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Recent Trends in RETAIL Marketing

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PREFACE

Retail is the final stage of selling. It has a very important stage in economic activity. Many other business activities depend on retail sale of merchandise. It is an important link between producer and consumer. It is the business activity related to decision making about product quality, quantity, promotion, operation of stores etc. as per the information available. Retailing is aimed at generating new and innovative ideas of selling assortments. It also brings solution to the various problems of consumers. Role of retailer cannot be denied in different phases of economic development. It has been mentioned as an important link between producers and the consumers. In India history of retail is long year back. It is one of the ancient industries in India. In ancient times Indian society was categorised as per cast and religion. Occupation was decided as per the cast of the person. In the same way up to certain extent, requirement of goods and commodity was also dependent upon cast, religion, customs and tradition. But in present era of marketing, retailing is neither depending upon caste and religion nor upon social status. It is done by all and meant for all. In India retail industry is developing at faster rate and tough competition is faced by retailers. Indian retail industry is going through transition period and traditional retail stores are entering into the organized retail sector. From sole trader ship to corporate face is appearing in the industry. Organized retailing is expanding its stores in small cities. This study is conducted to find out the changes occurring in retail sector of small city, like Bilaspur.

The Bilaspur city is approximately 400 years old and its name ‘Bilaspur’ originated from Bilasa, a fisherwoman who founded it according to a fable. The total population of the district is approx 1,993,042. As per the norms of Central Government of India, those cities having total population under 5 lakh are categorised under Z category and Bilaspur falls under Z category of cities. Bilaspur is known as judicial capital of the Chhattisgarh. High court of Chhattisgarh seats in Bilaspur. Raipur, Durg-Bhilai and Bilaspur are the three main cities of Chhattisgarh. Bilaspur is one of the important cities, which attracts many multi brand retail shops. So there is a growing competition among the retailers. To get competitive advantages the retail stores need to be aware of the choice, preference and behaviour of consumers. Several researches have already been conducted to study the shifting trend of retail business in big cities of India, but recent trend depicts that many multi-nationals are spreading their business towards many small and medium cities. So there is need of analyzing behavioral aspects of consumers. Also this type of study may be conducted to test several hypotheses with reference to consumer's age, income, gender etc. The objective of this research is to analyse the trend of retail market in near future with reference to Bilaspur, Chhattisgarh. The study includes the objectives like, to study various shopping behaviour of customers; to study consumers' perception and attitude towards big shopping malls and individual retail shops; and To study shoppers preferences towards different features of retail stores. Various hypotheses are set to check the preferences of customers shopping from organized and unorganized retail store on the basis of their age, gender, occupation, income level and educational qualification. Before obtaining final opinion, initially a pilot survey was conducted taking 30 respondents. Questionnaire consisting 32 questions was randomly distributed in each of the organised retail brand of the Bilaspur city, 10 respondents each from big bazaar, easy day and reliance market. On analysis, it was observed that respondent could not understand 4 questions or questions were similar, it has been reduced to 28 questions. For the final study questionnaires (consisting 28 questions) were distributed in the different parts of the city to give a diversified coverage to all the category of respondents. Responses obtained from 150 respondents.

For analysis purpose different tools has been applied. First Kolmogorov-Smirnov (K-S) test applied to find out normality of data. To study the cross correlation between different factors one way and two ways cross tabulation analysis has been done. Further to find statistical significance of the association of different variables Chi-square test and Phi-coefficient to check the strength of the variable has been used. Other statistical tools like mean, ratios and percentage are also used as per the requirement. The study is only limited to one city i.e. Bilaspur. Also this study is confine to the urban and sub-urbs of Bilaspur city. On applying crosstab and percentage it was found that- Bilaspur is having favourable environment for growth of organised retail stores as city is expending and people are earning good income. Increasing spending power found in people of Bilaspur. The study shows that there is an association between income of persons and their shopping behaviour. The study did not find any significant relationship between occupation and consumer’s shopping behavior. Shoppers of young age group like shopping from organised stores and they visit to malls frequently as compared to older respondents. Female respondents are found to be more attracted towards organised retail stores as compared to male respondents. People of Bilaspur are found to be quite aware about fashion, quality, price, refund policy and popularity of store. It was also found that organized retail stores are unable to train their employees and customers are dissatisfied by their services. Customers are not satisfied by the refund policy of organized stores.

The awareness among the consumers brings stiff completion for multi-brand retail store with respect to quality, price and trendy products. So this type of study may help the new and also existing organizations in designing their future strategy to expand business into new market and attract more and more consumers. Most important factors in this is shops should train their staffs to be more customers friendly while providing necessary information about product, so as to help the consumer in rational decision making.

Dr. Swati Tiwari

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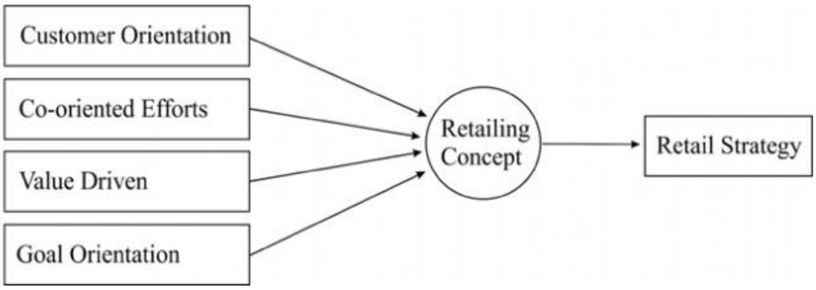
1 Inrodocation

Retail originates from a French Italian word '*retailer*'; it means cut-off or shred a small piece from something. Retailer is a person who cuts off big commodities into small pieces and sells it to the customer. Kotler states that "Retailing includes all the activities involved in selling goods or services to the final consumers for personal, non-business use. A retailer or retail store is any business enterprise whose sale volume comes primarily from retailing. Any organisation selling to final consumers whether it is a manufacturer, wholesaler or retailer- is doing retailing. It does not matter how the goods or services are sold (by a person, mail, telephone and vending machine or internet or where they are sold- in a store, on the street or in the consumer's home)".

Retail is the final stage of selling. It has a very important stage in economic activity. Many other business activities depend on retail sale of merchandise. It is an important link between producer and consumer. It is the business activity related to decision making about product quality, quantity, promotion, operation of stores etc. as per the information available. Retailing is aimed at generating new and innovative ideas of selling assortments. It also brings solution to the various problems of consumers.

Figure - 1.1 : The Role of Retailer



1. **C.O. :** The retailer determines the attributes as needs of its customers as endeavors (take action/to satisfy there needs.

2. **C.E. :** The retailer integrates all plans and activities to maximise.
3. **V.D.:** The retailer offers good value to the customers, whether to be upscale (expensive) or discount i.e. "appropriate pricing' for goods and customers services.
4. **G.O. :** The retailer sets goal and uses its strategy to attain them.

Role of retailer cannot be denied in different phases of economic development. It has been mentioned as an important link between producers and the consumers. Retailers shop is a place where buyers and seller gather to do the deal. Earlier it was the place like haat-bazaar, kirana shops, corner stores, general and daily needs shop, cloth stores etc. Now a day's electronic markets are also included in the list of places where buyers and sellers come together. Internet has provided the facility to buy commodities without any face to face meeting with seller. Retailer provides goods and commodity to the consumer at the right place and at right time. Retailer also forms an important channel of distribution. Retailers form very important stage in distribution of goods. For several unbranded goods or for those brands which is new and unknown to consumer, it is retailer who provides knowledge about the produce to the consumer. Retailer is the image creator for brand, goods and the company. In which type of stores goods are available, also creates the image of company and producer.

Development of Retail Market

For centuries now India has been operating within her own unique concept of retailing. It is largest industry in India the sector has witnessed an immense growth in the last few years. The Indian Retailing of lifestyle goods dates back to prehistoric period. Evidences of ornaments, designer apparels, foot wares, handicrafts, paintings and sculpture are found in the excavations at Mohenjo-Daro and Harappa. Since ancient period the diversity exist in food and clothing habits in India. In the ancient period the diversity in clothing and food habits was largely depending upon the climate, physical features and traditions in the respective regions. There is vast difference between the habits of ancient Indian life and modern Indian life. The commonality is found in the retailing practices. The common is about the retailers who were selling in ancient period and who are selling in modern time's also.

In ancient times Indian society was categorised as per cast and religion. Occupation was decided as per the cast of the person. In the same way up to certain extent, requirement of goods and commodity was also dependent upon cast, religion, customs and tradition.

Indian retail industry is one of the popular and attractive industries for global sellers. It is attracting many investors from inland and outside world as it is the most promising industry in terms of growth. Almost all major transnational players of retail are trying to enter Indian market to set their roots. Indian market is going through transition from traditional method to modern method of retailing, from face to face selling to online selling. Indian retail is appearing to be most appealing destination for business. The new face of Indian retail is as such that new shopping mall, hypermarkets, branded outlets; showrooms are opening one after another. This phase of Indian retail is not only attracting but it is very persuasive too. The main reason behind such a great attraction is the changing demographic structure of Indian population. Huge number of middle class family, large number of youngsters, increasing spending habit, craze for imported commodities etc. are the cause of growing retail market.

Indian retail market is accounting for 10 percent of nation's GDP. It is also as a second largest employer after agriculture, and around eight per cent of the employment in India. India is ranking at the fifth position in context to retail market in the world (GRDI, 2012). India's retail market is expected to double to US$ 1 trillion by 2020 from US$ 600 billion in 2015 driven by income growth, change in attitude of customers, expansion of cities and colonies, highlighted the Boston Consulting Group and Retailers Association of India's report titled, ‘Retail 2020: Retrospect, Reinvent, Rewrite’. Revolutionary change has been noticed in the field of telecommunication, petrochemical, automobiles, electronics, apparels, footwear’s, etc. retail sector is growing in all the directions. Big cities of the India have welcomed organised market, now small cities (tier III) are expanding its hands towards modernization of retail industry. Organised shops are proceeding towards small cities of India. International retailers are heading towards these cities being most prospective market for business. Indian Council for Research in International Economic Relations (ICRIER) developed research report titled ‘Impact of organized retail on the unorganized sector’ states that retail trade alone accounts for 41.83 percent job opportunities with 14.95 million employed in the sector.

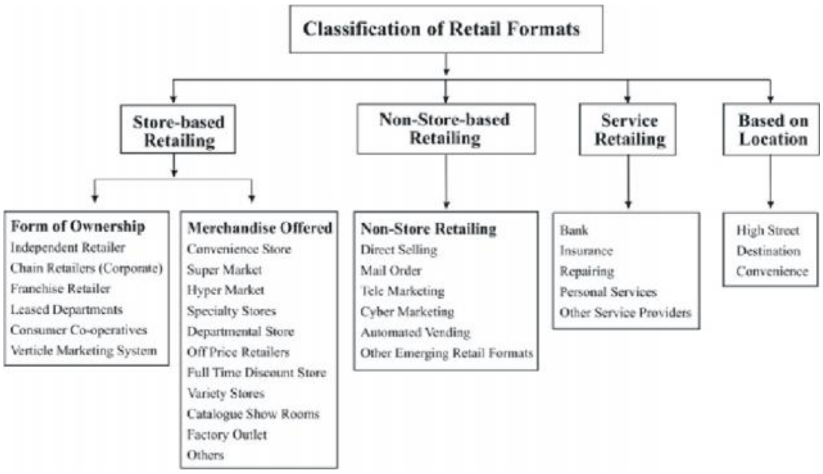
In the post liberalisation period, India is blooming as a huge market with great opportunities of its growth. Indian economy is attracting many MNCs and also promoting inland industrialists to exploit retail market. A huge portion of middle class in the population, educated youngsters, desire for branded goods, changing taste, acceptance of globally popular goods, increase in income etc. so many factors are there which is working as a huge magnet for attracting various national and international players to enter the Indian market. The Indian retail sector is the most exciting and under penetrated market in the world, economic and demographic factors made India the envy of many countries.

India is the land of diversity; its exclusive demographic structure makes it a promising market. All the year around there comes occasion of some or other festivals. These festive seasons create a big market for apparels, footwear, mobiles phones, personal care, accessories, etc. India has a large and aspiring middle class of 75 million households or 300 million individuals often referred to as growth engines of the Indian economy. The middle class wants products which provide value for money. Not only huge middle class but the population of youngsters is almost 500 million who are under the age of 25. This age group desires to purchase cellular phones, fashionable and trendy cloths & accessories, etc.

Indian rural population is of almost 700 million. This portion of India's population is now creating great attraction to the retailers. Rural marketing concept is picking up the pace. Now MNCs also does not ignore this huge market. All types of goods and products like hair care, cell phones, electronics, dress materials, etc. have excellent market. For rural population many goods and commodities are offered in small packaging at low prices. Indian retail market is expected to be US$ 1 trillion by 2020 from US$ 600 billion in 2015 At the same time it is also anticipated a growth of 12% per annum and modern trade will grow twice as fast as 20% per annum, traditional trade at 10% per annum as per Boston consulting group and retailers association of India's report titled 'Retail 2020: Retrospect, Reinvent, Rewrite.

Organised retail is at take-off stage but e-retailing is also growing at high speed. E-retailing is becoming popular in small cities also. In many cases it has been seen that it is competing organised and local retail market. In the coming years e-retailing will flourish at its full swing and will create big cut-throat competition for organised and unorganised retail market. The only thing that can be done in favour of retail industry is providing better facilities to their customers. Organised retailers are trying to attract customer by offering them discount coupons, exchange offers, refund policies, complementary services, etc. in the small cities, customers are shifting from traditional mom-and-pop store to organised retails. India is going through transition from traditional stores to organised stores. This change is due to their accessibility to internet, increasing disposable income and desire for higher standard of living.

Figure - 1.2



Organised Retailing Formats in India

- ❖ **Malls:** The largest form of organized retailing today. These are located mainly in metro cities in proximity to urban outskirts. Its area ranges from 60,000 sq ft to 7,00,000 sq ft and above. They provide an ideal shopping adventure with a combination of product, service and entertainment, food all under a common roof. Magneto mall, 36 City Center, Ambuja etc. are some examples in Chhattisgarh.
- ❖ **Specialty Stores:** these are the shops deal especially in a particular type of product. For example Kids Kemp, Crossword, RPG's Music World and the Times Group's music chain Planet M. these shops usually operate in chains of store and concentrate on specific market segments. Many brands have established themselves strongly in their sectors.
- ❖ **Discount Stores:** Its name gives the meaning, discount stores or factory outlets. These shops offer discounts on the MRP of goods. These stores sell in bulk attaining economies of scale or surplus stock left over at the season.

- **Department Stores:** Large stores ranging from 20000-50000 sq. ft, serving to differentiated consumer needs. Department stores can be further classified into local departmental store such as clothing, toys, home, groceries, etc. Department Stores are expected to take over the apparel business from exclusive brand showrooms. The prominent department stores include Pantaloons, Lifestyle, Ebony, Globus, and Westside, Shopper's stop etc.
- **Hyper Marts/Super Markets:** These are large self-service outlets, serving to diverse shopper needs, known as Supermarkets. These are placed in or near to residential areas. These stores today contribute to 30% of all food & grocery organized retail sales. Super Markets can further be classified in to mini supermarkets typically 1,000 sq ft to 2,000 sq ft and large supermarkets ranging from of 3,500 sq ft to 5,000 sq ft. having a strong focus on food & grocery and personal sales.
- **Convenience Stores:** These are relatively small stores 400-2,000 sq. feet situated near residential areas. They store a narrow range of high-turnover convenience products and are usually open for whole day or say seven days a week. Prices are a little higher owing to the convenience quality.
- **MBO's:** Multi Brand outlets are also known as Category Killers. These shops offer many different brands for a single product category. These types of shop do healthy business in market places.

Consumer Goods

Consumer products are those products that are purchased by the final consumer for consumption. Alternatively called final goods, consumer goods are the end result of production and manufacturing and are what a consumer will see on the store shelf. Consumer goods are those non-durables goods required for daily use. These are the products which are sold quickly and at low cost. These consumer goods are also known as Fast Moving Consumer Goods (FMCG). These goods have short shelves life. These are the best examples of low priced goods with high sales volume. Frequent innovations are closely seen in this product category. Clothing, food, automobiles and jewelry are all examples of consumer goods. Common Consumer products include food and dairy products, glassware, paper products, pharmaceuticals, consumer electronics, packaged food products, plastic goods, printing and stationery, household products, photography, drinks etc. and some other examples of FMCG products are coffee, tea, dry cells, greeting cards, gifts, detergents, tobacco and cigarettes, watches, soaps etc. Some electronic items are also included in it like headphones MP3 players etc.

Basic materials such as iron, bronze and copper are not considered consumer goods because they must be transformed into usable products. Consumer goods have huge market in India. India's huge population and its changing demographic structure is the main reason behind fast development of retail sector in consumer goods. Indian retail sector is attracting many transnational retail players to enter Indian retail industry.

Main Characteristics of Consumer Goods

1. **From the Consumers' Viewpoint:**

   - ❖ **Frequent purchase:** Consumers goods are frequently purchased. Its frequency may be from one to many times purchases during the month. As per the daily requirements of the goods its number of purchases varies.
   - ❖ **Low involvement:** This product does not need much effort on selection and survey regarding products like heavy industrial goods. Customers show brand loyalty to this product.
   - ❖ **Low price :** Prices of consumer goods are comparatively low but are circulation is very high. It is demanded on the

daily utility basis. People may not purchase huge commodities but they wear cloths, use detergents soaps and shampoos. People may not visit to different tourists places but they eat good food. As the daily needs of these products constantly exist its prices are kept low.

- ❖ **Sold in packaged form:** Most of the consumer goods are sold in packaged form. For example Noodles of different brands, sauces, biscuits, detergents, shampoos & soaps, tea & coffee, pickles, plastic containers and other plastic goods, stationeries, etc.
- ❖ **Non–durables:** Consumer goods are perishable in nature and generally its life extends from three months to one year. Importantly dairy products, packaged meat, snacks and pickles are included in it.

2. From the Marketers' Viewpoint

- ❖ **High volumes:** From the retailers and marketers point of view its sales volume is very high. Commodities are demanded by the customers very frequently.
- ❖ **Low contribution margins:** Profit margins are kept very low on consumer goods. As it is purchased frequently and demand for these product constantly exists, profit is earned in small amount in long run.
- ❖ **Extensive distribution networks:** Distribution of consumer goods requires extensive and densely established network. Retail shops are situated in the interiors of the country and regular supply of goods is necessary to capture and retain the market.
- ❖ **High stock turnover:** High stock turnover is found in case of consumer goods. Goods are sold very frequently and thus needed quick supply of goods, and cycle goes on. Velocity of sales in this sector is very high.

Indian market is influenced by many factor like demographic composition, increasing population of working women and even the festivals coming all the year around does influence the retail market. Indian population belongs to diversified religion and there festive season comes all the year around. This festive season brings high time for selling apparels, electronic items, edibles, shoes and many more goods. The success of consumer goods greatly depends upon its marketing plans and strategies. It has to develop intense distribution network. Consumer goods companies spend huge amount of money on expanding, maintaining and strengthening the distribution channels. This industry remains flexible to business cycle of economy.

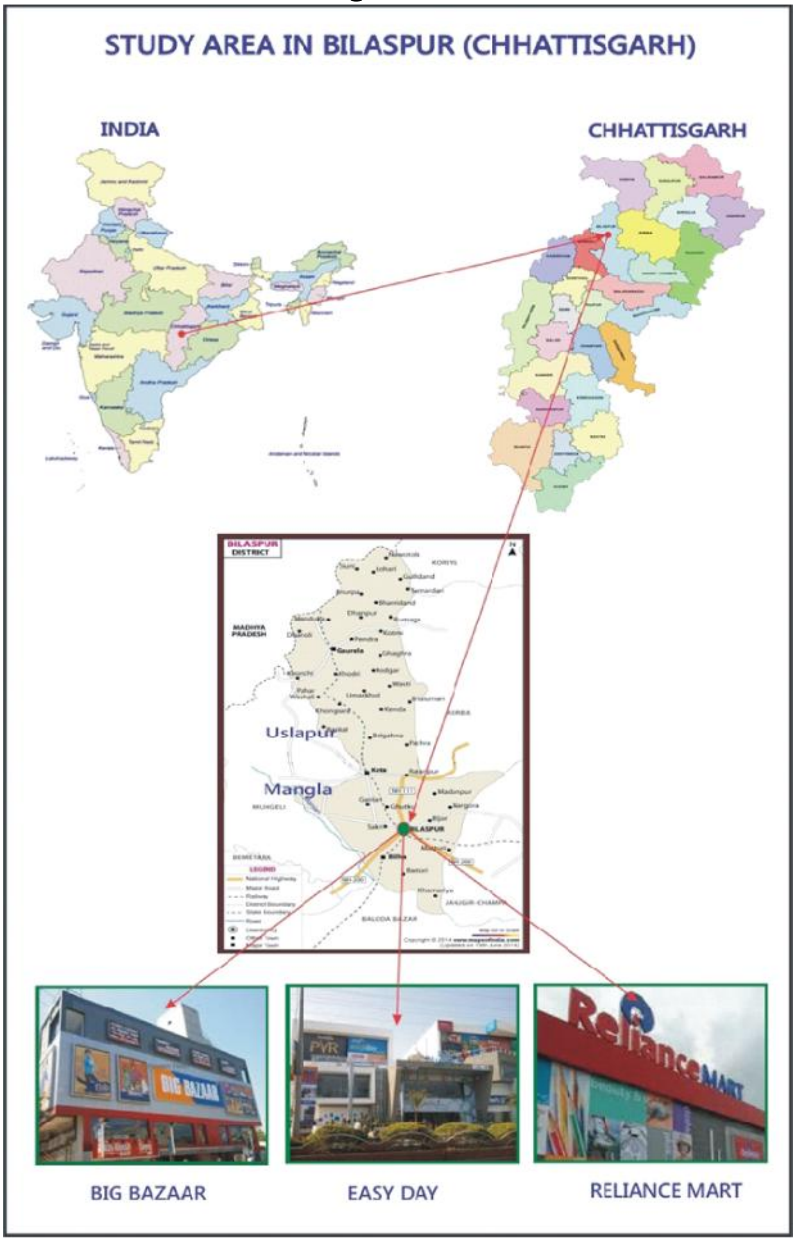
Overview of Bilaspur

The Bilaspur city is approximately 400 years old and its name 'Bilaspur' originated from Bilasa, a fisherwoman who founded it according to a fable. It is second largest city of the state. Bilaspur district is situated between 21'47 and 23'8 north latitudes and 81'14 and 83'15 east latitudes. The area of the district is 6377 sq. km. Bilaspur district is not only famous in Chhattisgarh but in India due to its unique characteristics like rice quality, Kosa industry and its cultural background. Bilaspur district has a major contribution in the naming "Dhan Ka Katora" for the entire Chhattisgarh region. The total population of the district is approx 1,993,042. As per the norms of Central Government of India, those cities having total population under 5 lakh are categorised under Z category. The better known term for this category is Tier-III cities. Bilaspur city falls in the IUAs/Towns category having population less than 5 lakh. Out of the total population of Bilaspur for 2011 census, 25.52 percent lives in urban regions of district. As per the data released by Government of India for census 2011, Bilaspur is an Urban Agglomeration coming under category of class IUAs/Towns. Bilaspur city is governed by Municipal Corporation and is situated in Bilaspur urban region. As per provisional reports of Census India, population of Bilaspur in 2011 is 331,030; of which male and female are 170,410 and 160,620 respectively. Although Bilaspur city has population of 331,030; its urban / metropolitan population is 453,946 of which 233,702 are males and 220,244 are females.

Table -1.1: Population and Literacy

Bilaspur UA	**Total**	**Male**	**Female**
Population (UA)	4,53,946	2,33,702	2,20,244
Literates	3,46,169	1,88,733	1,57,436
Average literacy %	86.61%	91.94%	80.98%
Bilaspur (Municipal corporation) population	3,31,030	1,70,410	1,60,620

Figure - 1.3


STUDY AREA IN BILASPUR (CHHATTISGARH)
INDIA
CHHATTISGARH
BILASPUR DISTRICT
Uslapur
Mangla
BILASPUR
BIG BAZAAR
EASY DAY
RELIANCE MART

Bilaspur is known as judicial capital of the Chhattisgarh. High court of Chhattisgarh seats in Bilaspur. Bilaspur is also known for the Railway zone head quarter of South East Central Railways (SECR). It is among the highest revenue earner railway zones of the India. Major revenue is earned by goods train. It is also known for the South Eastern Coalfields Limited (SECL) and National Thermal Power Corporation (NTPC). A maximum cement factory of the state is working in Bilaspur district like- Lafarge, ACC, Century, etc.

Significance of the Study

Raipur, Durg, Bhilai and Bilaspur are the three main cities of Chhattisgarh. Bilaspur is one of the important cities, which attracts many multi brand retail shops. So there is a growing competition among the retail shops. To get competitive advantages the retail stores need to be aware of the choice, preference and behaviour of consumers. This study will significantly contribute the literature of consumer behaviour towards organised and unorganized retail stores. Also the study will contribute much information helpful to decision making of retail stores.

