statements that the organized retail formats provide the product on low price or discount.

Table 1: Results Factors Responsible for Consumers' Switching towards Organized Retail Formats

Factors	Eigen value	% of variance	Cumulative %age	Alpha
Complete Range of Products	4.139	8.288	8.288	0.641
Better Product Quality	2.229	7.905	16.194	0.659
Variety of Products	1.796	7.264	23.458	0.555
Discounts/less prices and Promotional Schemes	1.573	6.740	30.198	0.610
Better Ambience (Air-conditioned outlets)	1.513	6.534	36.731	0.538
Services (home delivery, credit card facility etc.)	1.468	6.345	43.076	0.508
Easy Approachability	1.340	5.976	49.052	0.543
Behaviour of the Staff	1.179	5.953	55.005	0.450
Easy Payment Process	1.059	5.356	60.361	0.477

Extraction Method: Prinicple Component Analysis Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 9 iterations.

Factor 5: Better Ambience (Air-conditioned outlets)

Four statements have been loaded on this factor which explains 6.53 percent of variance. These statements show the positive loading of the variables. Consumers found that in organized retail formats better ambience. Store ambience includes issues such as lighting, cleanliness, store layout and space for movement. Modern stores can offer a far better ambience as compared to traditional stores.

Factor 6: Services (Home Delivery, Credit, Facility etc.)

Three statements have been loaded on this factor which explains 6.35 percent of variance. These statements are significantly correlated with this factor. A great majority of respondents were agreeing that organized retailers provide better services as compared to unorganized retailers like customer service, assistance before, during and after purchase. Trained staff, who would open the door for customers, greets them on arrival and even offer help by picking up small children and carrying customers' purchases to the car are some of the gestures shown by organized retail outlets.

Factor 7: Easy Approachability

This is the seventh important factor with percentage of variance equal to 5.98 percent. These statements are positively correlated with the factor. This factor highlights that that easy approachability means closer to the consumer house of organized retail formats attract the consumers. Consumers save their time and effort. Modernization will have to address convenience issues while presenting strong alternatives to the weaknesses of traditional formats in selection of merchandise available for sale.

Factor 8: Behaviour of the Staff

Two statements have been loaded on this factor with percentage of variance equal to 5.95 percent. Both the statements are positive. The study found that the behaviour of the staff attract the consumers towards organized retail formats. Apart from advising on the right kind of product these employees at times also advice the customers as to why a certain product is not right for them, thus building trustworthiness and rapport with them.

Factor 9: Easy Payment Process

Two statements have been loaded on this factor which explains 5.36 percent of variance. Both the statements are positive. The study found that in organized retail formats there is variety of modes of payment.

The study resulted in a standardized measure for factors responsible for consumers' switching towards organized retail formats. The study shows that consumers will have better services, quality products at better prices from organized retailers in comparison to unorganized retailer's outlets. Organized retailing having positive impact and changing life style, buying pattern and buying frequency of the consumers, this change will pace the industrial growth and boost the economy of the country. During research it has been found that there are different factors responsible for consumers switching towards organized retail formats other factors can also be responsible for switching towards organized retail formats. So, unorganized retailers need to frame those kinds of actions, which actually support or emphasizes on improving the customers level of satisfaction of shopping.

Effect of Organized Retailing on Unorganized Retailers

Factors Responsible for Effect of Organized Retailing upon Unorganized Retailers

The percentage of total variance explained by factors I to IX ranges from 7.71 (max.) to 5.82 (min.). The percentage of total variance is used as an index to determine how well a particular factor solution accounts for what all variables together represent. The commonalities have been shown at the far right of the Appendix-2, which show the amount of variance in a variable that are accounted for by the nine factors taken together. Large commonalities indicate that a large amount of the variance in a variable has been extracted by the factor solution. Twenty four statements were included asking retailers perception towards organized retailing to indicate their agreement on a five point Likert scale (1-strongly agree and 5-strongly disagree). The results of the factor analysis are presented in table 2.

Table 2: Results of Factor Analysis of Unorganized Retailers' Perception towards Organized Retailing

Factors	Eigen value	% of variance	Cumulative %age	Alpha
Competitive Environment	2.983	8.25	8.245	0.536
Cut the Profit Margin	2.198	7.71	15.953	0.628
Business Strategy	1.952	7.60	23.552	0.581
Economic Development	1.727	7.42	30.976	0.450
Violation of Business Ethics	1.403	6.94	37.913	0.294
Employment generator	1.369	6.44	44.351	0.439
Adoption of New Technology	1.144	6.16	50.507	*
Violation of Socio-Cultural Values	1.118	5.91	56.420	0.305
Association of Unorganized Retailers	1.043	5.82	62.241	0.352

***Not available since only a single statement for the factor.**
Extraction Method: Prinicple Component Analysis.

Naming of Factors

The names of the factors and the loadings are summarized in Appendix B.

Factor 1: Competitive Environment

Competitive environment has emerged as significant accounting for 8.25 percent of the total variance. Four out of twenty four statements are loaded on this factor of which four are highly correlated. The high positive loading on the first factor of the variables, namely, competitive environment show the attraction of healthier competition from organized retailers. Unorganized retailers were agreeing with the statement that organized retailing will lead a healthy competition in the market competitive environment increase due to organized retailing.

Factor 2: Cut the Profit Margin

Change of business strategy has emerged as the second factor with percentage of variance equal to 7.71 percent. The analysis reveals that the respondents were agree with the statement that the unorganized retailers will have to change their supply chain and store strategy for their survival.

Factor 3: Business Strategy

Two statements have been loaded on this factor with percentage of variance equal to 7.60 percent. The unorganized retailers were agreeing on the statements that organized retailers are violating the business ethics through polluting ethics and values of business.

