CUSTOMER PREFERENCES FOR GROCERY PURCHASE FROM UNORGANIZED RETAIL OUTLETS WITH RESPECT TO THEIR MONTHLY INCOME IN BHOPAL

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Abstract

The India FMCG market is the fourth largest sector in the Indian economy and can be segregated into two broad categories, i.e. organize and unorganized sector. Household & personal care range accounts for around 50% of this FMCG sector and growing at a faster pace. This change is because of the key factors such as increased awareness, better access and changing lifestyle. Larger chunk still being dominated by unorganized retail sector, which accounts for around 90% in 2018 and 10% for organized retail. Purchasing grocer is a necessity for every household, it depends upon income, family size, social status, qualification, city they belong too and many other factors. Grocery word now comprises of a wider range of monthly consumables by a family, which includes personal care products, hygiene range of products, other packed products. The study here is to understand that why customer prefers to buy from unorganized sector, factors those important roles in decision making process. Customer preferences for the store and other factors being carried with respect to the customer's monthly income.

Key Words: Grocery, Unorganized Retail Stores, Customers Preferences, Customer Income.

1. Introduction:

In India, in early 1990s retail market was dominated by unorganized sector, which has gone through rapid change by the end of 20th century. Now comparatively organized sector growing at faster pace than unorganized sector. Companies like RPG, Bennett Coleman & Company, ITC, and Tata have joined the modern retail wagon. Further increased level of brand consciousness adversely affects the share of unorganized retail in FMCG sector. Indian market size was US$ 840 billion in 2017 and estimated to touch US$ 1.1 trillion by 2020, with expected growth rate of 20 to 25 %. The revenue of FMCG sector was Rs. 3.4 lakh crore (US$ 52.75 billion) in 2018 and estimated to touch US$ 103.7 billion in 2020. India governments initiative to boost organized retail sector like 100% FDI in single brand retail and 51% in multi brand retail would defiantly benefit the FMCG sector.

The estimate by India Brand Equity Foundation in their report of January 2020 found that, the share of unorganized sector in FMCG segment falling, and organized sector growth is expected to rise because of increased brand consciousness, and growth of modern retail. Rural consumption has increased because of increased income, higher aspiration level, and increased demand of branded products. In India, major factor boosting the demand of food sector is the growing youth population in urban region (IBEF, 2020).

The table below clearly indicates the comparative market size from 2014 to 2018, percentage wise growth from 2014 to 2018 and comparative year on year growth of both the sectors.

Table 1: Comparative Data – Organized & Unorganized

India's Retail Market Size – Organized Vs Unorganized (in $ Billions)					
Market Type	**2014**	**2015**	**2016**	**2017**	**2018***
Total	501.69	555.76	619.39	694	777.14
Organized	39.26	46.82	55.84	66.6	79.43
Unorganized	462.43	509.94	563.55	627.4	691.71
India's Retail Market Size – Organized Vs Unorganized (in $ Billions) – In Percentage					
Organized	8%	8%	9%	10%	10%
Unorganized	92%	92%	91%	90%	90%
India's Retail Market Size – Organized Vs Unorganized (in $ Billions) – Year on Year Growth					
Year on Year Growth	**Market Type**	**2015**	**2016**	**2017**	**2018***
	Organized	19%	19%	19%	19%
	Unorganized	10%	11%	11%	11%
Sourse: Technopak, *2018 numbers are estimates.					

The table 1, clearly indicates that unorganized retail is still dominates the FMCG sector with 90% market share, organized retail growing at a pace of 19% since last 4 years (2015-18) vis-à-vis unorganized sector which is growing at 11% since last 3 years. This growth over 10% is a good indicator for unorganized retails and in spite of a growth of 19% by organized sector the maintaining the growth and reaching ahead of unorganized sector is an uphill task. Unorganized retail sector has also geared up to compete and retain its firm position. The biggest challenge for organized retail is to make the venture profitable as early as possible because of very high investment for best location, multiple product range, wider product range, branded products (with lower margin), trained staff, number of outlets in a city, supply chain & logistics management, and outlets running expenses (Srivastava, 2020).