Objectives of Study

Several researches have already been conducted to study the shifting trend of retail business in big cities of India, but recent trend depicts that many multi-nationals are spreading their business towards many small and medium cities. So there is need of analyzing behavioral aspects of consumers. Also this type of study may be conducted to test several hypotheses with reference to consumer's age, income, gender etc. The study can be also made to find out the problem and prospects of multi brand stores. Chhattisgarh is one of the developing state in India with ample of natural resources and man power, so in near future it may attract a number of MNCs. While very less study has been conducted with reference to Chhattisgarh, study may focus towards it. This study is exclusively about Bilaspur, Chhattisgarh. In this study, emphasis is paid to find out the trend of shopping in Bilaspur, Chhattisgarh. To make respondents understand the word 'organised retail store' (ORS), all the three organised retail outlets' doing business in Bilaspur is mentioned, symbolically (Big Bazaar, Easy day and Reliance Market). At the time of data collection, all the three above mentioned ORS were doing business separately. Later, Future group's Big bazaar and Bharti groups Easy day merged in the beginning of May, 2015. Now they are operating business together under the name of Big bazaar Easy day.

The study uses exploratory methods to analyses the shopping trend and different dimensions affecting it like age, occupation, gender, education and income etc. The objective of this research is to analyse the trend of retail market in near future with reference to Bilaspur, Chhattisgarh. The study includes the following objectives:

1. To study various shopping behaviour of customers.
2. To study consumers perception and attitude towards big shopping malls and individual retail shops.
3. To study shoppers preferences towards different features of retail stores.

Hypothesis of the Study

Hypotheses are important since it provide the main point for the research. They also shape the method in which tests must be conducted in the analysis of data and indirectly the quality of data which is required for the analysis. The function of hypothesis is to direct the researcher/investigator by delimiting the area of research and to maintain him on the precise track. It sharpens the thinking of researcher and helps him focus on the more important aspects of the problem. The following hypothesis is set for study of this subject :

H_{01}: There is no significant difference between preferences of consumers regarding organized and unorganized retail store with respect to Age of consumers.

H_{a1}: There is a significant difference between preferences of consumers regarding organized and unorganized retail store with respect to

Age of consumers.

H_{02}: There is no significant difference between preferences of consumers regarding organized and unorganized retail store with respect to income of consumers.

H_{a2}: There is a significant difference between preferences of consumers regarding organized and unorganized retail store with respect to income of consumers.

H_{03}: There is no significant difference between preferences of consumers regarding organized and unorganized retail store with respect to gender of consumers.

H_{a3}: There is a significant difference between preferences of consumers regarding organized and unorganized retail store with respect to gender of consumers.

H_{04}: There is no significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to Age of consumers.

H_{a4}: There is a significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to Age of consumers.

H_{05}: There is no significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to income of consumers.

H_{a5}: There is a significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to income of consumers.

H_{06}: There is no significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to gender of consumers.

H_{a6}: There is a significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to gender of consumers.

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2 Review of Literature and Research Methodology

Review of Literature

A literature review is a portrayal of the literature related to a specific subject or topic. This is habitually written as part of a thesis proposal, and at the beginning of a thesis. A critical literature review is a critical evaluation of the related literature. Literature covers everything relevant that is written on a topic: books, journal articles, newspaper articles, historical records, government reports, dissertations and theses, etc. The important word is 'relevant'. A literature review gives a general idea of the field of investigation: what has already been done on the subject and area, by the eminent writers. It also gives an idea about the established theories and hypotheses. The review also gives an idea about the research method and methodology useful for the research. A significant literature review shows how existing thoughts 'fit' or 'does not fit' into the theory.

Bell, Ho and Tang (1988) found that location no longer explains most of the variance in store choice decisions. Rather, store choice decisions seem to be consistent with model where consumers' optimize their total shopping costs, effort to access the store location being one component of their fixed cost of shopping.

Ajzen, I. (1989) pointed out that an evaluative dimension is a common feature of all the definitions of attitude.

Buchanan, Simmons and Barbara (1999) highlighted that the retailer‘s display decision can counteract the fairness of an established brand. The author suggests that this occurs because consumers have expectations about retail displays and the relationship among displayed brands. Those Displays setting that does not confirm these expectations can lead consumers to re-evaluate the brand.

Bhatt and Bowonder (2001) analysed the experience of interweaving brand reputation, organizational and technological innovation.

Shim, S.; Eastlick, M.A. and Lotz, S.L. et al. (2001) indicates that an attitude towards a behavior can be recognized by an individual's positive or negative evaluation of a relevant behavior, which comprises a person's beliefs regarding the perceived outcomes of performing the behavior. Traditionally, the store brands have competed on the basis of the price, becoming its traditional competitive tool. In that sense, multiple researches have shown the importance of the lower price of these brands on the consumer's purchase decision. Price plays an important role in consumer's purchase decision. This low price leads them to prefer those brands that offer a low price in the section, that is, both store brands and promoted brands.

David, Gilbert (2003) in his book titled - Retail Marketing Management has identified the reasons of growth of Modern Retailing. He has tried to find out why the growth of retailing is actually taking place. According to him more than any other business we are witnessing the emergence of new forms of retailing and becoming more segmented with reforms focusing on the needs of particular consumer segment. The result of this is the development of more consumer friendly environment. The traditional forms of independently owned small business and co-operative have lost significant market share in developed economy and the retail sector is now characterized by large scale, multiple store, run by powerful and sophisticated organizations.

Sinha, P. and Banerjee, A. (2004) also defined that the product variety and convenient timings seem to be the utilitarian aspects about the store, which forms an initial impression on the consumers.

Bhatnagar, G. (2004) stated that as the rural people are also getting high income they are able to buy luxurious stuffs. But the rural markets are not well developed in terms of facilities and amenities as compared to urban markets. Therefore the retailers are little doubtful in moving to rural markets. But in the 21st century with the government intervention the retailers are exploring the rural markets.

It has been noticed that Indian customers are becoming aware about their need and they find out information of their need. So, it is not enough for sellers to focus only on image building. In many parts of India, it has been noticed that customers are not impressed by goods offered at low price. They stick on the brand once selected, even if substitutes are available at low price. In recent years, sellers are confronting stiff competition from their rivals. Customer's attitude towards shopping has also changed.

Prayag, A. (2007) explained that the disagreement among the mall administrator and sellers are generated if the expected renovation and footfall doesn't materialize. Despite this prediction in terms of growth of the modern shopping sector in India it is to be acknowledged there is lack of optimism in terms of growth of the industry. Most of the malls find more disappointment that the consumers are expensing lot of time in malls but they don't have any intention to purchase anything from the mall. Hence the malls are mostly running in loss only. Usually the malls seem to be more crowded but the consumers come to the mall only for window shopping and not for real shopping.

Bajaj, C.; Tuli, R. and Srivastava, N. (2004) in their book 'Retail Management' emphasized with various new formats and packages related with retail industry in India as a result of liberal economic policies and boost given by the Ministry of Commerce and Trade to economic development in India. They say that retailing consist of all activities concerned with selling goods and services to consumers for their personal, family and/or household use.

Jain and Bhatia, (2004) In this changed scenario, firms are under pressure to embrace "marketing concept': the implementation of which is known as "market orientation", and to reorient accordingly their business strategies.

Kaufman, P.; Jayachandran, S. and Rose, R. (2006) have written that retailers face considerable risk in introducing new products because of high failure rates. Given the proliferation of new products juxtapose against finite shelf space, retail buyers are confronted with a choice problem.

Gupta, S.L. (2006) says that the retail formats commonly analyzed are stores located in the malls. The apparels market is growing rapidly and changes are occurring across the industry, which has positioned itself as attractive destination.

Krishnaveni, M. (2006) identified that the most important paradigm which is associated with promotion of loyalty among consumers is the attribute of quality. Present generation invest more on the basic factors such as books, clothes, food, music and gadgets such as mobile phones.

Traill, W.B. (2006) analysed the rapid spread of supermarkets in developing and middle-income countries and forecasted its continuation.

Mitra, M. (2007) identified that the females tend to boost each other's egos in this situation, building the activity even more pleasurable and positive. The term retail therapy is been addressed when the shopping happens to be in malls. The act of purchasing involves little attention and an investment of time. All the above makes an individual feel the significance and worthwhile. But the significance is that it reveals an individual depression for that moment and where that gives more involvement with the pleasure of being relieved and happy doing it P.S. Das, Psychiatrist, Max Healthcare. John Campbell, Anthropologist views the money as a firm energy and releasing it, releases the possibilities associated with potentials in a mall.

Barry, Berman and Joel, R. Evans (2007) gave an overview on the impact of Retailing on the economy .They stated that retailing is a major part of U.S. and world commerce. According to them Retail sales and employment are vital economic contributors and retail trends often mirror trends in a nation's overall economy. The book "Retail Management : A Strategic Approach" is basically related with understanding the marketing phenomenon of retailing, the changes brought in due to competition amongst retailers in terms of marketing, distribution, as well as promotional practices.

Peterson and Ekici (2007) remarked that under the top quality of life another significant idea which has gained attention of consumer behaviorists is the concept of life satisfaction Consumer attitudes towards marketing and Quality of Life are positively related. They have also identified that some of the dimensions of consumers attitudes towards marketing are overlapping with acquisition stage of consumer well being.

Dasgupta, Deveshish (2007) focused on the development in the retail sector in India. They stated that small shops were replaced by large enterprises as the country's economic diversity and per capita income increase. Restriction on retail trade was the basic cause for the slow growth of the organised retail format. It points out the importance of proper marketing strategies to penetrate the Indian retail market.

It has been seen that retailers need to invest much more in capturing more exact market cleverness as well as real-time customer shopping performance information. The retailers also need to make considerable investment in understanding some advanced expertise in developing more exact and logical demand forecasting models. The small and independent retailers should monitor what changes are taking place in their nearby area and analyse whether their present market offers a probable re-development of the region into a more contemporary multi-option destination. If there is some possibility, they should form an association of other such small retailers in that vicinity and take a pro-active move toward grouping resources and developing the overall infrastructure.

Sheth, K.N. and Vittal, I. (2007) focuses on findings from a quantitative retailing survey of the habit of mass market consumers in India. Indian men had an influence on which stores the women shop at. The men's apparel market is larger than that for women.

Kalhan (2007) in her study says that the impact of malls, on small shops and hawkers has been damaging and only few were able to upgrade their services or respond to the changed circumstances. She further says that an escalation of competition from corporate retail and FDI will further hasten their decline.

Qureshi and Amin (2007) examined the pros and cons of allowing FDI in retailing, and concluded that FDI should be allowed selectively in a phased manner like China

Michael, L. and Barton, W. (2008) in the book 'Retailing Management' have tried to know how retailing has become an important economic activity. The book discusses different facets of retailing strategies as they are useful for developing the retail markets especially in a growing economy. In this book the authors have tried to find out the reasons of growth of modern retailing, different retail format, and multi-channel retailing as a method of operating in a competitive market. From the author's point of view there is a great change in the consumer behaviour which is influencing the pattern of retailing and their strategies. The consumers have changed not only in terms of perception, choices, ideas and identities but also their modes of buying have significantly varied.

Nair, Suja (2008) in her book 'Retail Management' has tried to explain the growth of retailing in Indian context especially in the context of new economic policy. The author has tried to stress that there is a significant effect of liberalization and privatization policies on development of retail format. According to author, retailing possesses a outstanding position in today's modern society.

Singh, K.R. and Tripathi, A. (2008) highlighted about the stability of the products. They also observed that if a product becomes famous in the market, the customers may change their preference from usefulness of the product to color and design. Therefore it is very important for the Indian retailers to adapt to the business tactics as the attitude of the Indian shoppers has changed; they demand equilibrium between the rate and quality of the products. They expect that the rate of the brands should match their quality.

Kumar, A. (2008) explained that in India, next to agricultural field, most of the individuals are employed in the retail sector. Around forty million individuals are involved in retailing. It is also found that among them 50,000 people have been working in well organized retail industries. He also defined well- organized retail industry as a ¯ large-scale chain stores which are corporatized, apply modern-management techniques . He also explained that the community based private sellers fall under the group of conventional retail sector. Organized retail sector mostly consists of superstores and hyper marts. These are found to be common in the urbanized nations.

Kuruvilla, S.J. and Ganguli, J. (2008) explained that shopping develops into important aspect in the lives of people, as they are becoming financially sound to do purchase in malls and they begin to consider the shopping value as an important factor along with the price of the products.

Rishi, Bikram Jit (2008) says that the use of internet is catching up and online shopping considered as a relevant alternative channel for retaining in India and it is now important part of retail experience. The study highlights that convenience, accessibility, scope, attraction, reliability, experience and clarity are the important factors considered by the online shoppers.

Hari, K. and Ramanathan, V. (2008) focuses on the structural change in the Indian retail market. They also highlight the reason for such change and its impact on Indian economy and social background.

Mathew, J. and Gupta, M. et al. (2008) mentioned about the impact of organised retailing on traditional retailing. With the increase in number of various formats for shopping like Malls, Departmental stores, Hypermarkets etc the Indian consumer's preferences are changing and that is the main reason, big players of retail like Wal-Mart is entering India in collaboration with Bharti.

Mishra, Sita (2008) states that last few years have witnessed a revolution in the Indian retail market. With growing economy, improving income dynamics, rising awareness, and a youth-heavy customer base, India is well on the way to become one of the most prospective market for the global retailers. This paper suggests strategic analysis of Indian retail market.

Upadhyay, Y. and Singh, S.K. (2008) noted that in India retail landscape is observing an upsurge in organized retail even in the absence of foreign players. They may take the driver seat in coming years in cities today the age of supermarket, malls and hyper-stores and also of teleshopping, there is no need to go the market. As a matter of fact retailing in India is gradually edge its way towards becoming the next boom industry.

Sasikumar, K. and Cleetus, Sibi Regina (2008) noted that even without FDI driving; the Indian corporate owned retail sector is expanding at a furious pace thereby displacing a large class of small retailers and increasing the unemployment rates. So until we are in the position to create jobs on a large scale in manufacturing and construction, it would not be wise to eliminate jobs in unorganized retail sector.

Sengupta, A. (2008) analysed that the emergence of modern retail is not just a result of increasing consumer buying power manufacture and unorganised retailers also have an important role to play in this process at the macro-level. At the micro level the trigger came from diverse angles like entrepreneurial desire to provide relief to the masses in the form of lower prices, desire to capitalize on emerging business opportunity being provided by the changing business environment.

Sheikh, Arif and Kaneez, Fatima (2008) in their book 'Retail Management' explained retailing as a process that involve identifying target market i.e. customers interpreting needs of target markets, developing good assorts of merchandise presenting them in a effective manner so that consumer can find it easy and attractive to buy Thus, from the author's point of view retailing differs from marketing in the sense that it refers only to those activities which are related to marketing of goods and services to final consumers for personal familiar household use. Whereas, marketing we refer to as the process of planning and execution of conception, pricing, promotion, distribution of ideas/goods/services to create exchanges that certifies individual/ organizational objectives. Retailing happens to be a part of overall marketing process.

Agarwal, R.; Sinha, M. and Gupta, C.P. (2009) find out in their research paper that Indian population is going through remarkable demographic change. A large working population with an average age of 24 years, emergence of nuclear families in urban areas, increasing population of working women and emerging opportunities in service sector are going to be the key growth drivers. Expansion of organised retail store is greatly influencing the life style and buying behaviour of the Indian consumers.

Kotler, P. and Keller, K. (2009) depicted that adoption of marketing concept requires business firms to find out consumer needs and wants in advance and develop such policies and strategies which are capable of fulfilling the identified needs and wants of consumers more effectively and efficiently than competitors, thus providing greater satisfaction to customer.

Dwivedi, P.R. (2010) explained that when compared to major cities in India, the smaller cities seem to be a better place for investment. This is because these cities have low priced lands, low functional and operational expenses and greater number of available lands. He further specified and explained that there has been a transition in the taste and purchasing priorities of the customers from Tier II and III cities in the past ten years. He also presented the views of Ernst and Young which illustrated that there was twenty six percentage of growth in mall of the metropolitan cities while malls in Tier II and III cities showed fifty five percentage of growth.

Andreani, C.J., Moulins, L.J. and Conchon, F. (2010) found that trust is the global variable which is used to compare the two components of a brand, while loyalty is more linked to product brand and commitment to corporate brand.

Kamaladevi, B. (2010) stressed that, to compete successfully in this business era, the retailers must focus on the customer‘s buying experience. To manage customer‘s experience, retailers should understand what customer experience’ actually means. Customer experience management is a strategy that focuses the operations and processes of a business around the needs of the individual customers. The goal of customer experience management is to move customers from satisfied to loyal and then loyal to advocate. Focused on the role of macro factors in the retail environment and how they can shape customer experiences and behaviors.

Parasuraman, A. (2000) identified that however the quality service can afford the common agenda for the evaluation of retail facet and attributes, but there is no existence of consent for the contentment of stores attributes or how many factors has to utilize for the complete assessment of store image.

Many researches had been conducted to determine consumer attitudes towards marketing through four Ps of marketing. These four Ps of marketing are basic pillars of marketing management, viz. product, price, promotion and place. Many studies have been conducted taking these elements and its importance to consumers on the ground of various demographic variables.

Overview results of Literature Review

1. At comprehensive state of affairs, there is a budding responsiveness regarding growth patterns of retail formats.
2. In most of the researches significant importance is given on analysis of consumers responses towards different retail formats.
3. Various researches are being conducted to investigate and enlighten marketing concepts and trends of organised retailers.
4. Efforts are been made to identify the factors that are responsible for changes in approaches of global retail players towards consumers and progression in developing countries.
5. In India, researches are being conducted to know about appearance of organized retailing and its impact on consumer behavior.
6. Many researchers are trying to find out impact of organised retailing on local and domestic players, socio-economic changes and the way it influences the national and local economy and the social structure.

It was the requirement of the hour to conduct an analytical study of consumers' behaviour and perception towards organised retail stores in Tier III cities. The comments, views and suggestions given by various researchers will help in drawing a conceptual conclusion.

Research Methodology

Research means a search for knowledge again. Research may be defined as organized collection of data and information and its investigation for expansion of knowledge in any subject. Researches try to provide a solution to rational and sensible questions through application of systematic methods. According to Advanced Learner's Dictionary of Current English research is, "a careful investigation or enquiry especially through search for new facts in any branch of knowledge." According to Goddard & Melville (2004), answering unanswered questions or exploring which currently not exist is a research. **Redmen & Mory** (1923), define research as a systematized effort to gain new knowledge. According to Clifford Woody, "research comprises defining and redefining problems, formulating hypothesis or suggested solutions; collecting, organizing and evaluating data; making deductions and reaching conclusions; and at last carefully testing the conclusion to determine whether they fit the formulated hypothesis."

D. Slesinger and M. Stephenson in the Encyclopedia of Social Sciences define research as "The manipulation of things, concepts or symbols for the purpose of generalising to extend, correct or verify knowledge, whether that knowledge aids in construction of theory or in the practice of an art." Research is thus a unique input to the existing reserve of knowledge making for its progress. It is the expedition of certainty with the help of study, close examination, evaluation and test. In short, the search for information and facts for some specific objective and organised method of discovery solution to a problem is research. The methodical approach regarding generalisation and the formulation of a theory is also research. As such the term 'research' refers to the systematic method consisting of enunciating the problem, formulating a hypothesis, collecting the facts or data, analyzing the facts and reaching certain conclusions either in the form of solutions(s) towards the concerned problem or in certain generalisations for some theoretical formulation. In other words it can be said that research is search of knowledge through setting up of objectives and adopting a systematic method of finding solution to a problem of research. The objectives of research are:

1. To find out new specifics.
2. To experiment and prove important facts.
3. To investigate an event or process or phenomenon to recognize the reason and result relationship.
4. To develop new logical tools, concepts and theories to resolve and recognize scientific and non-scientific problems.

5. To discover solutions to scientific, nonscientific and social problems.
6. To overcome or solve the problems taking place in our everyday life.

Research methods are the various procedures, schemes and algorithms used in research. They include theoretical procedures, experimental studies, numerical schemes, statistical approaches, etc. Research methods help us collect samples, data and find a solution to a problem. The methods of conducting research are:

1. Descriptive vs. Analytical : In descriptive research surveys are conducted and various types of enquiries are done to find out the solution to the problems. In this method researcher can only make report on the event or the problem but does not has control on variables. In analytical research, critical evaluation of already available facts and figures is used.
2. Applied vs. Fundamental : Applied research works on the current problems prevailing in society. Fundamental researches are related to pure mathematics or occurrence of natural event. Fundamental research deals with formulation of theory.
3. Quantitative vs. Qualitative : Quantitative research is based on the factors which can be measured in terms of quantity or amount. Qualitative researches are based on quality or kind of something. Like human behavior etc.
4. Conceptual vs. Empirical : Conceptual research is based on abstract ideas or on the matters already developed by somebody else. Reinterpretation of existing ideas may be also part of this research. Empirical researches are experimental types of research based on observation or experiments.
5. Other Researches : Historical researches, conclusion oriented, clinical research, laboratory research, etc are various types of research methods which can be adopted by researchers as per their study need.

Research methodology is a systematic way to solve a problem. It is a science of studying how research is to be carried out. Fundamentally, the procedures by which researchers go about their work of describing, explaining and predicting phenomena are called research methodology. It is also defined as the study of methods by which knowledge is gained. Its aim is to give the work plan of research. More over methodology guides the researcher to engross and work actively in his/her specific field of research. Since scratch, from selecting the topic and carrying out the whole research work till recommendations; research methodology shows path to the researcher and keeps him on the right way. The entire research plan is based on the concept of right methodology. With the help of methodology, proper execution of research plan is possible. It gives justification to the research objective. For literature point of view a systematic methodology provides a guideline for further research. The researcher comes to the conclusion after conducting survey, interview or questionnaires and analyzing the data so collected. Methodology provides the soul to the research by understanding and recognizing the right type of research plan, time limit, procedure and right techniques suitable for research work. Entire research is regulated by the research methodology. Both internal and external factor of research environment are driven by methodology.

For the research data are collected through various methods. In the statistical study errors in data set is normally seen. Many statistical tests are applied with the assumption that data are normally distributed. It is assumed that the population from which sample data is collected is normally distributed. But mere assumption of normality of data will not give accurate results to any statistical study. So normality test should be taken seriously to conclude the study in proper manner. If data plotted on graph and a normal curve is formed, it shows that sample distribution is normal. And if curve is not in normal shape, significant tests are conducted. In this study Kolmogorov Smirnov (K-S) test was applied to find out normality of data. For a single sample of data, the Kolmogorov-Smirnov test is used to test whether or not the sample of data is consistent with a specified distribution function. To study the cross correlation between different factors one way and two ways cross tabulation analysis has been done. For cross tabulation analysis age, gender, occupation, income and educational qualification of the respondent is taken as independent factor. Further percentage method is also applied to analyse the data where it was found necessary. Analysis is done with the help of cross tab and graphical presentation of data is also shown in support of the two way frequency.

This study is based on non-parametric data sample. In such data sample non parametric tests are applied. A non-parametric statistical test is a test whose model does not specify conditions about the parameters of the population from which the sample was drawn. Most non-parametric tests are appropriate for data in an ordinal scale, and some apply to data in nominal scale. A non-parametric test does not make much assumption about parameters or it can be said that these are distribution free. Further to find statistical significance of the association of different variables Chi-square, Phi-coefficient has been used. The Chi-Squared Test of Association allows the evaluation of two attributes in a sample of data to determine if there is any relationship between them. The idea behind this test is to compare the observed frequencies with the frequencies that would be expected if the null hypothesis of no association / statistical independence were true. By assuming the variables are independent, we can also predict an expected frequency for each cell in the contingency table. If the value of the test statistic for the chi-squared test of association is too large, it indicates a poor agreement between the observed and expected frequencies and the null hypothesis of independence / no association is rejected. Chi-square is used to check the significance of data. The magnitude of the relation between the variables can be achieved by Phi Coefficient. Other statistical tools like mean and ratios are also used as per the requirement.

Tools of Data Collection and Analysis

All the shoppers of Bilaspur Chhattisgarh are taken as universe that purchases goods and commodities. All those people who go to market and purchase things are taken as universe. All the shoppers who go to shopping malls and purchase goods and articles, irrespective of their age, gender, occupation, income and educational qualifications, are considered as population for this study. From the population of the shoppers that shop from organized retail shops, sample was selected. No specific category was decided while distributing the questionnaire. Age group category, income category and educational qualifications category were decided after collecting the responses from the respondents.