Factor 4: Economic Development

Three statements have been loaded on this factor which explains 7.42 percent of variance. The respondents were agreeing that organized retailing is good for economic development of the economy. The share of retailing is increasing in India's GDP.

Factor 5: Violation of Business Ethics

Three statements have been loaded on this factor which explains 6.94 percent of variance. These statements are significantly correlated with this factor. A great majority of respondents were agreeing that organized retailers cut the profit margins of the unorganized retailers.

Factor 6: Employment generator

This is the third important factor with percentage of variance equal to 6.44 percent. Two statements have been loaded on this factor. Both statements are positively correlated with the factor. This factor highlights that that attraction of organized retailing increase the employment opportunity in the country.

Factor 7: Adoption of New Technology

Two statements have been loaded on this factor with percentage of variance equal to 6.16 percent. Both the statements are positive. The study found that the unorganized retailers will adopt the new technology because of organized retailers using the new technology in business.

Factor8: Violation of Socio-Cultural Values

Three statements have been loaded on this factor which explains 5.91 percent of variance. The respondents were agreeing with the statements that organized retailers violated the socio-cultural values.

Factor 9: Association of Unorganized Retailers

Two statements have been loaded on this factor with percentage of variance equal to 5.82 percent. The respondents were not agreeing with the statements that organized retailers will lead an association of the unorganized retailers. It means that organized retailers will lead to negative impact on association of unorganized retailers.

There are different factors responsible for consumers switching towards organized retail formats other factors can also be responsible for switching towards organized retail formats. So, unorganized retailers need to frame those kinds of actions, which actually support or emphasizes on improving the customers level of satisfaction of shopping.

Conclusion and Recommendations

It is clear from the study that the unorganized retailers are very much clear about the consequences of the organized retailing as most of the respondents agree that organized retailing cut the profit margin of the unorganized retailers. But some respondents also agreed that organized retailers will lead to healthy competition in the market, organized retailing reduced the sales volume of the unorganized retailers, and unorganized retailers should improve customer care services in the era of organized retailers.

On the basis of the results and the deep review of national and international retail study, the study makes the following major recommendations:

1. Organized retailers should precisely identify the demographic and psychographic profiles of their target consumers as these factors affect the consumers' shopping behaviour and their choice of retail formats.
2. Both organized and unorganized retailers must clearly identify their target consumers, what value they are looking for and how the retailers can deliver that desired value to the customer. Retailers have to out think consumer in providing service and value.
3. Rather than focusing more on front end, retailers need to attain a balance in front-end and back-end investments in order to attain success in long term.
4. Retailers need to be innovative in designing the value proposition and deciding the format to deliver that to the consumers.

Limitation of the Study

In the same way the study conducted has touched upon few factors of customer segment, but it has not taken into consideration a holistic impact of other factors like between cultures, income classes, utilitarian activities of consumers' and other product categories. May be as the format matures, a similar study might yield different results. Further stratification of the sample in terms of area (within Delhi, East Delhi- West Delhi- South Delhi), product category handled by the outlets (apparel-entertainment – household items etc.) might gave better result. The responses given by the consumers' could be analyzed in further deeper level. Only few parameters were picked to judge the effectiveness of mall as business place. These parameters can vary time to time and place to place.

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Appendix A: Naming of Factors for Consumers

Factors	Factor Name	Label	Loadings	Communalities
I	Complete Range of Products	X_{20}	.702	.711
		X_{24}	.691	.587
		X_{23}	.577	.632
		X_{21}	.535	.502
		X_{22}	.497	.506
II	Better Product Quality	X_{3}	.758	.626
		X_{15}	.638	.541
		X_{14}	.629	.614
III	Variety of Products	X_{8}	.721	.601
		X_{18}	.612	.494
		X_{4}	.561	.547
		X_{6}	.532	.659
IV	Discounts/less prices and Promotional Schemes	X_{10}	.823	.732
		X_{11}	.695	.641
V	Better Ambience (Air-conditioned outlets)	X_{19}	.775	.682
		X_{17}	.562	.551
		X_{27}	.522	.620
		X_{16}	.479	.537
VI	Services (home delivery, credit card facility etc.)	X_{26}	.776	.702
		X_{9}	.567	.621
		X_{25}	.451	580
VII	Easy Approachability	X_{2}	.746	.576
		X_{13}	.659	.650
VIII	Behavior of the Staff	X_{5}	.701	.597
		X_{7}	.689	.546
IX	Easy Payment Process	X_{1}	.825	.699
		X_{12}	.603	.541

Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalization; Rotation converged in 16 iterations.

Appendix B: Naming of Factors for Unorganized Retailers

Factors	Factor Name	Label	Loadings	Communalities
I	Competitive Environment	X_{6}	.747	.699
		X_{10}	.597	.486
		X_{18}	.516	.458
		X_{12}	.487	.587
II	Cut the Profit Margin	X_{23}	.734	.614
		X_{20}	.686	.604
III	Business Strategy	X_{15}	.701	.620
		X_{14}	.666	.687
		X_{13}	.546	.521
		X_{17}	.538	.516
IV	Economic Development	X_{5}	.782	.638
		X_{11}	.585	.576
		X_{7}	.444	.595
V	Violation of Business Ethics	X_{24}	.706	.634
		X_{21}	.687	.680
		X_{19}	.496	.694
VI	Employment generator	X_{2}	.702	.661
		X_{4}	.670	.624
		X_{3}	.591	.560
VII	Adoption of New Technology	X_{9}	.841	.762
VIII	Violation of Socio-Cultural Values	X_{22}	.457	.623
		X_{16}	.777	.681
IX	Association of Unorganized Retailers	X_{1}	.728	.789
		X_{8}	.587	.629

Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalization.

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