2. Literature Review:

The author in his/her research find's that, small retail outlets need more money or finance to match the demand or quality products, wide variety of products and they cannot match with the ambience and environment of the organized retail outlets (Iqbal, 2018). The findings of the author are ambience inside the store, sales assistance, store attractiveness, product pricing, sales assistance, product promotion and convenience. Sales assistance emerged most important and store ambience emerged the least important while purchase preference for organized retail outlets (Sehgal & Khanna, 2017). The author in his/her research find's that, most of the customers show price sensitivity then quality in India, availability of credit facility at unorganized stores or outlets and reach, rural, semi urban customers still prefer to buy from Karyana store due to reliability, and bounding are the key factors for the stability of the unorganized sector (Jaswal & Gupta, 2017).

The author in his/her research find's that, the credit facility provided by the small Kirana stores is the major reason behind customers purchasing (Zaidi, 2017). The author in his/her research find's that, unorganized retailers must adopt the new technology and understand market trend in terms of serving the customers in better way (Shenbagasuriyan & Balachandar, A COMPARATIVE STUDY ON CONSUMER PERCEPTION TOWARDS ORGANIZED RETAIL SECTOR WITH UNORGANIZED RETAIL SECTORS, 2016). Conversely, when establishing a relationship with conservative customers, companies should better focus on highlighting the traditional features of their brands and products. For example, price or quality: scholars have demonstrated that conservative customers are risk-averse and prefer basing their

decisions on traditional, stable, secure and widely accepted economic metrics (Pérez, Rodríguez, & Bosque, 2015).

The author in his/her research find's that, organized retailers are attracting customers by promotional deals, discounts, varied product range and air-conditioned shopping experience (Shashikala & Gangatkar, 2015). The author in his/her research find's that, customers prefer to buy the products from nearby kirana stores because of relationship with the store owner but they need to upgrade to provide better experience to the customers (Yadav & Verma, 2015).

Authors conclude about that in India, unorganized sector spreading across many sectors / industries, so it is believed that one single theory cannot emerge to describe where these transitions take hold and where they do not. Instead, there is a need to find for regulations that emerge within local settings similar to our establishment size distribution exercises, this can be the area of researchers and planners to work in future which may require extra efforts and attention (The World Bank, 2013). Complaint handling systems and it is more time consuming in unorganized retail. With very less emphasis on visual merchandising which creates a negative impact on shopping experience in unorganized retail (Zia & Azam, 2013).

Author's findings focus on the unsupportive external environment for the unorganized retail sector. The growth of organized retail without supportive government guidelines would have a negative impact on the unorganized retail and also create the unemployment. Few political parties now have states to support the small traditional outlets (Mishra & Mishra, 2013). The author in his/her research find's that, customers of unorganized retail stores for grocery purchase get the home delivery service, customer relationship and goodwill, order over phone, credit facility, quality products and convenient operational hours (Panda, 2013).

3. Proposed Methodology/ Plan of Work for Research

Sample size mentioned below have filled the questioner, which is going to covered the research variables related customers preferences for the unorganized retail outlets. This questioner used to collect the data from the consumers visited the unorganized retail by survey method in Bhopal.

3.1 Type of Design: The study is a Descriptive one, available research papers, studies have discussed in the area of effects of retail sales promotion, consumer preferences, store locality, private brands, trends of retail formats in India, quality measurement and consumer satisfaction. These studies reveal that consumer preferences are changing with change technology, to choose from the wide range of products.

3.2 Method of collecting the data: Survey Approach Primary data is collected through survey method. All the respondents would be asked to fill in the questionnaire by themselves bit of support (where they ask something).

Secondary Data would be collected from various government reports and data published in magazines retail forums, retail reports concerned authorities in retail sector and from the research papers.

Sampling Method	Sample Size	Sample Extent
Non-Probability	100	Bhopal

3.3 Formulation of Hypothesis:

Following Hypothesis being formulated for the customers preferences for the purchase of grocery from the organized retail sector.