This study followed Non-probability sampling technique for study. Convenient sampling is applied for data collection. 150 respondents had been given questionnaire for obtaining their view. Quantitative research approach is adopted in the study. The entire variables are taken out from the specific concept based on fundamental theories, duly tested. The scientific method is adopted to reach to the conclusion by using hypothetical-deductive method which is normally used to test the theory based on general principles. Research design is framed on both descriptive and exploratory research design. Questionnaire method is used as data collection tool. The primary data was collected through questionnaires. A structured questionnaire was designed to find out responses from consumers. Where respondents confronted difficulty in filling the questionnaire, necessary support was provided to them. Meanwhile some discussion about the study with the respondents also took place in most of the cases. Many necessary opinion and information came out from the respondents during the conversation. These opinions and views were found to be very helpful while writing suggestion. The sources of secondary data included Internet, magazines, journals, e-books and books from various concerning libraries. Appropriate Statistical tools chi square technique has been used to analyze the data with the help of SPSS software. A structured questionnaire consisting 32 questions was distributed to prospective respondents. The statements were given 4-5 options as per the requirement of the question. Questionnaire was divided into three parts. 1) Demographic profile. 2) Customers' shopping preference. 3) Customers' shopping behaviour. After filling up of questionnaire respondents are categorized under four age groups viz, less than 21 years, 21-35 years, 35-50 years and more than 50 years. Here upper limit of the age group is excluded in the study for respective age groups.

Table - 2.1: Research Design

Research element	Choice
Research approach	Quantitative research
Research method	Survey
Data collection method	Questionnaire
Logic	Deductive
Sampling method	Non-Probability
Sample	Convenience sample
Sample size	150 respondents

This study is conducted in the Bilaspur city of Chhattisgarh state using questionnaire method of data collection. Only urban area and sub-urbs of the city is taken under study. Respondents of all age group, income category, occupations, gender and educational level are included in the sample data.

Initially a pilot survey was conducted taking 30 respondents as sample. Questionnaire consisting 32 questions was randomly distributed in each of the organised retail store of the Bilaspur city, 10 respondents each from big bazaar, easy day and reliance market. On analysis, it was observed that respondent could not understand 4 questions or questions were similar, it has been reduced to 28 questions. For the final study questionnaires consisting 28 questions were distributed in the different parts of the city to give a diversified coverage to all the age, gender, income category, educational qualification and occupation of respondents. Responses obtained from 150 respondents.

Delimitation of the Study

The study is only limited to one city i.e. Bilaspur. Also this study is confined to the urban and sub-urbs of Bilaspur city. All the people who purchase goods and articles from shopping malls are included in this study. Immaterial, if they are regular or irregular shoppers to shop from organised retail stores. People of all age groups are included in the study.

The fast change in shopping culture of people is noticed in Bilaspur. The malls and hyper markets are in up-and-coming phase. Concept of hypermarket is all new to the consumers. Research report will offer significant idea about consumer behaviour.

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3 Growth of Retails Industry in Different Parts of World

The origin of retail is as old as trade itself. Since ancient time trading played vital role in market. Initially barter system was followed. It was the oldest form of trade. Retail is done since when there was no common denomination of exchange like money/currency as in today's world. For many years goods and commodities are sold by peddlers are by shopkeepers in market places. Gradually, medieval markets were dependent on local sources for supply of perishable goods because traveling long journey and transportation of commodity was not possible due to lack of fast means of transportation. However, customers did travel considerable distance for specialty items. Peddlers and hawkers provide goods of basic needs to people. They were like, mobile shop which moves from one place to another. Such hawkers cover long distance to sell their goods. They could be termed as the early entrepreneurs who saw the opportunity in serving the needs of consumers at a profit. During this era, mom-and-pop stores and general stores operated throughout the country. The mom-and-pop stores were family run businesses that served the needs of town people. "General stores" were common and offered a variety of items that consumers could buy in one store.

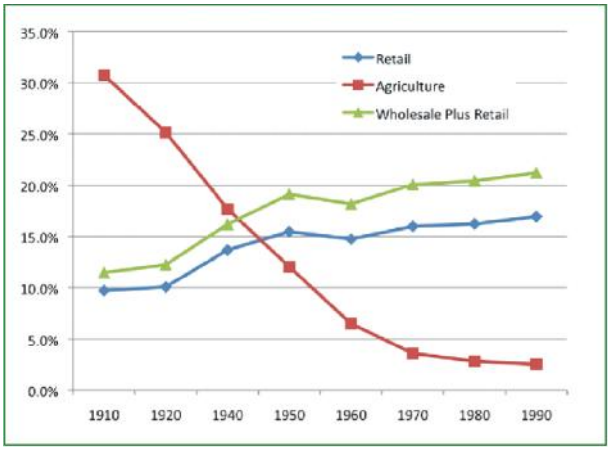
The remains of major Greek cities witness to the fact that retailing existed even at that time, the agora, of the market, which existed then, served the needs of local populace. In most parts of the world a flea market typically a place where vendors came to sell their goods could be the earliest form of retail congregation which existed The original flea market which is said to have existed is the Marche' aux puce in the suburbs of Paris in the 17th century. Over the years, these markets have existed across major cities of the world and are selling a diverse array of products. Bon Marche, set up in 1852 in Paris was the first departmental stores. Bon Marche completely changed the retail scenario at that time by believing on volume rather than high profit to make money.

It is difficult to estimate the age of retailing accurately. But its existence cannot be denied since trade started in the world. Retail industry in USA can be studied in three different stages. Hudson Bay Company began business in 1670. Barter was prevailing in North America that time. Goods and commodities against fur were traded that time. The first national retail chain was the Great Atlantic and Pacific Tea company, which had been founded in 1859 as Gilman and Hartford's in New York city. Its operations were still confined to New York city by 1865, but it had a foot print that stretched from Norfolk, Virginia to St. Paul, Minnesota by 1880: and a coast to coast presence by 1900. The competition in retail sector controlled the transportation cost and promotional cost of goods.

Improvement in transportation infrastructure made layers of middleman unnecessary, and population growth encouraged specialization throughout the supply chain. The development of automobile and home-based refrigeration combined with innovation at the store level like self service and the cash-and carry model to lower prices. Increasing urbanization and larger markets replaced repeated interactions between small retailers and consumers they served with more anonymous trade. This made advertising and branding advantageous sources of credible commitment which encouraged the rise of multi-unit firms.

During this era, the development of stores chains took place, and bigger discount and departmental stores opened across the US. The names Woolworth, Sears, J.C. Penney, Wal-mart, Montgomery Ward, and Macy's became more common in cities and suburbs. After World War II, the population grew substantially, but the number of retailers and the number of retail establishments grew more slowly than population. During 1975-1990, saw the tremendous expansion of discounters such as Wal-Mart and Kmart, plus other national chains like sears and J.C. Penny. Throughout the US malls, strip centers, stand- alone specialty stores and Big Box general merchandise chains sprouted up in -North-America. Rising incomes among people who had typically been poor also worked to the advantage of discounters because many of these who now had more money were not used to and were not willing to pay for department store amenities and service. Agricultural employment as a percentage of the total labor force declined sharply from 1910 to 1990 while wholesale and retail trade increased (Figure-3.1). Following a dip in the 1950s, both retail and wholesale employment as a percentage of the labor force rose.

Figure - 3.1: Employment in Agriculture, Retail, and Retail Plus Wholesale as a Percentage of the Labor Force, 1910-1990.



(Source: Author's calculations from Carter et al. (2006) series Ba652, Ba653, Ba660.)

In a survey of changes in American productivity in the late 1990s, the McKinsey Global Institute estimated that retail trade contributed 0.31 percentage points of a 1.33 percentage-point jump in U.S. productivity (McKinsey Global Institute. 2001). This period witnessed great change in retail sector. Big traders became bigger and many small retailers were out of the picture. The super center became Wal-Mart's biggest growth vehicle in the 1990s and helped make it by far, the world's largest retailer. The retail study in 1990 predicted that 50% of all retail stores would be out of business by the year 2000, a bold prediction that, in retrospect proved fairly accurate. The study recognized the impending growth and power of chains like Wal-Mart, target, Costco, and Home depot, and rightly projected that many small and mid –sized regional chains would vanish from the retail landscape. Industry consolidation has had insightful, effects on merchandising strategies, on shopping pattern, and on suppliers. On the one hand, discount and mass retailers are finding it advantageous to introduce exclusive, name-brand merchandise lines, while higher price department stores are trying to lower costs and increase unit sales by developing store brands, which offer consumers essentially the same quality as brand names without the higher price tag.

A new trend of sale is grabbing pace these days, called "Flash Sale". By adding customer's mobile or tablet through online shopping application, online retailer inform their customer about "flash sale" of exclusive items at a rock bottom prices. But such sale is only for a few hours. Gilt group, Ideeli and Beyond the Rack, Nordstrom etc. are few players of this new game. Retail with more than 15.2 million employees in America alone, is one of the largest industries in the world.

The history of retailing seems to be a history of revolutions. At the end of eighteenth and in the beginning of nineteenth century, it has been noticed that a transformed market was taking place. During this period inception of completely new method of production and consumption took place. Industrial revolution in Europe lead to changed, market set up. The fundamental changes which took place in European market during this period were introduction of departmental stores, cooperative societies; mail order type of business, etc. industrial revolution not only transformed the production method but also completely changed the consumption pattern and retail trade culture. Budding of departmental stores, spreading out co-operative societies, and opening of mail order business were marked later half of Nineteenth century. “While the industrial revolution of the late eighteenth and early nineteenth centuries herald a completely new basis for the production of goods, since the late nineteenth century it has in fact been the change in the field of consumption and retail which have been associated with a sense of ‘revolutionary’ disruption: the surfacing of department stores, the expansion of the co-operative societies, and the beginnings of the mail order business in the second half of the nineteenth century – all formed the first great wave of radical change”. The changes which USA started experiencing in 1920s, also reached Europe after 1945. This change in retail industry accepted the concept of self-service. This laid the foundation of super-markets, departmental stores, etc in the outskirts of the cities. The professionalization of marketing and product advertising also belong to this second wave. Although the newest developments relaxed outside the halt of historical research, the exaggerated transformations in retailing in post-war Europe are increasingly coming under the study of historians. From the end of the 1940s to the beginning of the 1960s most Western European societies experienced a period of unusually strong economic growth. It was also a period which saw the expansion of the welfare state, the incomes of large sections of the population increasing, class differences and social conflict decreasing and new forms of cultural differentiation emerging. In the decades of economic prosperity and social stability after 1945, in most European countries there was not only a transition to a mass consumption society – from the 1950s on there was also a fundamental change in the structure of the retail sector. Thus, it seems extremely appropriate to talk of the history of ‘revolutionary’ upheavals in retailing as part of the history of post-war reconstruction in Western Europe. America was establishing new model of social equality, whose important characteristics was an “entitlement to a decent standard of living” for all the sections of society. Whereas at the same time in Europe, consumption pattern of people was according to their social status. Later on Western Europe was greatly influenced by economic, political and cultural changes taking place in America.

American influence on consumption pattern can be seen in western European countries and termed as 'Americanization of Europe'. Thus, in the eyes of many during the 1940s and 1950s, not only were chewing gum, rock 'n' roll and blue jeans symbols of the 'American way of life', but so were supermarkets, self-service retailing and aggressive advertising – all allegedly exported to Europe by means of the European Recovery Program, the mass media, transatlantic exchange programmes and the trade in consumer goods. If there was indeed a 'revolution' in retailing in Western Europe after 1945, then it has been perceived and interpreted by many as an 'Americanization' revolution. There are many supportive evidences which prove that modern retailing in Europe started after Second World War significant economic growth and social changes took place after Second World War and retail business played a vital role in bridging the gap between producers and consumers. Several resources concluded that in 1950s and 1960s, introduction of self service model and expansion of supermarkets was taking place. The principle of self service at first covered most of the foodstuffs trade, and then spread into nearly all other sectors. This era concentrated on organised shop floor, learned sales staff, standardization of goods, their packaging and store arrangement, etc. After 1955 there were a growing number of US firms active in the British retail market. Italy saw a much greater resistance to the implementation of self-service and supermarkets. Supermarket tradition was slowly adopted in Italy as compared to rest of Europe. This was possible because small retailers were capable to created political and administrative influence for their own benefit. The matter of nationwide definite version processes in consideration to US American power also raises the question of domestic European comparisons. It is clear that there were many differences in the structures of retailing in Western Europe in the middle of the twentieth century.

Around 1960, self-service was most widespread in Sweden and Norway, followed by Switzerland, West Germany, the UK, Holland and Denmark. In the middle group of countries to which Austria, France and Belgium belong, the phenomenon was just beginning to gather momentum, while in Ireland, Spain and Italy; it had barely started. In West Germany this course of conversion was much faster and much more flourishing. Lydia Langer addresses the issue that the transatlantic knowledge transfer was already being broadened and expanded upon in the 1950s by more and more internal European linkages and business collaborations. At the same time in Norway, adoption and implementation of freezing technology was successfully taking place. Chain of cold storage was developing during this period; it was showing the important venture between frozen food industry and producer of freezer chest. Development of barcode, IT based inventory management, standardized article number, consistent labeling, etc, took place. The Retail industry in Sweden is not an exemption.

Recent Years the progress in many sectors has gained pace and international trends are also seen on the Swedish market. However, In terms of maturity and price pressure it is still lagging behind the largest markets in Europe, and it is therefore valuable to consider the Western European Markets and learn from their development in recent years. The structure of retail industry has been transformed since 1920s in Turkey by the new retail format. It has been developing since 1930s. During 1950s chain stores began to operate with self service concept to increase welfare level and reduce the effects of inflation. Government was the prevailing factor in economy. In 1960s private company began to rise in the retail sector where as the biggest retail companies were just consumption co-operatives which developed self-service retailing concept in these years. This was the launch of multi-storey stores and chain stores. Tansas established in 1973, provides for cheaper meat and coal. In 1976, it opened its first store in Izmir and introduced supermarket technology in social industry. Gradually number of food retailers begun to establish within the limit of these development at the end of 1970s, there were two main alterations in the sector; food retailers started selling non-food items and traditional mom-and-pop stores retailers began to specialize on one product line especially food products instead of specializing on perfumery products, stationery products, and drugs. The law enacted in 1973 was supposed to enhance and support retail industry however, it failed.

Until 1980s import substituting policies have been followed in Turkish economy. Government policies oriented towards deregulation in retailing as well as in the economy generally. Privatization was one of the major policies of government to liberalise the economy. To promote external and large internal investment, the government gave incentives to the retailers. The first shopping center called Galaria was opened in Istanbul in 1988. The retail industry has gone through major changes since the late 80s. Turkish retail industry was fragmented and non-integrated until 1990s. The modern era of retailing in turkey started in year 1990s. Turkey Grocery Stores and Dealers Federation (2000) showed that market shares of hypermarkets and supermarkets in the total retail market were 10 % in 1995, 14 % in 1997 and it was estimated that it would reach 35 % in 2004. In the year 2003, U.K. based company Tesco entered Turkey by acquiring Kipa and became Tesco Kipa. In 2005, French company Carrefour took over Gima and Endi, Wal-Mart, American company also registered its presence in Turkish retail market by acquiring Migros. As compared to other European countries, urban areas are more developed as compared to rural areas. It has been creating the prospective use of both modern shopping centers and traditional retailers. Traditional and small retailers are trying hard to confront the competition with organised retailers.

Table - 3.1: Top 10 Global Retailers of the World

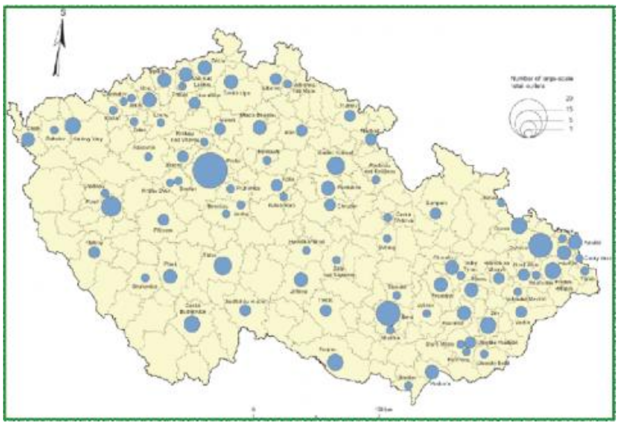
Rotall revenue rank (FY12)	**Name of Company**	**Country of origin**	**2012 rotall revenue (US$m)**
01	Wal-Mart Stores, Inc.	U.S.	469,162
02	Tesco PLC	U.K.	101,269
03	Costco Wholesale Corporation	U.S.	99,137
04	Carrefour S.A.	France	98,757
05	The Kroger Co.	U.S.	96,715
06	Schwarz Unternehmens Treuhand KG	Germany	87,236°
07	Metro AG	Germany	85,832
08	The Home Depot, Inc.	U.S.	74,754
09	Aldi Einkauf GmbH Co. oHG	Germany	73,035°
10	Target Corporation	U.S.	71,960

(Source: The Global Powers of Retailing 2014, Report from Deloitte)

The transformational change in the Czech Republic after 1989 have introduced many important phases into the economical, political and social life of the country. Since the second half of the 1990s, a dynamic development of retail facilities occurred with the stress on large scale and complex projects, often without a proper location or impact assessment analysis. This first hypermarket emerged in 1997, and other large-scale formats followed. After the so-called "Velvet-Revolution", conditions in the trade sector have alternated markedly and retailing became one of the most dynamic branches of national economy together with the finance sector. The 1990s brought the dissolution of the former state-owned companies (in all the sectors of economy), by newly emerged business organizations and institutional framework by the inflow of foreign investment into the retail development, by an increase in the sales area and a number of employees in retailing and by the modernization and better technological functioning of large scale retail facilities.

In the later years of 1990s, first large scale outlets opened in the outskirts of urban areas. During these years, multinational retail chain, hypermarket, and shopping centers opened. These projects revolutionaries the share of rental areas and many changes adopted by the authorities regarding planning for development in democratic society. The changes in social and legislative framework brought up the ideology that traditional plans and planners did not utilize the potentials at optimum level. Maier describes this periods as the loss of prestige of physical planning. The rise and downfall of supermarkets was very quick in Czech Republic. They limited it to discount stores. In 1995, there was no hypermarket in Czech. It took pace in 1998 and grew with an increasing tendency until today. In the year 2010 there were more than 240 hypermarkets in the country. Still new constructions are taking place with new retailing formats.

Figure - 3.2: Spatial Distribution of Large-scale Retail Facilities in the Czech Republic



European countries are comparatively small in size. And the cities are of great historical importance. There is very limited scope of development of retail trade in such historical town centers. As a result new retail development tend to be located in out-skirts of cities. Netherlands planning policy is somewhat same as Germany. It strongly believes in safeguarding the interest of small and existing retailers. "While most other Western nations have, at one time or another, allowed retailers to construct large-scale hypermarkets and shopping malls outside or at the edges of major cities, the Dutch planning system has consistently frustrated, blocked and redirected this development".

According to Guy (1998) the rationales for government intervention in retail change are generally speaking based on three principles: (1) to improve the efficiency of the market, (2) to control negative externalities and (3) to protect or to subsidize for social reasons. Dutch retail planning policy has been primarily based on the second and the third principle: "from the rise of Dutch retail planning policies in the post Second World War period until the present day, the political ideology has been to preserve city centers Retail Development in The Netherlands 1033 by preventing serious threats to their economic functioning". In the year 2004, local authorities, municipalities, regional administration departments were given authority to develop their own retail development policy. At the end of 20th century Ministry of economic affairs accepted the fact that retail planning system was based on the blend of economic competency and deregulation principles. This decentralized planning model trusted as effective tool in reducing negative external effects of out-of-town retailing and a stimulator of innovative development in retail sector.

In Poland socialist economy was prevailing. Like other European country, Poland also experiences economic and social changed in 1990s. Before 1990s communist culture prevailed in economy and market were centralized and put under state control. Due to this reason private sector was in the corner end of the economy. Private sector was not actively operating that time, underdeveloped infrastructural facilities given to customers. The central and eastern European countries (CEECs) were less developed than western

European countries. By the end of communist era, CEECs opened the market doors for private and foreign investors. To raise sufficient fund for infrastructural development this was necessary. Within the group of CEECs, Poland is of special interest, because on the one hand, with its 38 million inhabitants, it is the largest CEEC and on the other hand, Poland had already taken part in the first phase of the transformation process at the beginning of 1990s.

The consolidation process began in the second half of 90s, by this time large number of players entered the market and many had forced to leave the market. Those who survived focused on the profitable areas of business. Many sold off their unprofitable business and some went for joint venture (Dawson, J. and J. Henley (1999). In the privatization process, prices were deregulated and restrictions on product ranges, free trade and imports were eliminated. This new policy remarkably increased the opening of new stores. Between the years 1991-1995 numbers of stores increased by 50%, whereas substantial decrease in stores noticed after the year 2000. Privatization attracted many firms during this period. After privatization, many single stores combined with small and conventional type of organization. At this time, modern retailing concept accepted by Poland. Opening of departmental stores, shopping centers, hypermarkets, supermarkets, discount stores and convenience stores opened in Poland. After the end of communist system, private firms entered the market to explore the great market potential especially multinational companies rushed towards Poland.

Since 2005, new merger have taken place. Mila became part of Lekkerland which was at leading position in Central and Eastern Europe. Now retailers have started shifting from large cities to small cities. In the race of establishment and market share domestic and multinational companies have entered. This whole process of origination, existence and survival was due to some specific causes. Poland is a country of good infrastructural amenities. It is the largest central and eastern European country (CEEC) with 38 million populations. No political unrest and disturbance found in Poland. Poland is new member of OECD (1996) and NATO (1997). Its business mainly limited up to European countries

Retailing in Australia is the outcome of traditional form of retail business. It also includes small weekly markets, fairs and other traditional forms of market which is usually organised at a regular interval if time. This was the scene of market in early 1800s. Later, this conventional market format was little modified and peddlers and general stores came into existence. In the mid of 1800s these were also replaced by the expert retailers. During this period main reason behind such change in retail business was rapid urbanisation, industrialization, and increase in standard of living. All these retailers used to locate their shops either in the district's business place or near the colonies at the walking distances of the customers. In the beginning of 20th century street side retailing and departmental stores were popular. These were the two major modes of retail trading. Department stores were dominant model of retailing as compared to others. After Second World War, population growth increased remarkably. Suburban areas were rapidly developing to urban. A significant increase in standard of living of people also increased during this period. Now they were ready to go to faraway places to purchase goods and commodity. One more thing noticed during this period was inclination of people for car ownership. Number of car owners between the years 1947-1971 increased three times. This factor had a great impact on expansion of cities in Australia. In Australia corner shops were very popular stops for the buyers. It was not only a point of shopping but also the community meeting point. These corner shops play vital role in building good relations amongst community people.

"……..for a regular customer, a corner shop is much more than bricks and mortar………like hair dresser or barbers" shop, local butchers' greengrocer shops….that air of familiarity the habits of a lifetime and the traditional ways of doing things, are part of a community's less tangible heritage…… Retailers adopted new methods of attracting customers by using glass window and glass shelves. They decorate their shops by colourful lights to display goods through the glass window. Retail market was taking a turning point after Second World War. Following Europe and United states, Australian market also started establishing departmental stores. These departmental stores were established in a multi storey building. Hydraulic lifts and electric escalators were there to take customers from one storey to another.

By the latter part of 20^{th} century self service was introduced in retail. Consumers were free to select desired articles from the selves. This mode of providing service was a new experience for the customers over the traditional shopping pattern of over the counter mode. Advance form of self service was also appreciated by Australian when self checkout was introduced. In self checkouts consumers used to select, weigh and make payment for goods. Electronics payment was also becoming popular. It was favourable for retailers also being more economic running and maintenance cost. Less number of workers was required to run the self checkout retail shops.

In present market condition, departmental stores and shopping malls are quiet a common things. First drive-in mall was opened in Chermside, Brisbane in 1957. And after that many shopping centre's opened. Customers were attracted towards such shopping centers because, retail stores, specialty shops, entertainment zones, restaurants, free car parking facilities etc. were provided by such malls, this leads to development of suburban areas—. These shopping malls were designed for not only shopping but also for entertainment and refreshment. Customers' likings and requirements are kept in mind while designing shopping malls in Australia. Facilities provided by shopping malls to the customers divided lots of shoppers towards these malls. While the first mega malls were built to be shopping destinations, entertainment and food outlets could be their saving grace, with the retail industry still reeling from a drop in sales since the global financial crisis.

At ownership point of view private equity was also started taking place some examples are: Barbeques Galore, Repco and Goldfreys are doing business under private equity ownership. From 1990s, retailing emerged in a new style- MEGA STORES OR BIG BOX. Large floor area is covered with huge range of assortment. These shops were capable of availing economies of large scale. Traditional retailers called such shops “category killer”. Goods and commodities were also introduced under private labels. They serve customers as the good substitute of branded goods. At the time of global recession these private label goods registered remarkable share in the retail market. Now the satisfaction level of customer is so that they wanted to go for buying these private label goods, even after normalcy of global market. It has registered 25% market share of supermarket sales in the year 2000. (The Role and Development of Australian Retail-Economic structure and performance of the Australian retail Industry-Inquiry Report, pp 16-17)

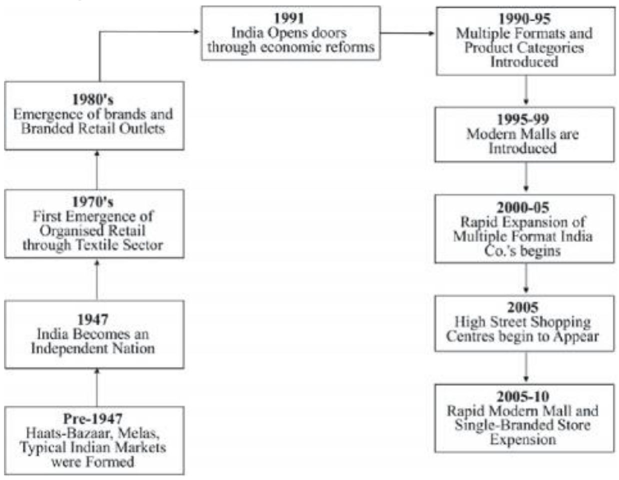
In Australia the retail industry operates under several regulatory bodies. The planning, zoning and development assessment are done by regulatory authority. It is decided by planning regulars that where the new entrants should get land or locate his business, expand his business or not, etc. although these steps are taken for social motive but, it is also noticed that such restrictions pills back the pace of proper development of retail business. Under zoning, particular piece of land is restricted for some specific use. This is done to have restriction on competition. In Australia, to preserve existing business, restriction on new business is made which in return, becomes big lacuna in gaining consumers preference. Planning and zoning authority checks the opening of new shops. This system increases the rate of occupancy in those areas/locations which are permitted by authority, if tenant is capable of making very high rate. But sometimes it also moves prospective retailer to commercially less attractive place. Occupancy costs are one of the vital cost drivers for retail industry. Another legislation to regulate retail is trading hours. For different category of retailers, trading hours are fixed so that other retailer should get time for sale. Small retailers can trade without competition from larger retailers. Now some changes in trading hour regulation is made by some government. Regulated trading hours are seen in Western Australia, South Australia and Queens Land.

On the one hand, regulatory authorities having control on Australian retail industry, and on the other hand, modern modes of shopping becoming popular in Australia. Online shopping is changing retail scenario in Australian retail industry. Retail trade is experiencing dramatically change after decades. All this is due to advance technology and other retail innovation adapted in local condition. The internet has changed the nature of retail competition not only by bringing distant competitors into the market but also by changing role of consumers. Due to internet traditional retail services can now be easily available at distant places. Also comparisons of prices, features of goods can easily be possible from thousands of retailers all over the globe. Consumers need not to rely on traditional advertisement. There is an explosion of websites providing online reviews and customers rating for goods and devices. All this is possible with the help of computers, laptops, smart phones and other mobile devices. Apparently online retailing is growing speedily. But in Australia no official statistics are provided by ABS on the size of inland and overseas retail sales to Australian consumers.

Development of Retail Market in India

Origination of Indian retail takes place from peddlers, hawkers, haat-bazaar and kirana stores. These stores used to fulfill the requirements of local people. Since then Indian retail market has changed a lot, in fact a complete transformation took place. Immediately after independence, there was not much growth in retail industry. It was basically mom and pop stores. Customers used to come to the counter and ask for the commodity. If it was available with the shopkeeper, they buy it. There was no interest or likings for specific brand. Whatever was available with the shop keeper was purchased by the customer to fulfill the need. Generally nearby shops were considered for purchase of commodities in retail. The emergence of first phase of organised retailing in India can be traced back when a shopping centre into existence in the year 1869 with Mumbai Crawford Market. After that, in the year 1874 Hogg market, popularly and better known as new market came into existence in Calcutta (Now known as Kolkata) this shopping centre was designed by an East Indian Railways Co. Architect R.R. Banya and was named after the then municipal commissioner of Calcutta Sir Stuart Hogg.

Figure - 3.3: Time Line of Retailing in India



(Source : Citigroup Investment Research)

Earlier there were some traditional retail chains like Nilgiri and Akbarallys that were set up on the lines of western retail concepts of supermarkets. The government set up the public distribution system (PDS) outlets to sell subsidized food and started the Khadi Gram Udyog to sell clothes made of cotton fabric. During this time, high streets like Linking Road and Fashion Street emerged in Mumbai. Some manufacturers like Bombay Dyeing started forward integrating to sell their own merchandise. Shopping centers or complex came into existence, which was a primitive form of today's malls. Before liberalisation, saving was the main aim of folks. Those who were having saving habits were appreciated. Indian retail market took remarkable change after 1991, when a major decision on (LPG) Liberalisation, Privatization, and Globalization took place. Since liberalization in early 1990s, many Indian players like Shoppers Stop, Pantaloon Retail India Ltd (PRIL), Spencer Retail ventured into the organised retail sector and have grown by many folds since then. Globalization and the media have brought the world closer, opening doors to cultures, trends and lifestyle that were considered taboo, alien and unknown to them. And with the spiraling Indian economy, the behavioral pattern of the average Indian consumer has seen a sea change. Booming economy, favorable demographic patterns, increasing per capita income and urbanization gave rise to a new sector in India: Organized Retail. Opening up of retail sector for FDI can be considered as the prime reason behind the blooming organized retail sector (Geetika). As the salary package of skilled professionals rocket to a new high, with many perks and compensation coming in, the swelling double income middle class populace living in isolated nuclear families, have made the jump from 'zero spending' and 'frugal living' to one of 'zero saving' and 'living life king size. With due increase in income of consumers, their likings for branded and luxury goods has increased. The Retail Industry in India has come forth as one of the most dynamic and fast paced industries with several players entering the market.

The total concept and idea of shopping has undergone an attention drawing change in terms of format and consumer buying behavior, ushering in a revolution in shopping in India. Modern retailing has entered into the Retail market in India as is observed in the form of bustling shopping centers, multi-storied malls and the huge complexes that offer shopping, entertainment and food all under one roof. According to CPAS study, the unorganized retail sector of small and medium retailers employs over 40 million. There are 11 retail outlets for every 1000 people in India. This fact suggests a considerable element of "forced employment" in this sector. In the developed economies, organized retail is in the range of 75-80 per cent of total retail, whereas in developing economies, the unorganized sector dominates the retail business. The share of organized retail varies widely from just one per cent in Pakistan and 4 per cent in India to 36 per cent in Brazil and 55 per cent in Malaysia. Modern retail formats, such as hypermarkets, superstores, supermarkets, discount and convenience stores are widely present in the developed world, whereas such forms of retail outlets have only just begun to spread to developing countries in recent years. In developing countries, the retailing business continues to be dominated by family-run neighbourhood shops and open markets. As a consequence, wholesalers and distributors who carry products from industrial suppliers and agricultural producers to the independent family-owned shops and open markets remain a critical part of the supply chain in these countries.

Moreover, high consumer spending over the years by the young population (more than 31% of the country is below 14 years) and sharp rise in disposable income are driving the Indian organised retail sector's growth. Even small towns and cities are witnessing a major shift in consumer lifestyle and preferences, and have thus emerged as attractive markets for retailers to expand their presence. With increase in population, villages took the shape of town and towns as cities. Development took place gradually, leading change in retail market culture. Development of means of transportation and communication resulted in expansion of business. These amenities provided opportunities to retailers to open specialty stores. Before this time period, general stores were the only means of fulfilling needs of retail customers. In present day, Indian retail industry is prospering and flourishing. It is already the second largest provider of employment in India after agriculture. Assimilation of new trend is very important factor for retailers. If they fail to adopt new retail culture, they are likely to be thrown out of the market. For the survival of business customer relation is very important factor. At the same time it is also important for the retailers to know the customers demand in advance. Taking care of customers demand and fulfilling their needs are the only fact, which should be taken care off. The modern retail business will create about 1.6 million jobs in the next five years. Modern retailers will not only create employment opportunities but also would help raise India's overall economic productivity and could also result in lowering prices of goods According to study conducted by ICRIER, total retail business in India will grow at 13% annually, from US $322 billion in 2006-07 to US $590 billion in 2011-12 and further US $1 trillion by 2016-17.[40] After economic liberalization took place in 1990s, retail sector emerged as a big source of employment and big area of investment. It not only excited Indian businessmen but also attracted foreign investment. "Franchises" type of retail counters were promoted to expand the retail market and make articles available at comparatively lesser price. Under this format of retailing, the person who is franchise obtains the right to make use of brand and trademarks and run the business in corporate method. Many international brands have already entered India and are adopting the Franchise route to growth. Global brands such as Domino's, KFC, and Baskin Robbins have adopted variations of the franchise models to grow in India. Many other international brands are contemplating entry plans into India.

India is the second fastest growing economy in the world. It is third largest economy in the world in terms of GDP and fourth largest economy in terms of Purchasing Power Parity. India presents a huge opportunity to the world at age, to use as a hub. Standing on the threshold of a retail revolution and witnessing a fast changing retail landscape, India is all set to experience the phenomenon of global village. India is the "promised land" for global brands and Indian retailers A "Vibrant economy". India tops in the list of emerging market for global retailer and India's retail sector is expanding and modernizing rapidly in line with India's economic growth. In India the vast middle class and its almost untapped retail industry are the key attractive forces for global retail giants wanting to enter into newer markets, which in turn will help the India Retail Industry to grow faster. Modern retail in India could be worth US$ 550-600 billion by 2016. The Food Retail Industry in India dominates the shopping basket. The Mobile phone Retail Industry in India is already a US$ 16.7 billion business, growing at over 20 per cent per year. The future of the India Retail Industry looks promising with the growing of the market, with the government policies becoming more favorable and the emerging technologies facilitating operations.

The Indian Retail Scene

The Indian retail landscape today is still characterized by proprietor operated local shops and by street markets. There are over 15 million shops operating all over the country belonging to unorganized retail category. The huge majority of these shops have sales area of approximately 500 sq. ft. and below. This has led to the strange dichotomy that Indian retail space per capita is the lowest in the world, while its retail density is the highest in the world. In Indian retail sector organized and unorganized (traditional shops) shops are doing business together and unorganized sector occupies the market share at an incomparable proportion. The traditional formats have emerged mainly due to the lack of employment opportunities and characteristically need workers with very low skills. These formats can, and do, serve to absorb agricultural labour. There are four main traditional formats in India (McKinsey Global Institute, 2003) :

- **Rural Counter Stores:** Rural counter stores (*kirana*) are multi-purpose stores and sell items of essential needs, both food and non-food. These stores are often located in rural homes and serve to supplement the family's income from agriculture.
- **Kiosks (*tapri*):** These small, pavement stalls stock a limited range of food and beverage items. Kiosks are convenient for impulse

or emergency purchases, and are located in busy commercial and market areas.

- **Street Markets:** Held at fixed centres in urban and rural areas on a daily or weekly basis, street markets comprise multiple stalls (often more than 200) selling a wide range of food and non-food products. These markets compete on both variety and price, and also sell counterfeit goods and smuggled items.
- **Street Vendors:** These are mobile retailers, providing perishable food items at consumers' door's step. While there prices are higher than alternative retail channels, they compete on convenience.

Image of Haat-Bazaar

Image of Fruit & Vegetable Market

Although there are many stories of odds about the fortune of organized retailers, Indian retail market saw the existence of following major formats since its origin.

Table - 3.2: Organized Retail Formats in India

Format	**Description**	**Example**
Hypermarkets	❖ Average size varies between 50000 sq. ft. and 100,000 sq/ ft. ❖ Offers a large basket of products, ranging from grocery, fresh and processed food, beauty and households products, t clothing and appliances.	Spencer's, Big Bazaar
Cash-and-Carry	❖ Average size 75,000 sq. ft. ❖ Offers several thousand stock keeping units and generally has bulk buying requirements.	Metro, Bharti-Wal-Mart
Department Stores	❖ Average size varies between 10,000 sq. ft. and 60,000 sq. ft. ❖ Offers a large layout with a wide merchandise mix, usually in cohesive categories, including fashion accessories, gifts and products for the home.	Shoppers Stop, Lifestyle
Supermarkets	❖ Large in size and typical in layout. ❖ Offers not only household products but also food as an integral part of their services.	Apna Bazaar, Food Bazaar
Shop-in-shop	❖ Shops located within the premises of large ❖ Shopping malls in major cities	Infinity (Magma Group)
Specialty Stores	❖ Single category stores. StoresFocus on individuals and	Brand Factory,

	group clusters of the same class, with high product loyalty	Food Bazaar
Category Killers	❖ Average size 8000 sq. ft. ❖ Large specialty retailers focusing on a particular segment. These retailers are able to provide a wide range of choice to consumers, usually at affordable ❖ Prices, due to scale economies	The Loft (footwear mall), Central (readymade garments mall
Discount Stores	❖ Average size 1000 sq. ft. ❖ Offers a wide range of products, mostly branded at discounted prices.	Subhikha, Levi's factory outlet.
Convenience Stores	❖ Average size 800 sq. ft. ❖ Relatively small retail stores located near residential areas.	In & Out, Safal

(Source: India Brand Equity Foundation, Market Overview Retail, November 2010)

Image of Organised Grocery Retail Store

Image of Organised Retail Store

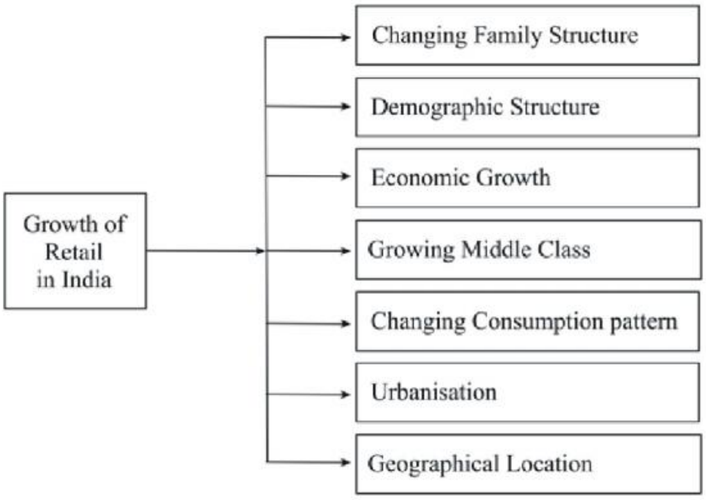
This sector is the second largest employer after agriculture, employing more than 35 million people with wholesale trade generating an additional employment to 5.50 million more. The growing disposable income in the country is resulting in increasing consumer spending habits. Retail industry, being the fifth largest in the world, is one of the sunrise sectors with huge growth potential and accounts for 14-15% of the country's GDP. Comprising of organized and unorganized sectors, Indian retail industry is one of the fastest growing industries in India, especially over the last few years, outpacing UAE, Russia, Indonesia and Saudi Arabia, according to A T Kearney's Global Retail Development Index (GRDI) 2012. "India remains a high potential market with accelerated retail growth of 15-20 per cent expected over the next five years," highlighted in the report. India is becoming first choice for many international retail players. The main attractions of Indian prospective market are:

1. **Demographic Structure:** The Indian population is observing a noteworthy change in its demographics. A huge young working population with median age of 24 years, nuclear families in cities, along with growing working-women inhabitants and promising opportunities in the services sector are going to be the key growth drivers of the retail sector in India.

2. **Fast Developing Economy:** India remained as the most attractive market for third year in a row in an index prepared by At Kearney. Retail sector is the largest contributing sector to country's GDP. The most favourable period of growth for the sector was between year 2000 - 2006, when the retail sector's revenues augmented by about 93.5% resulting to an average annual growth of 13.3%.This sectors growth was partly a indication of the inspiring Indian economic growth and overall rise in income level of consumers.
3. **Geographical location:** Location is the most significant and strategic factor of any business. When it is related to any country, overall development of that nation depends on its location. In context to geographical location, India is situated at a very strategic location. Its huge coastline and sharing borders with six countries makes it more dynamic and promising nation. Coastlines have always proved to be the best medium of international trade.
4. **Prospective customers:** India has huge middle class, a big working-population and their increasing disposable income makes it investor's favourite destination. Purchasing power of Indian urban consumer is growing and branded commodities in categories like Apparels, Cosmetics, Shoes, Watches, Beverages, Food and even Jewellery, are slowly becoming daily life products that are extensively accepted by the urban Indian consumer.
5. **Retail sector:** Retail sector is the largest employer after agriculture in India. It provides 15% employment. This sector contributes 10% of GDP. Retailers having long term plans for India have to constantly make an effort to identify the ways of serving Indian customers in terms of offering right product, at right price and through the right
6. **Future opportunities:** India is considered as the nation of retailers. A huge population is employed in this industry. Almost 96% of the retail industry is captured by unorganised retailers.

Therefore, there is huge possibility of success for new entrants of organised retail industry.

Figure 3.4: Factors of Growth of Retail in India



Retailing is the most active and attractive sector of last decade. While the retailing industry itself has been present since ages in our country, it is only the recent past that it has witnessed so much dynamism. The emergence of retailing in India has more to do with the increased purchasing power of buyers, especially post-liberalization, increase in product variety, and increase in economies of scale, with the aid of modern supply and distributions solution. Some facts about Indian Retail Industry:

1. Retailing Industry in India is estimated at INR 15.5 trillion growing at CAGR of 15 to 20 %
2. Organized Retail accounts for 5-8% which is lowest compared to its peers in BRIC countries –Brazil (38%), Russia (33%) and China (20%)
3. The Organized Retail has been growing at 35% CAGR.
4. The retail and wholesale sector in India accounts for approx 14% of GDP.

5. In terms of employment, the sector is second largest employer providing over 10% of all formal jobs. (Source: Technopack Research, 2010)

Major Players of Organised Retail Sector

Nowadays, consumer in India wants the right price, ambience and good quality all under one roof. With the rapidly changing lifestyle and growing income of consumers, the retail industry has shown good growth rates in India. According to a report on Indian Retail Industry, it is estimated that organised retail in India will cross the $650-billion mark by 2011, with an already estimated investment of around $421 billion slated for the next four years. Also, the report says that the organized retail penetration (ORP) is the highest in footwear with 22 per cent followed by clothing. Though food and grocery account for largest share of retail - spend by the consumer at about 76 per cent, only 1 percent of this market is in the organized sector. The big players in Indian retail sector are Future group, shoppers stop, Westside, Spencer, Trent etc. Some of the major players of Indian retail sector are:

1. Future Retail is an Indian retail giant with a prodigious presence in the Indian market. The company was founded under the name 'Manz Wear Private Ltd.' in 1987 and came to be known as 'Pantaloons Fashion (India) Ltd.' in 1991. Future Retail is the flagship unit of the Future Group headquartered in Mumbai, Maharashtra. Popular retail supermarket chains like Food Bazaar, Big Bazaar, Food Hall and e-Zone belong to the Future Group. The market capitalisation of Future Retail was valued at Rs. 4,770.27 crore in May 2015.

2. Pantaloons Fashion & Retail is one of the most popular and largest clothing retail chains in India, founded in 1997. The company has its headquarters in Mumbai, Maharashtra. Initially, Pantaloons Fashion & Retail belonged to the Future Group; however, at present, it is owned by Aditya Birla Nuvo Limited. The Pantaloons stores across the country sell branded clothing and accessories. Pantaloons Fashion & Retail's market capitalisation was valued at Rs. 1,761.22 crore in May 2015.

3. Trent is the retail wing of the Tata Group that handles some of the most popular retail outlets in India such as Westside, Landmark and Star Bazaar to name a few. Trent was founded in 1998 and is headquartered in Mumbai, Maharashtra. The Westside retail chain has become so familiar and popular amongst Indian people that Trent is often referred to as Westside. In May 2015, the market capitalisation of Trent amounted to Rs. 4,213.76 crore.

4. Shoppers Stop is an Indian retail company founded in 1991. It opened its first store in Andheri, Mumbai, Maharashtra. The company is promoted by the K. Raheja Group and operates a chain of retail hypermarket stores, departmental stores and an online retail store that was launched in 2008. The name 'Shoppers Stop' is famous for both domestic and international brands like Tommy Hilfiger, FCUK, Mustang, United Colors Of Benetton, GAS, U S Polo, Celio, Levis, Jack and Jones, Haute Curry, Biba, Kraus, Vero Moda, Global Desi, W, Maybelline, Casio, Titan, Collectabillia, Reebok, Nike and Guess. The market capitalisation of Shoppers Stop was estimated around Rs. 3,252.07 crore in May 2015.

5. Kewal Kiran is one of the largest manufacturers of branded apparel in India and was established in 1992. It started off as a manufacture of men's wear for reputed brands. Kewal Kiran, also known as KKCL, is involved in designing, marketing, manufacturing of casual and semi-formal men's wear and branded jeans. In May 2015, the market capitalisation of KKCL amounted to Rs. 2,754.65 crore.

6. Future Life is an Indian manufacturer, exporter and supplier of a wide range of bio magnetic products like bio energy cards, scalar

energy pendant, bio magnetic bracelets, home appliances, induction cookers, health care equipments and so on and so forth. It was founded in 2010 and is headquartered in New Delhi. The market capitalisation of Future Life was worth Rs. 1,490.46 in May 2015.

7. V-Mart Retail is also one of the leading retail clothing chains in India that promises its customers 'Value for Money'. The company was established in 2002 and was known as Varin Commercial Private Limited. It is a complete family fashion retail outlet offering a wide range of products under one roof. All the shopping needs from a family perspective are catered to by the V-Mart retail outlets. It offers all type of apparels for kids, women and men. Vishal mega mart offers various household commodities at very reasonable price. In May 2015, the market capitalisation of V-Mart Retail amounted to Rs. 958.29 crore.

8. Prozone Intu is an Indian retail mixed-use real estate major. The businesses of the company include developing, designing, buying, selling and operating residential and commercial premises and shopping malls. It operates mainly in two segments; namely, outright sales and leasing. The market capitalisation of Prozone Intu was valued at Rs. 526.48 crore.

9. Cantabil Retail India Limited trades in readymade clothing. Cantabil India provides a whole range of readymade garments for casual, formal and corporate segments. Lafanso, Cantabil and Kaneston are the names of the brands under which the company does its business. In May 2015, Cantabil Retail's market capitalisation was worth Rs. 88.99 crore.

10. Provogue is one of the leading and most popular retail clothing and accessories manufacturers in India. It was founded in 1997 and is based in Mumbai, Maharashtra. It has grown to be one of the most favourite fashion outlets for Indian men and women alike as it caters to all their daily styling requirements. Provogue outlets store latest fashion apparels, shoes, bags and other accessories. The company has added a wide range of stylish and branded sunglasses, watches and unisex deodorants to its already rich collection of late. The market capitalisation of Provogue amounted to Rs. 65.76 crore in May 2015.

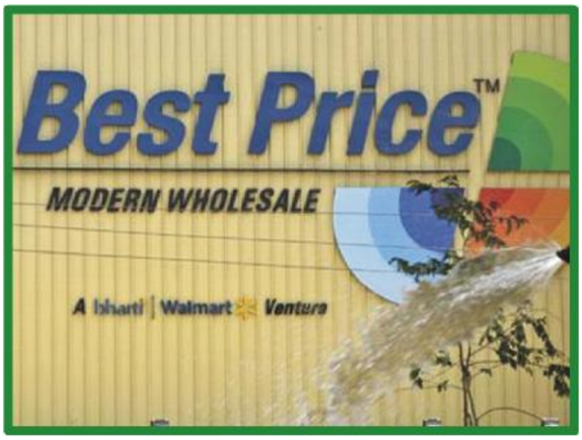
11. Land Mark group: - It was launched in 1998 in India. It currently owns 100 stores across various retail formats. It includes brand like SPLASH, SHOE MART, LIFESTYLE, MAX, FUN CITY, FOODMARK, FITNESS FIRST, ETC. it is a 3.8 billion dollar company.

12. RPG group is one of the first entrants into organised food & grocery retail with food world stores in 1996 and then formed an

alliance with dairy farm international and launched health and glow outlets. Now alliance has dissolved and RPG has Spencer's hyper, super, daily and express formats and music world stores across the country. It has more than 400 stores across 60 cities with 60000 plus employees. Today, RPG Enterprises consists of over fifteen companies across key business sectors, with a turnover crossing Rs.20,050 cr.

13. AV BIRLA GROUP: A US $41 billion (Rs. 2,50,000 crore) corporation, the Aditya Birla Group is in the League of Fortune 500. Anchored by an extraordinary force of over 120,000 employees, belonging to 42 nationalities. Over 50 per cent of its revenues flow from its overseas operations spanning 36 countries. The Aditya Birla Group has been ranked fourth in the world and first in Asia Pacific in the 'Top Companies for Leaders' study 2011, conducted by Aon Hewitt, Fortune Magazine and RBL (a strategic HR and leadership Advisory firm). The Group has topped the Nielsen's Corporate Image Monitor 2014-15 and emerged as the Number one corporate, the 'Best in Class', for the third consecutive year. This group includes many brands such as PETER ENGLAND, LOUIS PHILLIPE, VAN HEUSEN, ALLEN SOLLY, MADURA garments (subsidiary of AB NUVO LTD.). They own more than 400 stores across the country. This company also owns 'MORE' supermarket and hypermarkets.