Hypothesis

(i) H_0 Income Level does not have significant effect on the factors related to store

(ii) H_0 Income Level does not have significant effect on the factors related to store facilities

(iii) H_0 Income Level does not have significant effect on the factors related to Product and   Promotion

(iv) H_0 Income Level does not have significant effect on the factors related to Staff and   Policies

4. Analysis and Findings

4.1: ANOVA – Store Factors – Customer Income Level

One-Way ANOVA is done in order to know whether the Income-level, has significant impact on the customer's purchase of monthly grocery items from the outlets. For the purpose, the respondents studied have been segregated into five categories; 1) Rs.25000 or Less, 2) Rs.25001 to Rs.50000, 3) Rs.50001 to Rs.75000, 4) Rs.75001 to Rs.100000, 5) Rs.100001 & Above, these income-levels are denoted respectively as 1, 2, 3, 4 and 5 for analysis purpose in SPSS. Preference for outlet related factors is the dependent variable in analysis, it is denoted as FConvLocation, FAccessability, FAmbianceFHygiene, FDesignLayOut, FEasyMovement, FParking, FNerbyEntrtainmnt The relevant portion of SPSS output sheet is presented below to infer whether there is any significant effect of income-level on the preference of outlet related factors for the purchase of monthly grocery items from the retails outlets or stores.

Table 4.1: ANOVA - Store Factors – Customer Income Level

S. No.			Sum of Squares	df	Mean Square	F	Sig.
		ANOVA					
1	FConvLocation	Between Groups	16.320	3	5.440	3.535	**.016**
2	FAccessability	Between Groups	5.423	3	1.808	1.615	**.178**
3	FAmbiance	Between Groups	14.642	3	4.881	4.760	**.003**
4	FHygiene	Between Groups	9.362	3	3.121	2.668	**.045**
5	FDesignLayOut	Between Groups	11.359	3	3.786	3.790	**.012**
6	FEasyMovement	Between Groups	2.146	3	.715	1.046	**.364**
7	FParking	Between Groups	10.746	3	3.582	2.882	**.038**
8	FNerbyEntrtainmnt	Between Groups	10.872	3	3.624	2.783	**.041**

Hypothesis on Income Level for Factors related to store

H: Income Level does not have significant effect on the factors related to store

Income level does influence consumer's purchase preferences for monthly grocery from any retail outlet / store. The factors are FConvLocation p = .016, FAmbiance p = .003, FHygiene p = .045, DesignLayOut p = .012, FParking p = .038 and FNerbyEntrtainmnt p = .041 other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) Rs.100001& Above, the exact significant level (p value) of ANOVA is exhibited in 8^{th}Col. (Sig.) of table 4.1, the level of significance set by us is 5%, i.e., α = 0.05. The table 4.1 reveals that 'p' values are less than the 'α' value. In fact, since p = 0.016, p = .003, p = .045, p = .012, p = .038, p = .041, all are less than α = 0.05, the null hypothesis is not accepted and the alternative hypothesis is accepted and established. That means income level significantly impacts the consumer's purchase preferences for monthly grocery on the factors like i. Convenient location of the Store. ii. Ambiance inside the Store. iii. Hygiene inside the store. iv. Design or lay out of the store. v. Availability of vehicles parking space at outlets. vi. Availability of entertainment place's at nearby the retail outlets.

H_0: Income level does influence consumer's purchase preferences for monthly grocery from any retail outlet / store. The factors are FAccessability p = .178, FEasyMovement p = .364, in other words, there is no

significant difference between five income levels concerning their impact on preference, i.e., a) 25000 or Less, b) 25001 to 50000, c) 50001 to 75000, d) 75001 to 100000, e) 100001 & Above. The exact significant level (p value) of ANOVA is exhibited in 8th Col. (Sig.) of table 4.1, the level of significance set by us is 5%, i.e., $\alpha = 0.05$. The table 4.1 reveals that 'p' values are greater than the 'α' value. In fact, since p = 0.178, p = .364, all are greater than $\alpha = 0.05$, the null hypothesis is accepted and established. That means, income level does not have significant impacts the consumer's purchase preferences for monthly grocery on the factors i. Accessibility of the store. ii. Space for easy movement in the store.