14. Bharti Wal Mart: Bharti Enterprises and Wal-Mart Stores have finally downed the shutters on one of the most ambitious joint ventures in the country. The two companies announced that they are breaking off their seven-year-old alliance to pursue their retail dreams independently. The two had a 50:50 partnership to run the wholesale cash-and-carry business that sells to hotels, canteens and kirana stores. Besides, they collaborated on real estate consulting work through Cedar Support Services to identify store locations. Bharti separately ran a multi-brand retail chain, named Easy Day that now has over 200 stores.



15. Metro- cash and carry: METRO Cash & Carry opened its first wholesale centre in the country in 2003 at Bangalore. With this, METRO introduced the concept of Cash & Carry in India. Metro centers offer the benefit of quality products at the best wholesale prices. India is a key market in the company's global expansion strategy. With modern trade on the threshold of exponential growth in India, METRO is poised to extend its presence in existing markets by further deepening its network of customers and suppliers. The company will also expand its footprint into newer markets within the country bringing these markets the benefit of its unique wholesale concept.

16. Vivek Limited: It is largest consumers electronics & home appliances retail chain in India. It has 14 world class showrooms in south India. It covers retail space area of over 100000 square feet and a turnover of over Rs. 1 billion.

☐ In the last decade, Indian retail market has been the happening destination for global retailers. Many international retailers have shown their presence in Indian market. Indian subcontinent and Latin American countries attracted the overseas investors being the highly potential market. One of the biggest opportunities and challenges that character the Indian retail sector is its structure. While it has matured over years, it is still highly fragmented with an estimated 12-15 million outlets. Its overall size is estimated to be Rs. 31 trillion (USD 534 billion) in 2013-14, with CAGR of 15% over the last five years, which is much higher than the growth of Indian GDP in the same period. The overall retail sector growth is likely to witness a CAGR of 12-13 per cent, which would be worth INR55 trillion (USD948 billion) in 2018-19 (Indian Retail: the next growth story/www.kpmg.com/in). As per the recent studies, 92% of the business is coming from the fragmented unorganised sector, showing immense potential of growth of organised retail sector. The revenue generated from organised retail sector was INR. 0.9 Trillion (USD 15.5 billion) in 2009, INR. 2.4 trillion in 2012 and expected to continue growing at an impressive rate to a projected INR 5.5trillion (USD41.4 billion) by 2019. (Crisil Research estimates-2014). In the coming years, about 70 percent of world's growth is likely to come from emerging markets, with 40 per cent contribution from China and India, alone. These forecasts and industry prospects suggest that emerging markets are likely to gain investor interest in the future.

Table 3.3: Global Positioning of Indian Retail

S.NO.	Country	Overall GRDI (2013)	Overall GRDI (2012)
01	BRAZIL	1	1
02	CHILE	2	2
03	CHINA	4	3
04	UAE	5	7
05	TURKEY	6	13
06	MONGOLIA	7	9
07	GEORGIA	8	6
08	KUWAIT	9	12
09	ARMENIA	10	….
10	INDIA	14	5

(Source: "Indian Retail Report2013." Images publication, 2013)

India was ranked fifth in 2012 on Global Retail Development Index, by AT Kearney, highlighting it was one of the key foreign investment destinations worldwide. Brazil and Chile maintained their position in both the year. However, in 2013, the rank fell to fourteen possibly due to slow spending and general economic slowdown, along with policy concerns over approval of multi-brand retail across several states in India. This trend is expected to reverse soon by factors such as improving demographics, rising disposable income, changing consumer habits, expansion of organised retail sector into Tier 2 and Tier 3 cities, etc.

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4 Shopping Behaviour of Customers of Bilaspur

Consumer behaviour is a branch which deals with the various stages a consumer goes through before purchasing products or services for his end use. This is the study of understanding the psychology of consumers regarding origination of need of a product, finding out solutions to satisfy needs, making decisions for buying product. It is the study of an individual's and business's buying decision. Selection of product, its utility, its disposal, its way of handling and services etc are included in whole process. Consumers make plan to for purchasing, they carry out survey regarding price and quality of product. They also want to purchase it from renowned seller/store. Consumers buying behaviour is largely influenced by cultural, physical and social environment. A person is influenced by his family, his cultural environment, social set-up and social values. All these factors influence his buying decision. Social class of customer is also an important factor in influencing buying decision. There consumption pattern depends on the social class he/she belongs. Some customers are influenced by 'bandwagon effect'. They try to follow those consumption patterns which are popular in society or it becomes 'must follow' pattern because of social pressure. People are also influenced by the social group they belong. This group may base on as per age, hobbies, etc and people want to follow consumption according to the social group they belong. Many people try to follow that consumption pattern which is followed by their ideals or role models. They do not belong to their aspirational category but follow the life style as such they belong to that group. Many personal factors also influence the buying behaviour of customer like his age, life style, values, hobbies, environment etc. Purchasing power of a buyer, his composition of family and so many things also influences his purchasing decisions.

This study will help in finding out the buying behaviour of consumers of Bilaspur and the affect of various factors like age, income, occupation, gender and educational level on their buying behaviour. Applying one way and two-way crosstab taking age, gender, income, occupation and educational qualification as independent variable and type of store, number of visits to ordinary shop, frequency of shopping per month, plan list before going to shop and following the list as dependent variable following results have been obtained.

Note:

- Names of organised retail were used only to recognise organised retail store to the respondents.
- During data collection period Big bazaar and easy day were doing business separately, but both the companies merged in may 2015 and doing business under one headship, Future enterprises limited. All the easy day stores are now big bazaar stores.

Table 4.1: Test of Normality

Type of shop/outlet

		Type of shop /outlet	Kolmogorov-Smirnova		
			Statistic	df	Sig.
A	AGE OF RESPONDENTS	BIG BAZAR	.231	40	.000
		EASY DAY	.285	58	.000
		RELIANCE MARKET	.383	32	.000
		OTHER UNBRANDED /BRANDED	.270	20	.000
B	GENDER OF RESPONDENTS	BIG BAZAR	.453	40	.000
		EASY DAY	.339	58	.000
		RELIANCE MARKET	.370	32	.000
		OTHER UNBRANDED /BRANDED	.387	20	.000
C	OCCUPANCY	BIG BAZAR	.262	40	.000
		EASY DAY	.230	58	.000

		RELIANCE MARKET	.209	32	.001
		OTHER UNBRANDED /BRANDED	.274	20	.000
D	EDUCATIONAL QUALIFICA-TION	BIG BAZAR	.394	40	.000
		EASY DAY	.279	58	.000
		RELIANCE MARKET	.306	32	.000
		OTHER UNBRANDED /BRANDED	.258	20	.001
E	INCOME PER MONTH	BIG BAZAR	.238	40	.000
		EASY DAY	.324	58	.000
		RELIANCE MARKET	.205	32	.001
		OTHER UNBRANDED /BRANDED	.260	20	.001

* Indicates data are significant at 1% level; all variables are statistically significant @1% level. So (H_0) null hypothesis has been rejected and variables are normal. ;

** indicates data is significant at 5% level; all variables are statistically significant @5% level. So (H_0) null hypothesis has been rejected and variables are normal.

TABLE 4.2: AGE OF RESPONDENTS * TYPE OF SHOP OUTLET

Age of Respondents	Type of shop/outlet				Total
	Organised Retail Store			Unorganised Retail Store	
	Big Bazaar	Easy Day	Reliance Market		
< 21	0	9	2	3	14
21-35	14	29	21	46	8
35-50	18	15	6	9	48
50 and Above	8	5	3	4	20
Total	40	58	32	20	150

Interpretation

From the above cross tabulation analysis it seems that age has impact on shopping behaviour of the customer. In the above table shoppers of age group 21-35 years and 35-50 years used to shop in organised retail stores. Out of total respondents 42.66% (68) shoppers fall under 21-35years. out of 68 respondents only 4 respondents purchase articles from unorganised shop and 64 (94.11%)respondents purchase from organised retail store like from big bazaar 14, from easy day 29 and from reliance market 21respondents purchase goods. out of total 150 respondents 32% respondents fall under 35-50 years age group. out of these 48 (85.42%) respondents 18 respondents purchase goods from big bazaar,15 respondents purchase from easy day and 6 respondents purchase from reliance market. Only 9 respondents of this age group shop from unorganised retail shop. in the age group of less than 21 years of age, out of 14 respondents 78.57% respondents purchase from organised retail store. in the age group of 50 years and above age category there are 20 respondents. out od these 20 respondents, 80% shop from organised retail store and 20% purchase from unorganised retail store.

Table 4.3: GENDER OF RESPONDENTS * TYPE OF SHOP/ OUTLET

Age of Respondents	Type of shop/outlet				Total
	Organised Retail Store			Unorganised Retail Store	
	Big Bazaar	Easy Day	Reliance Market		
Male	11	29	18	12	70
Female	29	29	14	8	80
Total	40	58	32	20	150

Interpretation

Cross tabulation analysis taking gender of respondents as independent variable and type of shop outlet as dependent variable, it was concluded that there is no significant relation between gender of respondents and type of organised retail store selected by them for shopping. In these analytical table 82.8% male shoppers & 90% female shoppers who select organised retail store for shopping. Impact of gender is seen in selection behaviour of respondents.

Table 4.4: OCCUPANCY * TYPE OF SHOP/OUTLET

Occupancy	Type of shop/outlet				Total
	Organised Retail Store			Unorganised Retail Store	
	Big Bazaar	Easy Day	Reliance Market		
Professional	2	6	5	1	14
Business man	3	4	2	1	10
Govt. Servant	8	11	3	8	30
Pvt. Service	8	14	6	1	29
Retired service man	0	1	1	2	4
Home maker	12	7	4	3	26
Student	6	14	9	2	31
Unemployed	1	1	2	2	6
Total	40	58	32	20	150

Interpretation

From the above crosstab analysis occupation of shoppers is having no impact on selection of shop. It is found that government servant, private serviceman and students are having almost close frequency which shows that occupation does not influences the selection of shop. 20% are government serviceman, 19.33% are private serviceman and 20.67% are student. Highest participation is of students in forming consumers group.

Table 4.5: EDUCATIONAL QUALIFICATION * TYPE OF SHOP/OUTLET

Educational Qualification	Type of shop/outlet				Total
	Organised Retail Store			Unorganised Retail Store	
	Big Bazaar	Easy Day	Reliance Market		
High School	0	3	2	5	10
Higher Secondary	0	3	1	1	5
Graduate	13	16	8	2	39
Post-Graduate	26	28	17	6	77
Professional	1	8	4	6	19
Total	40	58	32	20	150

Interpretation

From the above cross table analysis it is clear that respondents below graduate level are less inclined towards organised retail stores, whereas those respondents who are graduate or above graduate level are more interested in shopping from organised retail stores. If overall data is considered and a sum total of respondents are calculated, out of 150 respondents 130 respondents shop from organised retail store and only 20 respondents shop from unorganised retail store. Out of 77 post-graduate respondents 92.2% respondents shop from organised retail store i.e. 26 prefer shopping from big bazaar, 28 respondents shop from easy day, 17 respondents shop from reliance market, 6 respondents shop from unorganised retail stores. In the group of graduates it is seen that out of 39 respondents 94.87% shop from organized retail stores, While only 5.13% respondents shop from unorganized shops. Out of 19 professionals 68.4% respondents shop from organised retail stores i.e.1 prefer shopping from big bazaar, 8 respondents shop from easy day, 4 respondents shop from reliance market, 6 respondents shop from unorganised retail stores. Over all it can be said that educational level of shoppers has its impact on their shopping behavior.

Table 4.6: INCOME PER MONTH * TYPE OF SHOP/ OUTLET

Income Per Month	Type of shop/outlet: Organised Retail Store – Big Bazaar	Type of shop/outlet: Organised Retail Store – Easy Day	Type of shop/outlet: Organised Retail Store – Reliance Market	Type of shop/outlet: Unorganised Retail Store	Total
Less Than 10000	5	11	7	2	25
10001-30000	10	27	8	8	53
30001-50000	13	7	6	3	29
50001-70000	4	2	1	1	8
More Than 70000	2	2	2	2	8
NIL	6	9	8	4	27
Total	40	58	32	20	150

Interpretation

To analyse which income group people mostly prefer shopping from organised and unorganised shop, a cross tabulation analysis is done taking income as independent factor and various stores as dependent factors. Following analysis is done from the above table. 35.3% respondents fall in the income group of Rs.10001-30000 categories whereas the second highest frequency falls in the category of Rs.30001-50000. In the income group of Rs.10000-30000, 53 respondents 84.9% respondents shop from organized retail stores and 14.28 % respondents shop from unorganised shop. On observing the second highest frequency, it falls in the income group of Rs.30000-50000, 89.6% respondents shop from organized retail store. Respondents who earn less than Rs.10000 visit to organised retail store for shopping securing 92% respondents of this category. In Rs. 50001-70000 income group 87.5% of the respondents shop from organised retail store. In the income group of Rs.70000 and above, 75 % of respondents shop from organised store. This shows a clear inclination of respondents towards organised retail store.

Table 4.7: TEST OF NORMALITY

Frequency of shopping per month

		FREQUENCY OF SHOPPING IN A MONTH	Kolmogorov-Smirnova		
			Statistic	df	Sig.
A	AGE OF RESPONDENTS	ONCE	.255	50	.000*
		TWICE	.255	50	.000*
		THRICE	.242	16	.013**
		MORE THAN THIS	.415	34	.000*
B	GENDER OF RESPONDENTS	ONCE	.391	50	.000*
		TWICE	.391	50	.000*
		THRICE	.366	16	.000*
		MORE THAN THIS	.399	34	.000*
C	OCCUPANCY	ONCE	.271	50	.000*
		TWICE	.211	50	.000*
		THRICE	.257	16	.006*
		MORE THAN THIS	.234	34	.000*
D	EDUCATION QUALIFICA TION	ONCE	.303	50	.000*
		TWICE	.294	50	.000*
		THRICE	.280	16	.002*
		MORE THAN THIS	.305	34	.000*
E	INCOME GROUP PER MONTH	ONCE	.231	50	.000*
		TWICE	.298	50	.000*
		THRICE	.201	16	.085**
		MORE THAN THIS	.340	34	.000*

* indicates data are significant at 1% level; all variables are statistically significant @1% level. So (H_0) null hypothesis has been rejected and variables are normal. ;

** indicates data is significant at 5% level; all variables are statistically significant @5% level. So (H_0) null hypothesis has been rejected and variables are normal.

Table 4.8: AGE OF RESPONDENTS * FREQUENCY OF SHOPPING IN A MONTH

Age of Respondents	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
Below 21	3	7	2	2	14
21-35	15	22	7	24	68
35-50	23	15	6	4	48
50 & Above	9	6	1	4	20
Total	50	50	16	34	150

Interpretation

This cross tabulation analysis reflects that age of respondents does affect the frequency of shopping. Maximum respondents of age group 21-35 year visit thrice to an organised retail store (35.29%), whereas respondents of age group 35-50 years have maximum (47.9%) respondents visit to organised retail store only once in a month for shopping. Here this is clear that people who are growing older in age visit less to organised retail stores. But at the same time respondents of below 21 years, 50% respondents shop twice in a month. This crosstab analysis states that a particular age group of respondents is interested in shopping, say, 21-35 and 35-50, but the respondents falling out of these groups are not shopaholics

Table 4.9: GENDER OF RESPONDENTS * FREQUENCY OF SHOPPING IN A MONTH

Gender of Respondents	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
Male	20	20	9	21	70
Female	30	30	7	13	80
Total	50	50	16	34	150

Interpretation

From the above cross tabulation analysis it is found that gender of respondents and their frequency of shopping in a month has no specific relation. If gender wise shopping habit is analyzed, it is found that out of 150 respondents there are 70 (46.67%) male respondents and 80 (53.33%) female respondents who go for shopping. As per table above frequency of male shoppers in a month is 20 each for those who visit once and twice to shop. And there are 21(30%) respondents who visit more than thrice to shop. Least frequency is of 9 respondents who visit thrice in a month for shopping. In case of female shoppers who shop once or twice is equal i.e. 30-30 respectively. Female shoppers who shop for more than thrice in a month are 13 and the least frequency 7 is of those who visit thrice in a month for shopping. 37.5% female respondents' visit organized shop once and 37.5% female respondents visit twice in a month. 28.57% male respondents visit organized shop once and 28.57% male respondents visit twice in a month. Overall it can be said that gender wise there is no similarity between the shopping behaviour of respondents. As female respondents are found more in number, they registered higher frequency for visiting to organized retail stores.

Table 4.10: OCCUPANCY * FREQUENCY OF SHOPPING IN A MONTH

Occupancy	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
Professional	4	4	3	3	14
Business man	3	3	1	3	10
Govt. Servant	11	10	5	4	30
Pvt. Service	8	10	1	10	29
Retired service man	0	2	0	2	4
Home maker	17	5	1	3	26
Student	5	15	4	7	31
Unemployed	2	1	1	2	6
Total	50	50	16	34	150

Interpretation

From the above table it can be conclude that, students with highest frequency 31 visit at least twice for shopping. Respondents who are government servant having frequency of 30, out of these 30 respondents 11 respondents visit once for shopping in a month, 10 visit twice for shopping, 5 visit thrice and 4 visit more than thrice for shopping in a month. From this it can be concluded that shopping style of government servants are fixed. In the same order home makers also shop once in a month. Out of 26 home maker respondents 17 go to shop once in a month, whereas 5 go twice and only one respondent go thrice for shopping. 3 respondents of this group go to shop for more than thrice in a month. In case of private service men it has been noticed that there has been a tie between the respondents who visit twice and those who visit more than thrice in a month i.e. 10-10 respondents each. Clear inference cannot be drawn from this data about the shopping style of private serviceman. Respondents those who are professionals are 14 in number and out of these 4-4 each visit once and twice, and 3-3 each visit thrice and more than thrice in a month for shopping. In the group of respondents of businessman, 3 each visit once, twice and more than thrice to shops for shopping in a month. Overall it can be said that there is no impact of occupation on the shopping behavior of respondents.

Table 4.11: EDUCATIONAL QUALIFICATION * FREQUENCY OF SHOPPING IN A MONTH

Educational Qualification	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
High School	3	5	0	2	10
Higher Secondary	0	0	3	2	5
Graduate	15	16	2	6	39
Post-Graduate	27	26	7	17	77
Professional	5	3	4	7	19
Total	50	50	16	34	150

Interpretation

From the above cross tabulation analysis it is tried to find out the frequency of shopping of customers belonging to different educational category. It was found that shoppers of post graduate level are more prone to shop at organised retail stores. There are 77 post graduate respondents out of 150. Out of these, 35% respondents visit once, 33.76% respondents visit twice, 22.07% respondents visit more than thrice and only 9.09% respondents' visit thrice in a month for shopping. In case of 39 graduate respondents 38.46% visit once, 41.07% visit twice, 15.38% visit more than thrice. Out of total 19 professionals, 36.84% respondents visit more than thrice for shopping in a month. Overall it can be said that education has its significance in frequency of shopping.

Table 4.12: INCOME PER MONTH * FREQUENCY OF SHOPPING IN A MONTH

Income Per Month	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
Less Than 10000	6	15	1	3	25
10001-30000	14	18	3	18	53
30001-50000	15	6	4	4	29
50001-70000	5	1	2	0	8
More Than 70000	3	2	1	2	8
NIL	7	8	5	7	27
Total	50	50	16	34	150

Interpretation

From the cross tabulation analysis of above data it can be said that respondents in income group less than Rs. 10000, there are 24% respondents who shop 'once' in a month, 60% who visit twice in a month for shopping, 4% who visit thrice in a month for shopping, 12% who visit more than thrice in a month for shopping. In income group Rs. 10001-30000, there are 26.4% who 'once' shop in a month, 34% who visit twice in a month for shopping, 5.6% who visit thrice in a month for shopping, and 34% who visit more than thrice in a month for shopping. In income group Rs. 30001-50000, there are 51.7% who shop 'once' in a month, 20.7% who visit twice in a month for shopping, 13.8% who visit thrice in a month for shopping, and 13.8% who visit more than thrice in a month for shopping. . In income group Rs. 50001-70000, there are 8 respondents and out of this there are 62.7% who 'once' shop in a month, 12.5% who visit twice in a month for shopping, 25% who visit thrice in a month for shopping, and no respondents were there who visit more than thrice in a month for shopping under this group. In income group more than Rs.70000, there are 8 respondents and out of this there are 25.9% who 'once' shop in a month, 26.6% who visit twice in a month for shopping, 18.5% who visit thrice in a month for shopping, and 29.6% who visit more than thrice in a month for shopping. Inference drawn from above analysis is that income of customer influences the frequency of visiting shop for purchasing. It shows that shoppers of low and high income group do not frequently shop but medium income group frequently shop.

Table 4.13: AGE OF RESPONDENTS * NO OF VISITS TO UNORGANISED SHOPS

Age of Respondents	No of Visits to Unorganised Shops				Total
	Once	Twice	Thrice	More than this	
Below 21	3	5	2	4	14
21-35	10	16	6	36	68
35-50	15	10	6	17	48
50 & Above	2	5	3	10	20
Total	30	36	17	67	150

Interpretation

From the above table it can be concluded that 68 out of 150 respondents who visit to unorganised shop fall under the age group of 21-35 years and there are 36 (52.9%) respondents out of 68 who visit more than thrice in a month. Second highest frequency is for the age group 35-50 years, there are 48 respondents who visit the most to unorganised shop for shopping. Out of these 48 respondents 17 (35.4%) visit more than thrice and 15 (31.25%) respondents visit once to the unorganised shop. There are 20 respondents who are 50 years and above, out of which there are 10 (50%) respondents who visit to unorganised shop more than thrice. According to the table there are 2, 5 and 3 respondents who visit to unorganised shop once, twice and thrice respectively. Respondents under the age group of less than 21 years of age only 14 (9.33%) respondents out 150 go to unorganised shop for shopping. Cross tabulation result shows that maximum shopper who visit to unorganised shop for shopping are falling between the age group of 21-35 years. In the age group of 35-50 years also 17 (35.4%) respondents out of 48 visit thrice for shopping in a month. It shows that age of shopper affects the number of visits to unorganised shops.

Table 4.14: AGE OF RESPONDENTS * PLAN LIST BEFORE VISITING TO THE SHOP

Age of Respondents	Plan list before Visiting to the Shop				Total
	Definitely	Mostly	Sometimes	Never	
Below 21	3	2	5	4	14
21-35	11	17	31	9	68
35-50	14	14	15	5	48
50 & Above	10	4	5	1	20
Total	38	37	56	19	150

Interpretation

From the above cross tabulation analysis it can be concluded that out of 150 respondents, there are 68 respondents between the age group of 21-35 years prepare a plan list before moving down for shopping. Following this age group another age group of people who prepare plan list before shopping is 35-50 years i.e.48 respondents. In the group of 68 respondents, there are 31 respondents who sometimes prepare list of items before visiting to the organised retail store. In the same group 11 respondents definitely prepare list and 17 mostly prepare list of items before visiting to the retail store. There are 9 respondents who never prepare list before going to retail stores. Analytical table shows that respondents of age group 35-50 years also having second highest frequency of 48 respondents. And out of 48 respondents 15 respondents do prepare list of items before going to organised retail outlet. Whereas, there are 14 respondents each who definitely and mostly prepare list of item before shopping from organised retail stores. As far as frequency of age group 'less than 20' and '50 years and above' is concerned, there are 14 and 20 respondents for both the group respectively. In the age group of 50 years and above, highest frequency 10 lies in those who 'definitely' prepare list before shopping. And the least frequency of 1 is there in this age group. This analytical table signifies that age of shopper affects the shopping behaviour of customer.

Table 4.15: AGE OF RESPONDENTS * FOLLOWING TO LIST

Age of Respondents	Following to List					Total
	Always	Many Times	Try to Follow	Does Not Consider	Never Follow	
Below 21	04	03	02	2	03	14
21-35	14	22	15	4	13	68
35-50	18	10	13	1	06	48
50 & Above	10	05	04	0	01	20
Total	46	40	34	7	23	150

Interpretation

From the above analytical table this can be concluded that respondents belonging to age group 21-35 years are having highest frequency of 68 in following the list if item being prepared before shopping. Under this group there are 22 respondents who follow the list many times, 15 respondents try to follow the list, 14 always follow the list and 4 respondents does not consider and 13 respondents never follow the list of item at the time of shopping. This question was asked to know the shopping tendency of customer while shopping. Respondents of age group between 35-50 years have the frequency of 48 under which 18 respondents always follow the list of items prepared before shopping, 10 respondents follow plan list many times, 13 respondents said they try to follow the shopping plan list, 6 each said they 'does not consider' and 'never follow' the plan list while shopping respectively. Respondents of age group less than 21 years are having least frequency of 14 only. Out of 14 respondents 4 respondents always follow the plan, 3 respondents follow the plan list many times, 2 said that try to follow the plan list, 3 each respondents does not consider and never follow the planned list at the time of shopping. Respondents of age group 50 years and above are 20 in number and 50% of these i.e. 10 respondents always follow the planned list while shopping. Whereas 5 respondents follow list 'many times' and 4 respondents try to follow the list and 1 respondent says he 'never follow' the list while shopping. It has been concluded that shoppers' with growing older in age do follow the plan list as compared to the shoppers of younger age.

Table 4.16: GENDER OF RESPONDENTS * NO OF VISITS TO ORDINARY SHOPS

Gender of Respondents	No of Visits to Ordinary Shops				Total
	Once	Twice	Thrice	More than this	
Male	10	10	11	39	70
Female	20	26	6	28	80
Total	30	36	17	67	150

Interpretation

From the above cross tabulation analysis done between gender of respondents taken as independent factor and number of times they visit to unorganised retail store is taken as dependent factor, it was found that out of 150 respondents 70 were male and 80 were female respondents. Out of 70 male respondents there frequency of visit to organised and unorganised store is almost equal, but when it is further synthesized it was found that 39 male respondent visit to unorganised retail store more than thrice in a month, whereas their visit to organised retail store says that 10-10 respondents visit only once and twice respectively in a month and only 11 respondents visit thrice to unorganised retail store in a month. This table shows frequency to visit to unorganised store is more than thrice in a month. In case of 80 female respondents out of 150 total respondents, it is noticed that 20 respondents visit once in a month, 26 visits twice in a month, and only 6 visits thrice in a month and 28 respondents visit more than thrice in a month to unorganized retail store. Very close frequency of 26 and 28 respondents is seen who visit twice and more than thrice to the unorganised retail store. According to the above table no such specific and clear relation between the gender of respondents and frequency of their visit to unorganised shop has been found.

Table 4.17: GENDER OF RESPONDENTS * PLAN LIST BEFORE VISITING TO THE SHOP

Gender of Respondents	Plan list before Visiting to the Shop				Total
	Definitely	Mostly	Sometimes	Never	
Male	10	20	27	13	70
Female	28	17	29	6	80
Total	38	37	56	19	150

Interpretation

From the above table it has been concluded that female respondents are keen to prepare list of shopping item. 35% female respondents out of 80 female respondents definitely prepare list of items before shopping, 21.25% female mostly prepare list of item, 36.25% sometimes prepare the list of item, and only 7.5% female never prepare list of items before shopping. In case of male respondents' 38.57% respondents prepare list if shopping item sometimes, 28.57% prepare list mostly, 14.28% respondents definitely prepare list and 18.57% respondents never prepare list of item to be shopped. If mutual comparisons of male and female respondents are made for those who definitely prepare list of item before shopping, female shoppers have high frequency. It shows that female shoppers pre-decide what to shop whereas male shoppers take decision after arriving at retail stores. If those respondents are studied who never prepare list before shopping, it is found that male shoppers have high frequency as compared to female shoppers in never preparing the list of items before shopping. Male shoppers found keener to make the shopping plan list as compared to female respondents.

Table 4.18: GENDER OF RESPONDENTS * FOLLOWING TO LIST

Gender of Respondents	No of Visits to Ordinary Shops					Total
	Always	Many Times	Try to Follow	Does Not Consider	Never Follow	
Male	15	19	17	5	14	70
Female	31	21	17	2	9	80
Total	46	40	34	7	23	150

Interpretation

From the above table, it has been concluded that, out of 150 respondents, 70 and 80 respondents are male and female respectively. And the cross tabulation analysis indicates that female respondents are keener to 'always' follow the list of item while shopping. Out of 70 males only 21.42% male respondents always follow the list prepared before shopping where as out of 80 female respondents 38.75% female respondents always follow the list of items prepared before going for shopping. Those respondents who 'many times' follow the list, there are 27.14% male respondents and 26.25% female respondents, here male respondents are more interested in following the list of items prepared before shopping. There are 17 respondents each from male and female respondents who try to follow the pre planned list of shopping, but in percentage calculation it is 24.28% male and 21.25%

female. There are 5 and 2 respondents respectively from male and female respondents who do not consider lists while shopping. And 14 male and 9 female respondents never follow the lists while shopping. If the above table is reviewed female respondents are found to be keener to follow the list prepared before going to shop.

Table 4.19: OCCUPANCY * NO OF VISITS TO ORDINARY SHOPS

Occupancy	No of Visits to Unorganised Shops				Total
	Once	Twice	Thrice	More than this	
Professional	2	3	3	6	14
Business Man	2	0	1	7	10
Govt. Servant	6	5	6	13	30
Pvt. Service	1	5	3	20	29
Retired Service Man	0	2	0	2	4
Home Maker	12	10	1	3	26
Student	7	9	2	13	31
Un-employed	0	2	1	3	6
Total	30	36	17	67	150

Interpretation

From the above table it can be concluded that number of visits to ordinary store is maximum in case of students i.e. 31 and out of this 41.9% respondents visit unorganised stores more than thrice, 29% respondents' visit twice in a month, 22.58% visit once in a month and only 6.45% visit thrice in a month. There are 30 respondents who are government servant, out of these 41.9% visits to unorganised shop more than thrice, there are 20% respondents who visit to unorganised shop once and 20% thrice in a month respectively and 5 visits twice in a month. There are 29 respondents who are in private service by occupation. Out of these 29 respondents, 68.96% visit to unorganised shop more than thrice. Above table shows that there are 26 respondents who are home maker and out of these, 46.15% visit to unorganised shop once in a month, 38.46% respondents visit twice in a month. There are 6 unemployed and 4 retired service men, where 2 unemployed respondents visit twice, 1 visit thrice and 3 visits more than thrice to unorganised shop. Whereas in case of retired service man respondents, 50% respondents visit twice and 50% respondents visit more than thrice in a month. It has been noticed from the above table that students are more interested in shopping. They register maximum number of visit to ordinary retail shop. Following the number of students, government service man, private service man and home makers are having maximum visit to the unorganised retail store, 30, 29 and 26 respectively. This result shows that occupation has impact on shopping behaviour of customers.

Table 4.20: OCCUPANCY * PLAN LIST BEFORE VISITING TO THE SHOP

Occupancy	Plan list before Visiting to the Shop				Total
	Definitely	Mostly	Sometimes	Never	
Professional	0	6	6	2	14
Business Man	1	2	5	2	10
Govt. Servant	9	9	9	3	30
Pvt. Service	5	8	14	2	29
Retired Service Man	3	1	0	0	4
Home Maker	14	6	5	1	26
Student	5	4	14	8	31
Un-employed	1	1	3	1	6
Total	38	37	56	19	150

Interpretation

From the above cross tabulation analysis it can be concluded that home makers have tendency to prepare list of items to be purchased before visiting to the shop. Out of 26 home maker respondents 53.84% respondents definitely prepare list before going to shop, 23% respondents mostly prepare list and 19.23% respondents sometimes prepare list before shopping, there is only one respondent who never prepare list before shopping. In case of 31 student respondents 45.16% respondents sometimes prepare list before shopping, following this frequency of students, here comes 25.8% students who never prepare list of items before shopping. This shows that students, while shopping are not particular for articles and commodities. They decide 'what has to be purchased', after visiting to the retail store. Students those who prepare purchase list 'definitely' and 'mostly' are 16.13% and 12.9% in number respectively. From the above table it is clear that students are less consistent about their shopping behaviour. If the data of private servicemen are taken, 48.27% respondents out 29 respondents, fall in the category of respondents who sometimes prepare list of items to be purchased, 27.58% respondents fall in the category of respondents who 'mostly' prepare list of items before shopping. 17.24% respondents of this category 'definitely' prepare list of items before shopping and 6.9% respondents 'never' prepare list before shopping. In case of retired servicemen, total 4 respondents are there and 75% out of 4 respondents 'definitely' prepare list of item before shopping and 25% respondent falls in the category of those who 'mostly' prepare list of items before shopping. This category of respondents is found to be most consistent while shopping. In case of government servants, 30% respondents each fall in the category of 'definitely', 'mostly' and 'sometimes', who prepare list of items before shopping. In this case we cannot state clearly about the shopping behaviour of respondents. Businessman respondents who are 10 in total, also hit maximum frequency of 50% who 'sometimes' prepare list of items before going for shopping. 1 and 2 respondents are 'definitely' and 'mostly' prepare list before shopping. This data says that they rarely believe in pre planned shopping of items. Occupation of shopper has no impact on their shopping behaviour.

Table 4.21: OCCUPANCY * FOLLOWING TO LIST

Occupancy	Following to List					Total
	Always	Many Times	Try to Follow	Does Not Consider	Never Follow	
Professional	2	5	3	1	3	14
Business man	2	2	3	1	2	10
Govt. Servant	7	11	8	0	4	30
Pvt. Service	8	8	7	2	4	29
Retired service man	3	1	0	0	0	4
Home maker	17	5	2	1	1	26
Student	5	8	9	2	7	31
Unemployed	2	0	2	0	2	6
Total	46	40	34	7	23	150

Interpretation

From the above table it can be concluded that maximum number of respondents who 'always' follow the list of item while shopping fall in the category of home maker i.e. 17 out of 46 respondents i.e. 36.9%. At second position private service man register their high frequency i.e. 27.58% respondents each who 'always' follow and 'many times' follow the list of item at the time of shopping. The responses of private servicemen are 24.13% respondents who 'try to follow', 6.89% respondents 'does not consider' and 13.73% respondents 'never' follow the list at the time of shopping. In case of government servants it has been noticed that there are 36.67% respondents who follow the list 'many times' whereas, 26.67% respondents try to follow and 23.33% respondents always follow the list of items at the time of shopping. There are 13.33% respondents who never follow the list while shopping. Retired servicemen have show consistent pattern of shopping in their own category, 75% out respondents of this occupation group always follow the plan list at the time of shopping. In the category of students 31 respondents gave their responses but no specific shopping pattern of students can be judged out of these data. Above table says that 16.13% students respondents always follow the list of items, 25.8% follow 'many times', 29% 'try to follow', 6.45% 'does not consider' and 22.58% 'never' follow the plan list at the time of shopping. A clear inference about student shoppers cannot be drawn out of above table. Data related to unemployed respondents also does not give any clear view about their shopping pattern. Respondents who belong to professionals' category also say that plan shopping is not being done by them. As per occupation of shoppers, their shopping behaviour cannot be judged.

Table 4.22: EDUCATIONAL QUALIFICATION * NO OF VISITS TO ORDINARY SHOPS

Educational Qualification	No of Visits to Ordinary Shops				Total
	Once	Twice	Thrice	More than this	
High School	3	3	2	2	10
Higher Secondary	1	1	1	2	5
Graduate	9	9	4	17	39
Post-Graduate	15	20	7	35	77
Professional	2	3	3	11	19
Total	30	36	17	67	150

Interpretation

From the above cross tabulation analysis it is clear that educational qualification of shoppers have impact on their shopping behaviour. In this analytical table out of 150 respondents 77 (51.33%) respondents are post-graduate. And again it is further analysed, out of 77 respondents 35 respondents' visit for shopping for more than thrice in a month, which is 45.45% of total post-graduate respondents. This is the highest frequency under this category. There are 25.97% respondents who visit twice and 19.48% respondents visit once in a month to shop. Second highest frequency is of graduate respondents i.e. 39 and out of 39 respondents 43.58% respondents visit more than thrice in a month for shopping. 23% respondents each visit once and twice in a month and 4 visit thrice in a month for shopping. Whereas in category of high school and higher secondary 10 and 5 respondents respectively are found. Out of 150 randomly selected respondents, only 6.67% and 3.33% respondents were high school and higher secondary passed shoppers. In the category of professionals there were 19 respondents and out of these 57.89% respondents visit more than thrice in a month for shopping. Overall inference can be drawn that education does effects the shopping behaviour of customers.

Table 4.23: EDUCATIONAL QUALIFICATION * PLAN LIST BEFORE VISITING TO THE SHOP

Education Qualification	Plan list before Visiting to the Shop				Total
	Definitely	Mostly	Sometimes	Never	
High School	4	1	2	3	10
Higher Secondary	1	0	3	1	5
Graduate	13	8	14	4	39
Post-Graduate	19	21	31	6	77
Professional	1	7	6	5	19
Total	38	37	56	19	150

Interpretation

From the above table it can be analysed that out of 150 respondents 37.33% respondents 'sometimes' prepare list of items before shopping. Out of this 55% respondents are post-graduate, 25% are graduates, and 10% are professional and only 2 and 3 respondents belong to education level of high school and higher secondary, which is merely 3.5 and 5.3% respectively. Out of total respondents 24.66% 'mostly' prepare list before shopping, which is 37 out of 150 respondents. 56.7% out of 37 respondents are post graduate, 21.6% are graduates and almost 19% are professionals. 25.33% respondents 'definitely' prepare list before shopping, there number is 38 out of 150. 50% of which are post-graduate, 34.2% are graduate, and 10.5% are high school pass and 2.6% respondents each from higher secondary and professional category Almost 12.7% of total respondents 'never' prefer list before shopping. As per the above table it can be analysed that most of the respondents sometimes (at times) prepare list of item to be purchased. But if data of respondents who 'definitely' and 'mostly' prepare list before shopping are considered, there seems some inclination towards set style of shopping behaviour of customers.

Table 4.24: EDUCATIONAL QUALIFICATION * FOLLOWING TO LIST

Educational Qualification	Following to List					Total
	Always	Many Times	Try to Follow	Does Not Consider	Never Follow	
High School	5	1	1	1	2	10
Higher Secondary	0	2	2	0	1	5
Graduate	19	6	7	3	4	39
Post-Graduate	19	28	20	1	9	77
Professional	3	3	4	2	7	19
Total	46	40	34	7	23	150

Interpretation

From the above crosstab it can be concluded that there are 46 respondents 'always' follow the shopping plan list at the time of shopping. Out of these 46 respondents, 41.3% respondents each belong to graduate and post graduate category. There are 40 respondents who 'many times' follow the shopping list, out of these 40 respondents 70% respondents are post-graduate, and 15% are graduates, 7.5% are professionals. From the above table it can be concluded that education has its impact on shopping behaviour of customers as they decide and limit their parameter of shopping as per their requirement. The following up of shopping plan list depicts the controlled way of their shopping.

Table 4.25: INCOME PER MONTH * NO OF VISITS TO ORDINARY SHOPS

Income Per Month	No of Visits to Ordinary Shops				Total
	Once	Twice	Thrice	More than this	
Less Than 10000	6	7	2	10	25
10001-30000	4	10	5	34	53
30001-50000	9	8	5	7	29
50001-70000	3	1	2	2	8
More Than 70000	3	1	1	3	8
Nil	5	9	2	11	27
Total	30	36	17	67	150

Interpretation

From the above table it can be concluded that income group from Rs. 10001-30000 registered highest frequency of 53 respondents and out of this 64.15% respondents visit to ordinary shop more than thrice in a month. Under this category there are 7.5% respondents who visit once in a month, 18.8% respondents visit twice in a month and 9.4% respondents visit thrice in a month for shopping. After this there are 29 respondents in Rs. 30001-50000 income category. Under this category 31% respondents visit unorganised shop once in a month, 27.5% respondents visit twice in a month ,17.2% respondents visit thrice in a month, 24.13% respondents visit more than thrice in a month for shopping. Respondents of income group less than Rs. 10000 have 25 respondents, 24% respondents visit once in a month, 28% respondents visit twice in a month, 8% respondents visit thrice in a month and 40% respondents visit more than thrice in a month for shopping. Under income group Rs.50001-70000 there are 8 respondents and 37.5% of these visits once in a month. Whereas 25% respondents visit to unorganised shop thrice in a month and 25% respondents visit more than thrice in a month for shopping. 12.5% respondents visit twice in a month to unorganised shops. In the income category of Rs. 70000 or more 37.5% respondents visit to unorganised shops once and more than thrice in a month.

Table 4.26: INCOME PER MONTH * PLAN LIST BEFORE VISITING TO THE SHOP

Income Per Month	Plan list before Visiting to the Shop				Total
	Definitely	Mostly	Sometimes	Never	
Less Than 10000	9	4	11	1	25
10001-30000	10	14	24	5	53
30001-50000	9	12	4	4	29
50001-70000	4	2	2	0	8
More Than 70000	3	2	1	2	8
Nil	3	3	14	7	27
Total	38	37	56	19	150

Interpretation

In the cross tabulation analysis of above data income is independent factor and plan list is the dependent factor. Following results are drawn from the above analysis. In the income group of less than Rs. 10000 there are 25 respondents and 36% out of this 'definitely' prepare list before shopping. 16% of the respondents of this group 'mostly' prepare list before shopping, 44% respondents sometimes prepare list of items to be shopped and 4% are those who never prepare list before shopping. In the second income group of Rs 10001-30000 out of 53 respondents, 18.8% respondents 'definitely' prepare plan list before shopping, 26.4% respondents 'mostly' prepare plan list before shopping, 45.3% 'sometimes' prepare plan list before shopping, 9.4% 'never' prepare plan list before shopping. In the income group of Rs. 30001- 50000, there are 29 respondents and 31% respondents of this group definitely prepare plan list before shopping, 41.3% respondents 'mostly' prepare plan list before shopping, 13.8% 'sometimes' prepare plan list before shopping, 13.8% 'never' prepare plan list before shopping. In the income group of Rs. 50001- 70000, there are 8 respondents and 50% respondents of this group definitely prepare plan list before shopping, 25%

respondents 'mostly' prepare plan list before shopping, 25% 'sometimes' prepare plan list before shopping, 0 % 'never' prepare plan list before shopping. In the income group of more than Rs.70000, there are 8 respondents and 37.5% respondents of this group definitely prepare plan list before shopping, 25% respondents 'mostly' prepare plan list before shopping, 12.5% 'sometimes' prepare plan list before shopping, 25% 'never' prepare plan list before shopping. Overall inference drawn from the above table is that income of customer affects the shopping behaviour and as per their income level they pre-decide what & hoe has to be purchase made.

Table 4.27: INCOME PER MONTH * FOLLOWING TO LIST

Income per month	Following to List					Total
	Always	Many Times	Try to Follow	Does Not Consider	Never Follow	
Less Than 10000	9	8	4	2	2	25
10001-30000	13	17	14	4	5	53
30001-50000	12	8	2	0	7	29
50001-70000	6	0	2	0	0	8
More Than 70000	2	2	2	1	1	8
Nil	4	5	10	0	8	27
Total	46	40	34	7	23	150

Interpretation

In the above table as per cross tabulation analysis, income is taken as independent factor and habit of following the shopping list as dependent factor. The respondents having highest frequency of 53 fall into the income group of Rs.10001-30000 and 17 respondents who form 32% of this category follow list 'many times', there are 14 respondents, 26.4% of total respondents of this group 'try to follow' list of items while shopping. 13 respondents forming 24.5% of this category 'always' follow the list of items and shop as per their shopping plan. The second highest frequency is of the income group Rs.30001-50000. Total 29 respondents are of this income group and out of this, 41.4% respondents 'always' follow the shopping list. 27.5% respondents follow the list many times, 6.9% respondents 'try to follow' the list of item, 24% respondents 'never' follow the list of item prepared before shopping. In the income group of less than Rs.10000, 25 respondents registered their opinion and 36% respondents of this income group 'always' follows the list of item, 32% respondents 'many times' follow the list, 16% respondents try to follow the shopping list, 8% respondents 'does not consider' and 8% respondents never follow the shopping list. In the income group of Rs.50001-70000, there are 8 respondents and out of this 75% respondents always follow the shopping list, 25% respondents try to follow the shopping list. In the income group of more than Rs 70000, there are 8 respondents and 25% each falls in the category of those who 'always' follow, many times' follow and 'try to follow'. And 12.5% each say that they 'does not consider' the list and 'never' follow the list while shopping. This analysis says that people of every income group does shop as per shopping list. Respondent's income has effect on their shopping behaviour.

Hypotheses testing

H_{04}: There is no significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to age of consumers.

H_{a4}: There is a significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to age of consumers.

Table 4.28: RESULT OF CHI-SQUARE TEST AND HYPOTHESIS TESTING

(Age of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop	23.032	0.006*	0.006*	Rejected
Number of visits to ordinary shop/month	09.702	0.375**	0.375**	Accepted
Frequency of shopping/month	18.948	0.026*	0.026*	Rejected
Plan list before visiting to shop	15.077	0.089**	0.089**	Accepted
Following the shopping list	15.193	0.231**	0.231**	Accepted

Chi-square: Test of Independence, Association between variables; Phi- Strength of association

* P Value: Less than 0.05= Reject H_0 @ 5% level;

** P value: more than 0.05 Accept H_0 @ 5% level

Interpretation

The above table shows the results of chi-square test, conducted between age of respondents as independent variable and type of shop they select for shopping, no. of visits to ordinary shops, frequency of shopping per month, plan list before shopping and following the plan list as dependents variable. 'The null hypothesis is there is no association between the given variables'. As, p-value shown in above table is more than 0.05, so null hypothesis has been accepted in test of independence between age of respondents and number of visits to ordinary shop, shopping plan list before shopping and following the shopping list. It can be said that alternative hypothesis is rejected. So it can be concluded that the age of respondents has no impact on no. of visits to ordinary shops, plan list before shopping and following the plan list. On testing the association between age of respondents and type of shop outlet & frequency of their shopping in a month, p-value obtained is less than 0.05, so null hypothesis has been rejected. It can be said that age has impact on type of shop selected for shopping and frequency of shopping in a month.

Hypothesis

H_{06}: There is no significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to gender of consumers.

H_{a6}: There is a significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to gender of consumers.

Table 4.29: RESULT OF CHI-SQUARE TEST AND HYPOTHESIS TESTING

(Gender of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop	8.772	0.032*	0.032*	Rejected
Number of visits to ordinary shop/month	13.113	0.004*	0.004*	Rejected
Frequency of shopping/month	5.490	0.139**	0.139**	Accepted
Plan list before visiting to shop	10.801	0.013*	0.013*	Rejected
Following the shopping list	7.404	0.116**	0.116**	Accepted

Chi-square: Test of Independence, Association between variables; Phi- Strength of association

* P Value: Less than 0.05= Reject H_0 @ 5% level;

** P value: more than 0.05 Accept H_0 @ 5% level

Interpretation

From the above consolidated chi-square table it can be concluded that on testing gender as independent variable and type of shop, number of visits to unorganised shop, frequency of shopping per month, plan list before visiting to shop and following the shopping plan list as dependent variable, in all those cases where the p-value is less than 0.05 level, hypothesis is rejected at 5% level. The null hypothesis is, 'there is no association between given variables' and it is rejected as there is association found between gender and selection of types of shop format, number of visit to ordinary shop and plan list before shopping. There is no association found between gender of respondents and frequency of shopping per month & following the shopping plan list. It means there is no interdependency of gender of respondents and their frequency of shopping in a month and following up of shopping list when shopping from organised or unorganised retail store.

Hypothesis

H_{05}: There is no significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to Income of consumers.

H_{a5}: There is a significant difference between shopping behaviour of consumers regarding organized and unorganized retail store with respect to Income of consumers

Table 4.30: RESULT OF CHI-SQUARE TEST AND HYPOTHESIS TESTING

(Income of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop	16.282	0.364**	0.364**	Accepted
Number of visits to ordinary shop/month	22.563	0.094**	0.094**	Accepted
Frequency of shopping/month	27.819	0.023*	0.023*	Rejected
Plan list before visiting to shop	29.378	0.014*	0.014*	Rejected
Following the shopping list	33.551	0.029*	0.029*	Rejected

Chi-square: Test of Independence, Association between variables ; Phi- Strength of association

* P Value: Less than 0.05= Reject H_0 @ 5% level;

** P value: more than 0.05 Accept H_0 @ 5% level

Interpretation

The above table shows the consolidated result of chi-square test done for income as independent factor and type of shop /outlet, number of visit to unorganised shop, frequency of shopping, preparing shopping plan list before going to shop and following the shopping list at the time of shopping as dependent variables. In case of selection of shop and no of visits to unorganised shop/ordinary shop, p-value is more than 0.05, so null hypothesis has been accepted. It can be said that alternative hypothesis of association between the variables is rejected. While in case of dependent variables frequency of shopping per month, preparing shopping plan list before going to shop and following the shopping list, p-value is less than 0.05 levels so null hypothesis is rejected. It can be said that alternative hypothesis is accepted, which indicates that income of shopper's has impact on their shopping plan, following the plan and frequency of shopping per month. So it has been concluded that the income of respondent has no impact in the selection of shop format & no. of visits to ordinary shop. This is because ordinary shop is cheaper as compared to multi brand retails. But income has its impact on frequency of shopping, plan lists and shopping as per plan lists.