4.2: ANOVA - Store Facilities - Unorganized Retail - Income Level:

One-Way ANOVA is done in order to know whether the Income-level, has significant impact on the customer's purchase of monthly grocery items from the outlets. For the purpose, the respondents studied have been segregated into five categories; a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) Rs.100001 & above, these Income-level are denoted respectively as 1, 2, 3, 4 and 5 for analysis purpose in SPSS. Preference for facilities in retail outlet related factors is the dependent variable in analysis, are denoted as FHomeDelivery, FOperatingHour, FProductsPicking, FBillingCounter, FProdctToCustVehicle, FProdctPromtionDisplySignages, FCartsBagsAvalabilty, FCredtiDbtCard, FCrdtFclityforLimtdTim, FLoyalityProgram. The relevant portion of SPSS output sheet is presented below to infer whether there is any significantly effect of income-level on the preference of outlet related factors for the purchase of monthly grocery items from the retail outlets or stores.

Table 4.2: ANOVA - Store Facilities - Customer Income Level

S. No			Sum of Squares	Df	Mean Square	F	Sig.
			ANOVA				
1	HomeDelivery	Between Groups	12.429	3	4.130	5.046	**.003**
2	OperatingHour	Between Groups	11.759	3	3.923	3.939	**.020**
3	BillingCounter	Between Groups	2.504	3	.878	.957	**.429**
4	ProdctPromtionDisply Signages	Between Groups	15.730	3	5.257	5.475	**.002**
5	CartsBagsAvalabilty	Between Groups	20.658	3	6.879	3.960	**.008**
6	CredtiDebitCard	Between Groups	15.727	3	5.249	3.821	**.012**
7	CrdtFclityforLimtdTim	Between Groups	4.325	3	1.438	1.061	**.353**
8	LoyalityProgram	Between Groups	3.105	3	1.025	1.542	**.300**

Hypothesis on Income Level for Factors related to store facilities

H_0: Income Level does not significant effect on the factors related to store

H: Income level does influence consumer's purchase preferences for monthly grocery from any retail outlet / store. The factors are FHomeDelivery p = .003, FOperatingHour p = .020, FProdctPromtionDisplySignages p = .002, FCartsBagsAvalabilty p = .008, FCredtiDbtCard p = .012, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) Above Rs.100001.The exact significant level (p value) of ANOVA is exhibited in 8^{th}Col. (Sig.) of table 4.2, the level of significance set by us is 5%, i.e., $\alpha = 0.05$. The table 4.2 reveals that 'p' values are less than the 'α' value. In fact, since p = 0.003, p = .020, p = .002, p = .008 and p = .012, all are

less than α = 0.05, the null hypothesis is not accepted and the alternative hypothesis is accepted and established. That means income level does not significantly impact the consumer's purchase preferences for monthly grocery of factors like i. Facility of home delivery. ii. Convenient operating hours. iii. Proper display boards, signage iv. Availability of carts, bags to carry products / items. v. Availability of credit and debit card swipe machines.

H_0: Income level does influence consumer's purchase preferences for monthly grocery from any retail outlet / store. The factors are FBillingCounter p = .429, FCrdtFclityforLimtdTim p = .353, FLoyalityProgram p = 300, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) Above Rs.100001. The exact significant level (p value) of ANOVA is exhibited in 8[th]Col. (Sig.) of table 4.2, the level of significance set by us is 5%, i.e., α = 0.05. The table 4.2 reveals that 'p' values are greater than the 'α' value. In fact, since p = 0.429, p = .353, p = .300, all are greater than α = 0.05, the null hypothesis is accepted and established. That means income level significantly impacts the consumer's purchase preferences for monthly grocery the factors are i. Billing counters (Number) or ease of Billing. ii. Facility of limited time credit. iii. Customer loyalty programs.

4.3: ANOVA - Product and Promotion - Unorganized Retail -Income Level:

One-Way ANOVA is done in order to know whether the Income-level has significant impact on the customer's purchase of monthly grocery items from the outlets. For the purpose, the respondents studied have been segregated into five categories; 1) Rs.25000 or Less, 2) Rs.25001 to Rs.50000, 3) Rs.50001 to Rs.75000, 4) Rs.75001 to Rs.100000, 5) Ra.100001 & above, these income-level are denoted respectively as 1, 2, 3, 4 and 5 for analysis purpose in SPSS. Preference for facilities in retail outlet related factors is the dependent variable in analysis, are denoted as FWelKnonBrands, FWiderChoice, FMultipleProdRangs, FPrdAvalbltyLoose, FGoodQuality, FProperProdctInventry, FBelowMRP, FMthlyWklyPrice, and FPrivateLables, the relevant portion of SPSS output sheet is presented below to infer whether there is any significant effect of Income-level on the preference of outlet related factors for the purchase of monthly grocery items from the retails outlets or stores.