Table 4.31: RESULT OF CHI-SQUARE TEST AND HYPOTHESIS TESTING

(Occupation of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop	27.981	0.141**	0.141**	Accepted
Number of visits to ordinary shop/month	40.422	0.007*	0.007*	Rejected
Frequency of shopping/month	29.335	0.106**	0.106**	Accepted
Plan list before visiting to shop	37.507	0.015*	0.015*	Rejected
Following the shopping list	34.851	0.174**	0.174**	Accepted

Chi-square: Test of Independence, Association between variables ; Phi- Strength of association

* P Value: Less than 0.05= Reject H_0 @ 5% level;

** P value: more than 0.05 Accept H_0 @ 5% level

Interpretation

The above table shows the consolidated result of chi-square test done for occupation as independent factor and type of shop /

outlet, number of visit to unorganised shop, frequency of shopping, preparing shopping plan list before going to shop and following the shopping list at the time of shopping as dependent variables. In case of 'selection of shop', 'frequency of shopping per month' and 'following the shopping list' p-value is more than 0.05, so null hypothesis has been accepted. It can be said that alternative hypothesis of association between the variables is rejected. While in case of dependent variables, 'number of visits to the ordinary shops' and 'preparing shopping plan list before going to shop', p-value is less than 0.05 levels so null hypothesis is rejected. It can be said that alternative hypothesis is accepted, which indicates that occupation of shopper's has impact on the 'number of visits to the ordinary shops' and 'preparing shopping plan list before going to shop'. So it has been concluded that the occupation of respondent has no impact in the selection of shop format, frequency of shopping and following the shopping list. Occupation of shopper does not directly influence their shopping behaviour.

Table 4.32: RESULT OF CHI-SQUARE TEST AND HYPOTHESIS TESTING

(Educational qualification of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop	29.154	0.004*	0.004*	Rejected
Number of visits to ordinary shop/month	6.264	0.902**	0.902**	Accepted
Frequency of shopping/month	26.309	0.010*	0.010*	Rejected
Plan list before visiting to shop	17.518	0.131**	0.131**	Accepted
Following the shopping list	30.256	.017*	0.017*	Rejected

Chi-square: Test of Independence, Association between variables ; Phi- Strength of association

* P Value: Less than 0.05= Reject H_0 @ 5% level;

** P value: more than 0.05 Accept H_0 @ 5% level

Interpretation

The results of chi-square test done to check the independency of variables between educational qualification and type of shop they select to buy goods, number of visits to ordinary shops in a month, frequency of shopping from organised retail store per month, shopping plan list before going to shop and following the shopping plan list at the time of shopping. Here educational qualification of the respondent is taken as independent variable and others as dependent variables. It was found that education has impact on selection of shop, frequency of shopping from organised retail store per month and following the plan list of shopping at the time of shopping. Most of the respondents in this test found to be post-graduate and they select organised shop on unorganised shops for buying the goods. The p-value is less than 0.05, so null hypothesis has been rejected, or say alternative hypothesis is accepted. While on testing dependent variables like number of visits to unorganised shop per month and preparing shopping list before shopping, it was found that p-value is greater than 0.05 so null hypotheses is accepted. It means that education has no impact on number of visits to unorganised shop per month and preparing shopping list before shopping.

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5 Preference Analysis of Customers of Bilaspur

Shopping malls are the most phenomenon places these days where people expend their weekends to relax, dine and shop. With the shifting tastes and preferences of customers, shopping malls are expanding a worldwide impact across cities and towns. Many factors are there which are driving customers towards big malls and making it their shopping destination. Many shoppers prefer organized retail store because of the availability of variety of brands, products and cleanliness, entertainment for children, comfortable and convenient parking facility and restaurants. It has been noticed that quality of services provided by the store manager plays an important role in relationship building with customers. It is also found that shopper's preference towards the shop lies with the services provided by the store manager, whether it is organized or unorganized store. Indian customers are much more attracted towards the relationship established and maintained by the storekeeper. Now a day's Indian shopper's shopping decision is taking a turn and they are shifting towards big malls and hyper markets. It is remarkable fact that people of all class, category, age, occupation, etc. are equally interested in shopping from malls. It is not only the ambience of big malls attracting Indian customers but also the availability of international brands and the services offered by the sellers is also an important factor for preferring a store. Indian population comprises a huge number of youngsters, income of people is increasing, their shopping style is going global, and shoppers are influenced by international brands and actually preferring branded goods and commodity. Indian customer wanted to purchase cheap products in huge quantity, this attitude has made many big players like reliance, big bazaar and ITC jump into the retail market. Big players are concentrating on this preferential factor of the customers. In this scenario, it is essential to recognize the preferences of youth, and the pulling factors that attract them to shopping malls. Shopping malls are the favourite hangout zone for the youth. Retail market in Bilaspur is also developing 'mall culture' and the people are welcoming this open heartedly. To study the preferences of shoppers towards different sales format running business in the city of Bilaspur this study is conducted and results are discussed below.

Table 5.1: AGE OF RESPONDENTS * TYPE OF SHOP/ OUTLET

Age of Respondents	Type of shop/outlet				Total
	Organised Retail Store			Unorganised Retail Store	
	Big Bazaar	Easy Day	Reliance Market		
21-35	14	29	21	4	68
35-50	18	15	6	9	48
50 & Above	8	5	3	4	20
Total	40	58	32	20	150

Interpretation

From the above cross tabulation analysis it seems that age has impact on shopping behaviour of the customer. In the above table shoppers of age group 21-35 years and 35-50 years used to shop in organised retail stores. Out of total respondents 42.66% shoppers fall under 21-35years and 32% respondents fall under 35-50 years age group, that shop from organised retail stores. Overall, age group of 21-35 and 35-50 years prefer shopping from organized retail stores.

Table 5.2: AGE OF RESPONDENTS * INTERIOR DECORATION OF SHOP

Age of Respondents	Interior Decoration of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Below 21	2	5	0	2	5	14
21-35	13	25	1	16	13	68
35-50	9	14	4	10	11	48
50 & Above	6	6	1	4	3	20
Total	30	50	6	32	32	150

Interpretation

From the above crosstab it is clear that maximum respondents belong to 21-35 years of age group. They are 45.3% of the total respondents. Out of these, 23.5% find 'interior decoration' as an important factor & 19.1% find it 'very important' factor. 36.76% respondents of this age group say it is somewhat important factor it means important up to certain extent. These 36.76% respondents can be turned up into positive or negative shoppers. They may prefer interior decoration as an important factor. In the age group of 35-50 years 20.83% respondents say interior decoration of shop is important for them and 22.9% respondents say it is very important factor at the time of selecting the shop. In this age group 29.16% respondents of this age group say it is somewhat important factor it means important up to certain extent. If on total respondents we check there are 32 respondents each who say it is 'important' and 'very important' factor for selecting a shop (collectively forming 42.67%).

Table 5.3: AGE OF RESPONDENTS * FASHIONABLE OR TRENDY ASSORTMENT

Age of Respondents	Fashionable or Trendy Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Below 21	0	5	0	5	4	14
21-35	5	19	2	24	18	68
35-50	6	10	2	13	17	48
50 & Above	5	2	1	9	3	20
Total	16	36	5	51	42	150

Interpretation

From the above crosstab analysis it is clear that fashionable and trendy products are liked by maximum respondents. They prefer to those shops which has latest fashion articles. Out of total respondents 51 & 42 respondents say it is 'important' and 'very important' factor while preferring any shop. It collectively forms 62% of the total respondents. 24% of the total respondents say it 'somewhat important' factor for selecting a shop outlet or store. These 24% respondents have to be taken care off so that they should come in the stream of organized retail store. 35.29% & 26.47% respondents who say fashionable products are 'important' & 'very important' factor belongs to 21-35 years of age group. 27% and 35.4% respondents who say fashionable products are 'important' & 'very important' factor belongs to 35-50 years of age group. In 50 years and above age group about 45% respondents say fashionable or trendy assortment are important factor for preferring the organized shop. Overall it can be said that shops where fashionable and latest trendy goods are available are preferred by the shoppers of all age group.

Table 5.4: AGE OF RESPONDENTS * PRICE OF COMMODITY

Age of Respondents	Interior Decoration of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Below 21	3	3	2	5	1	14
21-35	4	6	3	34	21	68
35-50	2	5	3	18	20	48
50 and Above	1	3	1	7	8	20
Total	10	17	9	64	50	150

Interpretation

From the above crosstab analysis it can be concluded that 'price' is one of the most important factor while preferring the shop for buying any goods or commodity. 42.67% & 33.33% respondents say it is 'important' and 'very important' factor for preferring any shop. The shop which offers reasonable price is preferred by them. Price is important factor for 50% respondents of 21-35years age group and 30.88% respondent say it is 'very important' factor for selecting a shop. In the age group if 35-50 years there are 37.5% & 41.67% respondents who depict price as 'important' and 'very important' factor while preferring shopping. There are on total 17 respondents who say it is somewhat important factor, these respondents may be considering price as important or unimportant factor. Overall it can be said that age has no impact on preference of shop as per price offered by the store.

Table 5.5: AGE OF RESPONDENTS * QUALITY OF COMMODITY

Age of Respondents	Quality of Commodity					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Below 21	0	0	0	5	9	14
21-35	0	7	3	19	39	68
35-50	1	4	0	15	28	48
50 and Above	0	1	0	8	11	20
Total	1	12	3	47	87	150

Interpretation

From the above crosstab it is clear that collectively there are 89.3% respondents on total 150 respondents who consider quality as 'important' & 'very important' factor while preferring any shop for buying goods and commodity. There are 57.35% and 27.9% respondents of age group 21-35 years who consider quality 'very important' & 'important' factor. In the age category of 35-50 years there are 58.3% & 31.25% respondents who take quality of product as 'very important' and 'important' factor for shop selection. In the age category of 50 years and above also there are 40% and 55% respondents who consider that quality of products is 'important' and 'very important' factor. Those shop which offers best quality goods are preferred by most of the shoppers. Age has no impact on preferring quality rather quality products are preferred by all the shoppers.

Table 5.6: AGE OF RESPONDENTS * WIDE RANGE OF ASSORTMENT

Age of Respondents	Wide Range of Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Below 21	0	1	1	6	6	14
21-35	6	12	3	21	26	68
35-50	3	5	2	19	19	48
50 and Above	2	4	1	6	7	20
Total	11	22	7	52	58	150

Interpretation

From the above crosstab it is clear that variety in assortment is demanded by people and they prefer to purchase from those stores where wide range of assortment is available. Respondents of age group less than 21 years 42.8% each say it is an 'important' and 'very important' factor respectively for giving preference while selecting retail store. In the age category of 21-35 years 30.88% and 38.23% respondents say that it is 'important' and 'very important' factor for shopping. In the age group of 35-50 years there are 39.58% respondents each who say wide range is 'important' & 'very important' factor for store selection. Even in the age group 50 years and above 30% and 35% respondents feel it is important and very important factor respectively. Overall it can be said that age is not at all deciding factor for preference of wide range of assortment by the shoppers.

Table 5.7: AGE OF RESPONDENTS * TRAINING OF STAFF

Age of Respondents	Training of Staff					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Below 21	1	1	3	4	5	14
21-35	3	7	2	33	23	68
35-50	3	6	2	11	26	48
50 and Above	1	1	1	7	10	20
Total	8	15	8	55	64	150

Interpretation

From the above crosstab it is clear that shoppers of all the age group wanted to have trained staff employed at the retail stores. It is found to be important factor by 28.5% in less than 21 years, 48.5% in 21-35 years, 22.9% in 35-50 years age group and 35% in 50 years and above. Those respondents say 'trained employees' are 'very important' factors are 35.7% in less than 21 years, 33.8% in 21-35 years, 54.17% in 35-50 years and 50% in 50 years and above category. Over all 79.33% respondents collectively give importance to the employment of trained staffs in the stores so that shopping becomes much easier and enjoyable.

Table 5.8: AGE OF RESPONDENTS * GOOD REFUND POLICY

Age of Respondents	Good Refund Policy					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Below 21	0	2	0	5	7	14
21-35	1	6	2	25	34	68
35-50	2	4	2	11	29	48
50 and Above	1	2	0	4	13	20
Total	4	14	4	45	83	150

Interpretation

From the above cross tab it is clear that shop which follows good refund policy is preferred by the customers. As per the table also there are collectively 85.33% respondents who say good refund policy must be there to have regular, loyal and lasting customers. It is found to be 'important' factor by 35.7% in less than 21 years, 36.75% in 21-35 years, 11.45% in 35-50 years age group and 20% in 50 years and above. Those respondents say 'good refund policy' is 'very important' factors are 50% in less than 21 years, 50% in 21-35 years, 60.42% in 35-50 years and 65% in 50 years and above category. It is very clear that fair refund policy by the retailers attract a majority of customers. Age has no direct impact on this factor of shopping preference.

Table 5.9: AGE OF RESPONDENTS * POPULARITY OF SHOP

Age of Respondents	Popularity of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Below 21	1	2	0	5	6	14
21-35	9	13	6	20	20	68
35-50	5	7	5	15	16	48
50 and Above	3	5	1	5	6	20
Total	18	27	12	45	48	150

Interpretation

From the above crosstab it is clear that popularity of shop is important for many shoppers. In the different age category it is seen that respondents prefer those shops which are well known to others. 30% and 32% respondents, out of total 150 respondents say that it is 'important' and 'very important' factor respectively while preferring the shop for buying the articles. Out of 30% respondents 35.7% are from less than 21 years, 29.4% are in the 21-35 years, 31.25% are in 35-50 years and 25% fall in 50 years and above age category. Among the 30% respondents 42.85% are from less than 21 years, 29.4% are in the 21-35 years, 33.33% are in 35-50 years and 30% fall in 50 years and above age category. In this analysis, people who say popularity of shop is somewhat important for them cannot be ignored they may go for popularity of shop or even totally ignore this factor. 18% such respondents are there who think up to certain extent it is important factor. Over all it can be said that age has no impact on deciding the preferred shop. All the shoppers prefer to purchase from popular shop irrespective of their age.

Table 5.10: GENDER OF RESPONDENTS * TYPE OF SHOP/ OUTLET

Gender of Respondents	Organised Retail Store			Unorganised Retail Store	Total
	Big Bazaar	Easy Day	Reliance Market		
Male	11	29	18	12	70
Female	29	29	14	8	80
Total	40	58	32	20	150

Interpretation

From the above crosstab analysis it is clear that there is significant difference between gender and their preference of shop selection. 82.85% of male respondents and 90% of female respondents are shopping from organized retail store.

Table 5.11: GENDER OF RESPONDENTS * INTERIOR DECORATION OF SHOP

Age of Respondents	Interior Decoration of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Male	20	21	4	18	7	70
Female	10	29	2	14	25	80
Total	30	50	6	32	32	150

Interpretation

From the above crosstab it is clear that interior decoration is more important for female shoppers as compared to male shoppers. Only 10% of the total male respondents consider it very important factor while 31.25% of the total females say it is very important factor for shopping preference. Female respondents are more attracted towards decoration of the shop as compared to male. It can be clearly seen in all the options that male and female respondents have difference in preferences regarding interior decoration of the store. Out of 30 respondents, who say interior decoration is not important, 66.67% are male and 33.33% are female. There are 42% male and 58% female respondents out of 50 who consider it as somewhat important it means in future they may give importance to interior decoration or may not give. Over all it can be said that gender of respondent does affects the shopping preference on the basis of interior decoration.

Table 5.12: GENDER OF RESPONDENTS * FASHIONABLE OR TRENDY ASSORTMENT

Age of Respondents	Fashionable or Trendy Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Male	11	19	4	19	17	70
Female	5	17	1	32	25	80
Total	16	36	5	51	42	150

Interpretation

From the above cross tab it can be concluded that maximum respondents gave importance to fashionable or trendy assortment. Out of 150 respondents 34% & 28% say it is ‘important’ and ‘very important’ respectively for them. Out of 34% respondents 37.25% are male and 62.75% are female. In the group of respondents considering the fashionable assortment as very important factor, 40.5% are male and 59.5% are female. In the category of respondents who say fashionable product is somewhat important, out of 36 respondents

52.77% are male and 47.22% are female, these respondents find availability of fashionable and latest trend materials important up to certain extent. Collectively, out of 150 respondents, there are 62% respondents who find product must be according to the fashion and trend and their preference is apparent towards these shops which provides them such goods.

Table 5.13: GENDER OF RESPONDENTS * PRICE OF COMMODITY

Age of Respondents	Price of Commodity					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Male	7	9	6	33	15	70
Female	3	8	3	31	35	80
Total	10	17	9	64	50	150

Interpretation

From the above crosstab it is clear that price of commodity is very important for both types of respondents. Out of 150 respondents, there are 64 (42.67%) and 50 (33.33%) respondents say price of commodity is 'important' and 'very important' respectively for them. Out of 42.67% respondents who say price is important factor while preferring the shop, 51.56% are male and 48.43% are female. While in the category of respondents who say it is 'very important' factor for those 30% are male and 70% are female. Out of total male 47% say it is 'important' factor and 21.47% say it is 'very important' factor. Out of total females 38.75% say 'important' and 43.75% say it is 'very important' factor for shopping preference. Overall price of commodity offered by retail store is considered more by females as compared to male shoppers.

Table 5.14: GENDER OF RESPONDENTS * QUALITY OF COMMODITY

Age of Respondents	Quality of Commodity					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Male	1	8	0	26	35	70
Female	0	4	3	21	52	80
Total	1	12	3	47	87	150

Interpretation

From the above crosstab it can be concluded that maximum respondents selected quality as 'important' (31.33%) and 'very important' (58%) factor. Out of 58% respondents 59.7% are female and 40.3% are male who consider quality as one of the very important factor. Out of 31.33% respondents who consider quality as 'important' factor, 55.32% are male and 44.68% are female. Overall it can be said that quality goods are preferred by almost all shoppers unbiased of their gender.

Table 5.15: GENDER OF RESPONDENTS * WIDE RANGE OF ASSORTMENT

Age of Respondents	Wide Range of Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Male	6	9	3	27	25	70
Female	5	13	4	25	33	80
Total	11	22	7	52	58	150

Interpretation

From the above crosstab it can be concluded that wide range of assortment is important for all the respondents. There are 34.66% and 38.66% respondents who consider wide range of assortment as 'important' and 'very important' factor for selection of shop. 51.9% male and 48.1% female respondents prefer it as 'important' factor.

43.1% male and 56.9% female respondents prefer it as ‘very important’ factor for shop selection. There are 22 respondents who say it is somewhat important factor for shopping, it means it is important up to certain extent, in this category 59.09% are female and 40.9% are male respondents. Here also female respondents are more than male respondents. Overall it can be said that all respondents prefer to those shops/stores where wide range of assortment is available.

Table 5.16: GENDER OF RESPONDENTS * TRAINING OF STAFF

Age of Respondents	Training of staff					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Male	7	7	3	25	28	70
Female	1	8	5	30	36	80
Total	8	15	8	55	64	150

Interpretation

From the above crosstab analysis it is clear that 36.67% and 42.67% of the total respondents say ‘training of staff’ is important’ and ‘very important’ factor for them respectively. Out of 36.67%, 45.45% are male and 54.54% are female respondents. Out of 42.67%, 43.75% are male and 56.25% female. Overall it can be said that there is no difference between the preferences of shoppers as per their gender.

Table 5.17: GENDER OF RESPONDENTS * GOOD REFUND POLICY

Age of Respondents	Good Refund Policy					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Male	3	4	4	21	38	70
Female	1	10	0	24	45	80
Total	4	14	4	45	83	150

Interpretation

From the above crosstab it is clear that good refund policy is demanded by all the shoppers. Out of total respondents 150, 30% and 55.33% say good refund policy is 'important' and 'very important' factor for shopping. Out of 30% of the total respondents, 46.67% are male and 53.33% are female respondents. Out of 55.33% respondents 45.78% are male and 54.21% female. It is apparently seen that female shoppers are more attracted towards the shops providing good refund policy to their customers.

Table 5.18: GENDER OF RESPONDENTS * POPULARITY OF SHOP

Age of Respondents	Popularity of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Male	10	14	7	23	16	70
Female	8	13	5	22	32	80
Total	18	27	12	45	48	150

Interpretation

From the above crosstab it is clear that popularity of shop is preferred by female respondents most as compared to the male respondents. Out of total respondent 30% say popularity of shop is 'important' factor and 32% say it is 'very important' factor. Out of this 30%, 51.1% are males and 48.88% are females. Out of 32% of the total respondents, 33.33% are male and 66.67% female. In the category of respondents who said 'popularity of shop' is 'somewhat important' for them also secure a good number which cannot be ignored. It is 18% of the total respondents. Popularity of shop is sometimes important and sometimes not important to them.

Table 5.19: OCCUPANCY * TYPE OF SHOP/OUTLET

Occupancy	Type of shop/outlet				Total
	Organised Retail Store			Unorganised Retail Store	
	Big Bazaar	Easy Day	Reliance Market		
Professional	2	6	5	1	14
Business Man	3	4	2	1	10
Govt. Servant	8	11	3	8	30
Pvt. Service	8	14	6	1	29
Retired Service Man	0	1	1	2	4
Home Maker	12	7	4	3	26
Student	6	14	9	2	31
Unemployed	1	1	2	2	6
Total	40	58	32	20	150

Interpretation

From the above crosstab it can be concluded that maximum respondents irrespective of their occupation prefer organized stores for shopping. Out of total respondents, 86.67% respondents shop from organized retail stores. Occupation wise analyses are- 92.85% professional shop from organised retail store; 90% businessman select organized retails store; 73.33% government servant shop from organized retail store; 96.5% private serviceman; 50% retired serviceman; 88.46% homemakers; 93.5% students shop from organized retail stores. Here names of organized retail stores are given so as to make it easy to understand by the respondents about the concept of organized and unorganized retail stores. Even then 'easy day' is found to be the most popular organized store among the shoppers followed by 'big bazaar' and 'reliance market'.

Table 5.20: OCCUPANCY * INTERIOR DECORATION OF SHOP

Occupancy	Interior Decoration of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Professional	2	8	1	1	2	14
Business Man	3	2	1	4	0	10
Govt. Servant	3	13	2	7	5	30
Pvt. Service	7	10	0	6	6	29
Retired Service Man	3	0	0	1	0	4
Home Maker	3	5	1	5	12	26
Student	7	10	1	6	7	31
Unemployed	2	2	0	2	0	6
Total	30	50	6	32	32	150

Interpretation

From the above crosstab it is clear that interior decoration is not very important for all the category of respondents. Here 33.33% of the total respondents rated it 'somewhat important' factor, 21.33% respondents rated it as 'important' factor and 21.33% as 'very important' factor and 20% respondents rated it as 'not important' factor for shopping. Here diversified results are obtained from the respondents. Occupation wise responses are- 57.14% professional say it is 'somewhat important' factor, 14.28% say 'very important' factor; 40% of the businessman say it is 'important' factor, 30% say 'not important' and 20% say 'somewhat important' factor; 10% of government servants say it is 'not important', 43.33% say it is 'somewhat important', 23.33% say it is 'important' and 16.67% rate it as 'very important' factor; 20.69% of private serviceman rate it as 'important' and 'very important' each, 34.48% rate it as 'somewhat important' and 24% rate it as 'not important' factor for shopping; 75% of the retired serviceman say it is 'not important' factor and 25%

say it is ‘important’ factor; 46.15% of the homemaker state it as ‘very important’ factor, 19.2% rate it each as ‘somewhat important’ and ‘important’ factor;22.5% students rate it as ‘very important’ and 22.5% as ‘not important’, 32.2% rate it as ‘somewhat important’ and 19.35% as ‘important’ factor for shopping. Overall it can be said that there is no specific preference of respondents regarding organized and unorganized store as per their occupation.

Table 5.21: OCCUPANCY * FASHIONABLE OR TRENDY ASSORTMENT

Occupancy	Fashionable or Trendy Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Professional	1	7	1	4	1	14
Business Man	0	2	0	4	4	10
Govt. Servant	5	6	1	10	8	30
Pvt. Service	3	8	0	11	7	29
Retired Service Man	3	0	0	1	0	4
Home Maker	2	2	1	6	15	26
Student	1	9	2	13	6	31
Unemployed	1	2	0	2	1	6
Total	16	36	5	51	42	150

Interpretation

From the above crosstab it is clear that fashionable and trendy assortment is not equally important for all the respondents. Occupation wise study reveals that- 50% of the professionals rate this as ‘somewhat important’ factor and 28.5% rate it as ‘important’ factor; 40% of the businessman rate it as ‘important’ and ’50% rate it as ‘very important’ factor; 33.33% of the government servants rate it as ‘important’ and 26.67% rate it as ‘very important’ factor; 37.9% of the private servicemen rate it as ‘important’ and 23.33% rate it as ‘very important’ factor; 75% of the retired serviceman rate it as ‘not important’ factor and 25% as ‘important’ factor; 23% of the homemaker rate it as ‘important’, 57.69% rate it as ‘very important and 7.7% each rate it as ‘not important’ and ‘somewhat important’ factor; 41.9% of students rate it as ‘important’, 19.35% as ‘very important’ and 29% as ‘somewhat important’ factor for shopping. Overall it can be said that occupation wise, respondents have different preferences regarding organized and unorganized store in context to fashionable and trendy commodities.