Table 4.3: ANOVA – Store Product & Promotion – Income Level

S. No			Sum of Squares	Df	Mean Square	F	Sig.
			ANOVA				
1	WelKnonBrands	Between Groups	.278	3	.089	.093	**.954**
2	WiderChoice	Between Groups	18.172	3	6.051	4.678	**.003**
3	MultipleProdRangs	Between Groups	10.839	3	3.620	2.754	**.045**
4	LooseProducts	Between Groups	1.860	3	.633	.722	**.526**
5	GoodQuality	Between Groups	3.373	3	1.138	1.679	**.139**
6	BelowMRP	Between Groups	1.356	3	.459	.562	**.648**
7	MthlyWklyPrice	Between Groups	10.237	3	3.409	3.823	**.021**
8	PrivateLables	Between Groups	.202	3	.067	.092	**.975**

Hypothesis on Income Level for Factors Product and Promotion

H₀: Income Level does not significant effect on the factors related to Product and Promotion

H: Income level does influence consumer's purchase preferences for monthly grocery from any retail outlet/store. The factors are FWiderChoice p = .003, FMultipleProdRangs p = .045, and FMthlyWklyPrice p = .021 in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. 1) Rs.25000 or Less, 2) Rs.25001 to Rs.50000, 3) Rs.50001 to Rs.75000, 4) Rs.75001 to Rs.100000, 5) Rs.100001 and Above. The exact significant level (p value) of ANOVA is exhibited in 8ᵗʰCol. (Sig.) of table 4.3, the level of significance set by us is 5%, i.e., $\alpha = 0.05$. The table 4.3 reveals that 'p' values are less than the 'α' value. In fact, since p = 0.003, p = .045, and p = .021, all are less than $\alpha = 0.05$, the null hypothesis is not accepted and the alternative hypothesis is accepted and established. That means, income level has significantly impacted the consumer's purchase preferences for monthly grocery the factors are i. Choice of wider range of grocery products. ii. Choice of multiple products range. iii. Offers for the customer like weekly / monthly low price.

H₀: Income level does not influence consumers' preference towards purchase preferences for monthly grocery from any retail outlet / store. The factors are FWelKnonBrand p = .954, FPrdAvlbltyLoose p = .536, FGoodQuality p = .139, FBelowMRP p = .648, FPrivateLable p = .975, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. 1) Rs.25000 or Less, 2) Rs.25001 to Rs.50000, 3) Rs.50001 to Rs.75000, 4) Rs.75001 to Rs.100000, 5) Rs.100001 and Above. The exact significant level (p value) of ANOVA is exhibited in 8ᵗʰCol. (Sig.) of table 4.3, the level of significance set by us is 5%, i.e., $\alpha = 0.05$. The table 4.3 reveals that 'p' values are greater than the 'α' value. In fact, since p = 0.954, p = .536, p = .139, p = .648, p = .975, all are greater than $\alpha = 0.05$, the null hypothesis is accepted and established. That means, income level does not have significantly impacts the consumer's purchase preferences for monthly grocery on the following factors i. Availability of well-known Brands. ii. Choice of multiple products range. iii. Availability of the good quality products. iv. Availability of products below the MRP. v. Store or outlet owned private brands.

4.4: ANOVA – Staff, Policies - Unorganized Retail - Income Level:

One-Way ANOVA is done in order to know whether the Income-level has significant impact on the customer's purchase of monthly grocery items from the outlets. For the purpose, the respondents studied have been segregated into four categories; 1) Rs.25000 or Less, 2) Rs.25001 to Rs.50000, 3) Rs.50001 to Rs.75000, 4) Rs.75001 to Rs.100000, 5) Rs.100001 & above, these income-levels are denoted respectively as 1, 2, 3, 4, and 5 for analysis purpose in SPSS. Preference for outlet related factors is the dependent variable in analysis, it is denoted as FRspondQuery, FPrdctKnlodgSlsPrson, FFrndlySlasPrson, FHlpCartbySalsPrson, FPolitDescntBehv, FStaffComplntHndling, FEasyReturn, FRedmptonGiftBouchr, FDfindComplntPolcy, FEmergencyProvisions,The relevant portion of SPSS output sheet is presented below to infer whether there is any significant effect of income-level on the preference of outlet related factors for the purchase of monthly grocery items from the retail outlets or stores.

Table 4.4: ANOVA – Store Staff, Policies – Customer Income Level

S. No			Sum of Squares	Df	Mean Square	F	Sig.
		ANOVA					
1	RspondQuery	Between Groups	10.227	3	3.409	3.813	**.012**
2	PrdctKnlodgSlsPrson	Between Groups	14.706	3	4.902	5.689	**.002**
3	FrndlySlasPrson	Between Groups	.202	3	.067	.092	**.975**
5	PolitDescntBehv	Between Groups	16.929	3	5.643	4.871	**.005**
6	StaffComplntHndling	Between Groups	5.257	3	1.752	1.624	**.176**
7	EasyReturn	Between	1.824	3	.608	.761	**.528**

		Groups					
8	RedmptonGiftBo uchr	Between Groups	7.453	3	2.484	2.116	**.101**
9	DfindComplntPol cy	Between Groups	4.846	3	1.615	1.612	**.168**

Hypothesis on Income Level for Factors Staff and policies

H_0: Income Level does not significant effect on the factors related to Staff and policies

H: Income level does influence consumer's purchase preferences for monthly grocery from any retail outlet/store. The factors are FRspondQuery p = .012, FPrdctKnlodgSlsPrson p = .002, FPolitDescntBehv p = .005, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. 1) Rs.25000 or Less, 2) Rs.25001 to Rs.50000, 3) Rs.50001 to Rs.75000, 4) Rs.75001 to Rs.100000, 5) Rs.100001 & above. The exact significant level (p value) of ANOVA is exhibited in 8th Col. (Sig.) of table 4.4, the level of significance set by us is 5%, i.e., α = 0.05. The table 4.4 reveals that 'p' values are less than the 'α' value. In fact, since p = 0.11, p = .001, p = .003, all are less than α = 0.05, the null hypothesis is not accepted and the alternative hypothesis is accepted and established. That means, income level has significantly impacted the consumer's purchase preferences for monthly grocery on the i. Staff availability to respond customer query. ii. Products Knowledge of the staff or sales person. iii. Staffs polite and decent behavior with customers.

H_0: Income level does not influence consumer's purchase preferences for monthly grocery from any retail outlet / store. The factors are FrndlySlasPrson p = .975, FStaffComplntHndling p = .176, FEasyReturn p = .528 and FRedmptonGiftBouchr p = .101, FDfindComplntPolcy p = .168 in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. 1) Rs.25000 or Less, 2) Rs.25001 to Rs.50000, 3) Rs.50001 to Rs.75000, 4) Rs.75001 to Rs.100000, 5) Rs.100001 & above. The exact significant level (p value) of ANOVA is exhibited in 8th Col. (Sig.) of table 4.4, the level of significance set by us is 5%, i.e., α = 0.05. The table 4.4 reveals that 'p' values are greater than the 'α' value. In fact, since p = 975, p = 0.176, p = 528, p = .101, p = .168, all are greater than α = 0.05, the null hypothesis is accepted and established. That means income level does not have significantly impacts the consumers purchase preferences for monthly grocery on the factors i. Friendliness of the staff or sales persons. ii. Complaints handling by the staff or sales persons. iii. Provision of return the products purchased. iv. A defined policy to handle customer complaints.

5. Conclusion

The results of ANOVA analysis demonstration that, customers visiting unorganized retail for the purchase of grocery prefer to buy it because of following factors, convenient store location, store ambiance, store hygiene, store design or lay out, parking space, nearby entertainment place's, home delivery, Convenient Operating Hours, Display boards, signage, credit and debit card swipe machines, Choice of wider range of grocery products, Choice of multiple products range, offers by the stores, staff / owners availability to respond customer query, products knowledge of the sales person or owner, staffs / owner polite, decent behavior. It is evident that customers prefer to buy from the unorganized shop which has changed themselves according to the changing retail market and overall scenario. The factors such as parking space, hygiene, operating hour, location, owner's behavior, home delivery, product range, payment options, product knowledge are important factors customer of unorganized retail prefers while deciding for the purchase of grocery.

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