Table 5.22: OCCUPANCY * PRICE OF COMMODITY

Occupancy	Price of Commodity					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Professional	1	1	0	7	5	14
Business Man	1	2	1	4	2	10
Govt. Servant	2	5	1	10	12	30
Pvt. Service	2	4	4	11	8	29
Retired Service Man	0	0	0	2	2	4
Home Maker	1	1	0	10	14	26
Student	2	4	3	15	7	31
Unemployed	1	0	0	5	0	6
Total	10	17	9	64	50	150

Interpretation

Above crosstab describes that price of commodity is an essential factor which decides the shopping destination. 42.67% of total respondents say it is ‘important’ and 33.33% say it is ‘very important’ factor for shopping. 11.33% of the total respondents say it is ‘somewhat important’ factor for shopping. For these 11.33% respondents’ price is sometimes important and sometimes not so, it can be said that it is not important always. Occupation wise- 50% of the professional rated it as ‘important’ and 35.7% rated it ‘very important’ factor; 40% of the businessman rated it as ‘important’ and

20% as ‘very important’; 33.33% of government servants rated it as ‘important’ and 40% as ‘very important’; 37.9% private servant rated it as ‘important’ and 27.58% rated it as ‘very important’; 50% percent of the retired service man say it is ‘important’ and 50% say it is ‘very important’; 38.46% of the homemaker say it is ‘important’ and 53.85% say it is ‘very important’; 48.38% students say it is ‘important’ and 22.5% say it is ‘very important’ factor for shopping. Overall price is an important factor for shop preference and effective element of shoppers buying pattern.

Table 5.23: OCCUPANCY * QUALITY OF COMMODITY

Occupancy	Quality of Commodity					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Professional	0	0	0	3	11	14
Business Man	1	2	0	3	4	10
Govt. Servant	0	4	0	13	13	30
Pvt. Service	0	3	2	7	17	29
Retired Service Man	0	0	0	1	3	4
Home Maker	0	0	1	6	19	26
Student	0	2	0	11	18	31
Unemployed	0	1	0	3	2	6
Total	1	12	3	47	87	150

Interpretation

Above table states that quality of commodity is important for shoppers of all occupational level and category. 31.33% of the total respondents rated it as ‘important’ factor and 58% rated it as ‘very important’ factor for shopping and preferring any shop. Occupation wise- 78.57% professional find it as ‘very important’ factor; 30% of businessman rated it as ‘important’ and 40% rated it as ‘very important’ factor; 43.33% respondents from government service category each rated it ‘important’ and ‘very important’; 24% private serviceman rated it 'important' and 58.6% rated it 'very important' factor for shopping; 75% of the retired serviceman rated it as 'very important' and 25% rated it as 'important' factor; 23% homemaker say it is 'important' and 73.07% say it is 'very important' factor for shopping. Overall shoppers are biased for quality products irrespective of their occupation.

Table 5.24: OCCUPANCY * WIDE RANGE OF ASSORTMENT

Occupancy	Wide Range of Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Professional	0	2	0	5	7	14
Business Man	0	0	1	5	4	10
Govt. Servant	1	5	2	11	11	30
Pvt. Service	4	7	1	7	10	29
Retired Service Man	2	1	0	0	1	4
Home Maker	2	1	0	9	14	26
Student	1	5	2	13	10	31
Unemployed	1	1	1	2	1	6
Total	11	22	7	52	58	150

Interpretation

Above crosstab analyses that 110 respondents out of 150 wanted wide range of assortment in the store. 34.67% of total respondents say it is 'important' factor and 38.67% say it is 'very important' factor. Occupation wise analysis is- 35.7% professionals' say it is 'important' and 50% professionals say it is 'very important'; 50% businessmen say it is 'important' and 40% say it is 'very important'; 36.67% government servants say it is important' and 36.67% say it is 'very important'; 24.1% private serviceman say it is 'important' and 34.48% say it is 'very important'; 50% of the retired service man say it is 'not important' factor, 25% say it is 'somewhat important' factor and 25% say it is 'very important' factor; 34.6% of homemakers say it is 'important' factor and 53.8% say it is 'very important' factor; 41.9% students rated it as 'important' and 32.26% rated it as 'very important' factor while preferring the shop for purchasing goods and articles. There is no specific difference in the preference of buyers as per their occupation regarding preference of retail store.

Table 5.25: OCCUPANCY * TRAINING OF STAFF

Occupancy	Training to Staff					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Professional	1	1	0	6	6	14
Business Man	0	2	1	1	6	10
Govt. Servant	2	3	2	9	14	30
Pvt. Service	2	4	1	12	10	29
Retired Service Man	1	0	1	0	2	4
Home Maker	1	0	0	8	17	26
Student	0	5	3	16	7	31
Unemployed	1	0	0	3	2	6
Total	8	15	8	55	64	150

Interpretation

Above crosstab discloses the fact that 36.67% of the total respondents say trained staff is 'important' and 42.67% say it is 'very important' factor to prefer a store. Occupancy wise - 42.85% of professionals rated it 'important' and 'very important' each; 60% businessmen say it is 'very important' factor; 30% government servant say it is 'important' and 46.67% say it 'very important' factor; 41.38% private serviceman say it is 'important' and 34.48% say it is 'very important' factor; 50% of the retired serviceman say it is 'very important' factor; 30.76% of homemaker rated it 'important' and 65.38% rated it 'very important' factor; 51.6% students rated it 'important' and 22.58% rated it 'very important' factor. Overall rating given by respondents of the entire category depicts that there is no difference in the preference of shoppers towards the organized and unorganized stores on the basis of trained staff of store. Store should employ trained staff and should have good knowledge of all the products in the store.

Table 5.26: OCCUPANCY * GOOD REFUND POLICY

Occupancy	Good Refund Policy					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Professional	0	1	1	6	6	14
Business Man	1	0	1	2	6	10
Govt. Servant	2	4	1	8	15	30
Pvt. Service	0	2	0	9	18	29
Retired Service Man	1	0	0	1	2	4
Home Maker	0	1	0	5	20	26
Student	0	6	0	12	13	31
Unemployed	0	0	1	2	3	6
Total	4	14	4	45	83	150

Interpretation

From the above crosstab it can be concluded that good refund policy is expected by all the shoppers. Out of total respondents 30% say it is 'important' factor and 55.33% say it is 'very important factor while selecting the retail store. Out of total professionals 42.8% respondents each rated it as 'important' and 'very important' factor. In the group of businessman 20% rated it 'important' and 60% rated it 'very important' factor. Out of total government servant respondents 26.67% say it is 'important' and 50% say it is 'very important' factor. In the category of private serviceman 31.03% respondents say it is 'important' and 62.06% say it is 'very important' factor for preferring the shop. Out of total retired serviceman respondents 25% rated it as 'important' and 50% rated it as 'very important' factor. Home makers rated it 'important' and 'very important' by 19.23% and 76.9% respectively. Overall it can be said that respondents of all the category of occupation wanted to have good refund policy.

Table 5.27: OCCUPANCY * POPULARITY OF SHOP

Occupancy	Popularity of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Professional	2	3	0	6	3	14
Business Man	2	3	2	2	1	10
Govt. Servant	4	6	5	7	8	30
Pvt. Service	5	5	2	6	11	29
Retired Service Man	0	1	1	2	0	4
Home Maker	1	1	0	8	16	26
Student	3	7	2	10	9	31
Unemployed	1	1	0	4	0	6
Total	18	27	12	45	48	150

Interpretation

From the above crosstab it is found that maximum respondents are students, 20.67% of the total respondents. Out of total student respondents 32.26% rated popularity of store as 'important' and 29% rated it 'very important' factor for preferring a store. Out of total respondents, 20% belong to government service, 19.33% belong to private service, 17.33% are home maker, 9.33% professional and 6.67% businessman. Maximum distribution of frequency of respondents lies among government serviceman, private serviceman, students and home makers. In the group of private serviceman 20.68% rated this factor as 'important' and 37.9%rated this factor as 'very important'. In the group of government serviceman 23.33% say it is 'important' factor and 26.67% say it is 'very important' factor for preferring a store to shop. In the group of homemakers 30.76% say it

‘Important’ factor and 61.54% say it is ‘very important’ factor for shopping.

Overall it can be said that popularity of store is preferred by all the category of respondents irrespective of their occupation.

Table 5.28: EDUCATIONAL QUALIFICATION * TYPE OF SHOP/OUTLET

Educational Qualification	Type of shop/outlet				Total
	Organised Retail Store			Unorganised Retail Store	
	Big Bazaar	Easy Day	Reliance Market		
High school	0	3	2	5	10
Higher Secondary	0	3	1	1	5
Graduate	13	16	8	2	39
Post-graduate	26	28	17	6	77
Professional	1	8	4	6	19
Total	40	58	32	20	150

Interpretation

From the above crosstab it can be concluded that maximum respondents who purchase goods from organized retail stores are post-graduate. Out of total respondents 51.33% are post graduates and out of this 92.2% respondents purchase articles from organized retail store. In the category of graduates who are 26% of the total respondents, 94.8% out of this buy articles from organized retail store. In the category of professionals, out of 19 respondents 68.42% are shoppers preferring organized retail store for shopping. In the category of high school pass respondents 50% shop from organized and 50% from unorganized retail store. In the category of higher secondary level 80% respondents shop from organized retail store and 20% from unorganized retail store. Overall it can be said that education does has its impact on their shopping preference. Educated respondents prefer shopping from organized retail stores.

Table 5.29: EDUCATIONAL QUALIFICATION * INTERIOR DECORATION OF SHOP

Educational Qualification	Interior Decoration of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
High School	4	3	0	1	2	10
Higher Secondary	1	0	0	3	1	5
Graduate	12	9	2	8	8	39
Post-Graduate	9	32	3	15	18	77
Professional	4	6	1	5	3	19
Total	30	50	6	32	32	150

Interpretation

From the above crosstab it can be concluded that education has not much impact on preference towards interior decoration of the store. The highest frequency is of post-graduate respondents (77) which is 51.33% of total respondents. Out of this 51.33%, 41.55% respondent say interior decoration of the shop is 'somewhat important' for them. It means it is important up to certain extent and sometimes it is even not important. In the category of post graduates 19.4% respondents say interiors of the store is 'important' for them, 23.37% respondents say it is 'very important' for them. In the category of graduates there are 39respndents out of which 30.76% respondents say interiors are 'not important' for them, 20.5% respondents each say it is 'important' and 'very important' for them respectively. Overall it can be said that education of shoppers has no effect on preference for interiors of the stores.

Table 5.30: EDUCATIONAL QUALIFICATION * FASHIONABLE OR TRENDY ASSORTMENT

Educational Qualification	Fashionable or Trendy Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
High School	2	1	0	4	3	10
Higher Secondary	1	0	0	2	2	5
Graduate	3	9	1	15	11	39
Post-Graduate	7	20	3	25	22	77
Professional	3	6	1	5	4	19
Total	16	36	5	51	42	150

Interpretation

From the above crosstab it can be concluded that fashionable and trendy assortment is preferred by shoppers of all the educational level. In the category of high school level there are 10 respondents and 70% respondents voted for the 'important' (40%) and 'very important' (30%) rating. Out of 5 respondents of higher secondary level 40% -40% respondents say it is 'important' and 'very important' factor for shopping preference. In graduate level there are 39 respondents and 38.46% voted for 'important' and 28.2% voted for 'very important' rating in the category of post graduate respondents, 32.46% rated this factor as 'important', 28.57% rated it 'very important' and 25.97% rated it 'somewhat important' preferential factor for shopping. In the category of professionals there are 26.3% respondents who rated fashionable goods as 'important' factor, 21% rated it as 'very important' factor and 31.5% rated it as 'somewhat important' factor. In the above table three highest frequency is of post-graduate, graduate and professionals and all these three category is having a good number of those respondents who say that fashionable and trendy assortment is somewhat important to them. This number should be taken good care of because it is 24% of the total respondents.

Over all it can be said that there is no specific difference between the preferences of shoppers on the basis of their educational level.

Table 5.31: EDUCATIONAL QUALIFICATION * PRICE OF COMMODITY

Educational Qualification	Price of Commodity					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
High School	1	1	0	7	1	10
Higher Secondary	1	0	2	2	0	5
Graduate	2	7	2	15	13	39
Post-Graduate	4	6	4	31	32	77
Professional	2	3	1	9	4	19
Total	10	17	9	64	50	150

Interpretation

From the above crosstab analysis it can be concluded that the price of commodity has no specific effect on shopping preference of the customers on the basis of their education level. On total respondents 42.67% respondents rate it as 'important', 33.33% rate it as 'very important', 11.33% rate it as somewhat important factor. 70% of the total high school respondents say it is 'important' factor. But in later stages at higher education level like graduates rated this factor as- 38.46% 'important', 33.33% 'very important', 17.9% 'somewhat important'. In the category of post-graduate level 40.26% rated it 'important' and 41.56% as 'very important' factor. Out of total professionals 47.36% say it is 'important' factor and 21.05 % say it is 'very important' factor.

Overall it can be said that education has no effect on the shopping preference of shoppers. Rather shopping of the people depends on the price offered by the shop. The shop which offers reasonable price is preferred by the shoppers.

Table 5.32: EDUCATIONAL QUALIFICATION * QUALITY OF COMMODITY

Educational Qualification	Quality of Commodity					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
High School	0	0	0	5	5	10
Higher Secondary	0	1	0	3	1	5
Graduate	1	4	1	7	26	39
Post-Graduate	0	6	2	22	47	77
Professional	0	1	0	10	8	19
Total	1	12	3	47	87	150

Interpretation

Above crosstab depicts that quality is very important factor for respondents of all the educational level. Out of total 150 respondents 58% respondents who rated it 'very important' factor. If it is further analyzed, out of 58%, 29.88% are graduates, 54.02% are post-graduates, 9.2% are professionals, 5.75% are high school passed and 1.15% is higher secondary passed respondents. Out of total respondents 31.33% are those who rated it as 'important' factor for shopping preference. In these 31.33% respondents, 46.8% are post-graduates, 21.27% are professionals and 14.89% are graduates. A remarkable number of respondents have given preference to quality of commodity offered by the retail stores and such preference is given by respondents of all the educational level.

Table 5.33: EDUCATIONAL QUALIFICATION * WIDE RANGE OF ASSORTMENT

Educational Qualification	Wide Range of Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
High School	1	0	1	4	4	10
Higher Secondary	0	2	0	2	1	5
Graduate	5	5	1	14	14	39
Post-Graduate	3	12	5	25	32	77
Professional	2	3	0	7	7	19
Total	11	22	7	52	58	150

Interpretation

In the above crosstab it is clear that wide range is preferred by a good number of respondents. Combined percentage of respondents rating this factor as 'important' and 'very important' is 73.33%. It means a majority of people wanted to have variety of products and its wide range so that they can select the required commodity comfortably. Out of total graduates 35.89% respondents each rated it 'important' and 'very important' factor. In the group of post-graduates 32.46% rated it as 'important' and 41.56% rated it as 'very important' factor. In the group of school students of both the level 40-40 percent respondents have rated this factor as 'important'. Overall it can be said that irrelevant of their educational level all the respondents wanted to have wide range of assortment and products.

Table 5.34: EDUCATIONAL QUALIFICATION * TRAINING OF STAFF

Educational Qualification	Training to Staff					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
High School	2	1	0	1	6	10
Higher Secondary	1	0	1	2	1	5
Graduate	0	7	5	14	13	39
Post-Graduate	4	5	2	30	36	77
Professional	1	2	0	8	8	19
Total	8	15	8	55	64	150

Interpretation

In the above crosstab it is clear that trained staff is important for all the shoppers. They like to purchase from those shop where they find trained staff having knowledge of all the commodities available in the store. Out of 150 respondents 55 respondents rated this factor as 'important' and 64 respondents rated this as 'very important'. Or in other words out of total respondents those who say it is 'important' are 36.67% and 42.67% saying this is 'very important' factor. Out of 36.67% respondents 54.54% are post-graduates, 25.45% are graduates and 14.54% are professionals. In the rating of 'very important' out of 42.67% respondents 56.25% are post-graduates, 20.31% are graduates and 12.5% are professionals. 15 respondents give somewhat importance to trained staff, whereas, 8 respondents each rate it as 'not important' and 'does not important'. Overall it can be said that trained staff is expected by all the respondents irrelevant of their educational background.

Table 5.35: EDUCATIONAL QUALIFICATION * GOOD REFUND POLICY

Educational Qualification	Good Refund Policy					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
High School	0	1	0	2	7	10
Higher Secondary	0	0	0	3	2	5
Graduate	1	4	2	13	19	39
Post-Graduate	3	7	1	20	46	77
Professional	0	2	1	7	9	19
Total	4	14	4	45	83	150

Interpretation

In the above crosstab good refund policy is demanded and welcomed by all the respondents. Here its high rating itself states about its significance as preferential factor for shopping. 55.33% on total respondents itself rate it as 'very important' factor and 30% as 'important' factor, jointly it is 85.33% of the total respondents. Only 9.33% respondents say that it is somewhat important. Overall it can be said that trained staff is demanded by the shoppers or shoppers give preference to the store which has staff having complete knowledge of the products in the store.

Table 5.36: EDUCATIONAL QUALIFICATION * POPULARITY OF SHOP

Educational Qualification	Popularity of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
High School	1	1	0	4	4	10
Higher Secondary	1	0	0	0	4	5
Graduate	7	8	4	10	10	39
Post-Graduate	7	14	7	24	25	77
Professional	2	4	1	7	5	19
Total	18	27	12	45	48	150

Interpretation

From the above crosstab it can be concluded that a good number of respondents like to shop from popular store. 30% of the total respondents rate it as 'important' and 32% rate it as 'very important' factor for shopping preference. Out of 30% respondents who find popularity of store as important factor, 53.3% are post-graduates, 22.22% are graduates, 15.55% are professionals and 8.89% are high school passed. Out of 32% respondents who rated popularity of shop being 'very important' 52.08% are post-graduates, 20.83% re graduates, 10.42% are professionals and 8.33% each of high school and higher secondary level. Over all it can be said that 62% respondents jointly favour popularity as preferential factor for shopping irrelevant of their educational level.

Table 5.37: INCOME PER MONTH * TYPE OF SHOP/ OUTLET

Income Per Month	Type of shop/outlet				Total
	Organised Retail Store			Unorganised Retail Store	
	Big Bazaar	Easy Day	Reliance Market		
Less Than 10000	5	11	7	2	25
10001-30000	10	27	8	8	53
30001-50000	13	7	6	3	29
50001-70000	4	2	1	1	8
More Than 70000	2	2	2	2	8
Nil	6	9	8	4	27
Total	40	58	32	20	150

Interpretation

To analyse which income group people mostly prefer shopping from organised and unorganised shop, a cross tabulation analysis is done taking income as independent factor and various stores as dependent factors. Following analysis is done from the above table.

35.3% respondents fall in the income group of Rs.10001-30000 categories whereas the second highest frequency falls in the category of Rs.30001-50000 (19.33%). In the income group of Rs.10000-30000, 53 respondents 84.9% respondents shop from organized retail stores and 14.28 % respondents shop from unorganised shop. On observing the second highest frequency, it falls in the income group of Rs.30000-50000 that is 19.33%, 89.6% respondents shop from organized retail store. Respondents who earn less than Rs.10000 visit to organised retail store for shopping securing 92% respondents of this category. In Rs. 50001-70000 income group 87.5% of the respondents shop from organised retail store. In the income group of Rs.70000 and above, 75 % of respondents shop from organised store. This shows a clear inclination of respondents towards organised retail store.

Table 5.38: INCOME PER MONTH * INTERIOR DECORATION OF SHOP

Income Per Month	Interior Decoration of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
Less Than 10000	6	9	1	5	4	25
10001-30000	11	19	2	13	8	53
30001-50000	5	7	1	6	10	29
50001-70000	0	4	0	1	3	8
More Than 70000	0	3	1	0	4	8
Nil	8	8	1	7	3	27
Total	30	50	6	32	32	150

Interpretation

From the above table it can be concluded that income has no specific effect on shopping preference towards interior decoration of the shop. There are 42% respondents (consolidated) who rated it as ‘important’ and ‘very important’ factor for preferring the shop. At the same time there are 33.33% respondents alone rating for this factor as 'somewhat important' to prefer a shop. They say that availability of goods in a store is more important than interior decoration of the shop. In the above analysis maximum respondents belongs to income category of Rs. 10001-30000, i.e. 35.33% of the total 150 respondents. Out of this 35.33% respondents, 35.8% say it is 'somewhat important' factor, it means interiors of the shop is not important for them always, 24.52% respondents of the same income group rated it as 'important' factor and 15% rated it as 'very important' factor for preferring a shop. Overall it can be said that interior decoration is sometimes important for the shoppers and they wanted to have variety of goods available in the shop as compared to the interior designing of the shop.

Table 5.39: INCOME PER MONTH * FASHIONABLE OR TRENDY ASSORTMENT

Income Per Month	Fashionable or Trendy Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
LESS THAN 10000	2	6	1	12	4	25
10001-30000	6	13	1	19	14	53
30001-50000	5	4	0	10	10	29
50001-70000	0	2	1	1	4	8
MORE THAN 70000	0	2	1	1	4	8
NIL	3	9	1	8	6	27
Total	16	36	5	51	42	150

Interpretation

From the above crosstab it is can be concluded that fashionable and trendy goods are preferred by the shoppers of the entire income category. There are 62% respondents (consolidated) who rated this factor as 'important' and 'very important' for selecting a store. There are 34% respondents out of total who rated this factor as 'important' factor for shopping. Out of this 34%, 37.25% belong to per month income of Rs. 10001-30000, 23.52% belong to less than Rs. 10000, and 19.6% belong to Rs. 30001-50000. Out of 150 respondents, 28% respondents rated this factor as 'very important' factor. Out of this 28%, 33.33% are respondents of income per month of Rs. 10001-30000, 23.8% belong to Rs. 30001-50000, 9.5% each from less than Rs 10000, Rs. 50001-70000 and more than Rs. 70000. There are 24% respondents who take this factor as 'somewhat important' which means it is not always important for them.

Table 5.40: INCOME PER MONTH * PRICE OF COMMODITY

Income Per Month	Price of Commodity					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
LESS THAN 10000	0	4	3	11	7	25
10001-30000	4	4	2	24	19	53
30001-50000	4	4	2	8	11	29
50001-70000	0	1	0	3	4	8
MORE THAN 70000	0	2	0	2	4	8
NIL	2	2	2	16	5	27
Total	10	17	9	64	50	150

Interpretation

From the above crosstab it can be concluded that price of commodity is affects the shopping preference of the shoppers of all the income category. 42.67% of the total 150 respondents say it is 'important' factor, 33.33% say it is 'very important' factor and 11.33% say it is 'somewhat important' for them for choosing a shop. Out of total respondents of income category of Rs. 10001-30000 (53), there are 45.28% rated it 'important', 35.85% as 'very important'. There are 25 (16.67% of total) respondents of income less than Rs. 10000; out of this 44% say it is 'important' factor, 28% say it is 'very important' factor, 16% say it is 'somewhat important' factor. In the income group of Rs 30001-50000 there are 29 respondents (19.33% of total) 37.9% say it is 'very important' factor, 27.58% say it is 'important'. In the income group of Rs.50001-70000 there are 8 respondents and 50% of this says it is 'very important' factor, 37.5% says it is 'important' factor. In the income group of more than Rs70000 there are 8 respondents and out of this again 50% rated this factor as 'very important' factor for shopping and 25% rated it 'important' and 25% say it is 'somewhat important' for them.

Table 5.41: INCOME PER MONTH * QUALITY OF COMMODITY

Income Per Month	Quality of Commodity					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
LESS THAN 10000	0	3	1	8	13	25
10001-30000	0	4	1	15	33	53
30001-50000	1	2	1	7	18	29
50001-70000	0	0	0	3	5	8
MORE THAN 70000	0	1	0	1	6	8
NIL	0	2	0	13	12	27
Total	1	12	3	47	87	150

Interpretation

From the above crosstab it is clear that quality of product is preferred by maximum respondents irrespective of their income per month. There are 58% respondents saying quality of product is preferred by them. There are 31.33% respondents saying it is 'important' factor while shopping. Collectively they form 89.33% of the total respondents. In the income group of Rs 10001-30000, 62.26% respondents say quality of product is 'very important' factor and 28.3% rate it as 'important' factor. In the income category of less than Rs.10000 there are 25 respondents and out of this 52% rate it as 'very important', 32% rate it as 'important' factor, 12% rate it as 'somewhat important' factor. In the income category of Rs.30001-50000, there are 29 respondents and out of this 62.06% rate it as 'very important' factor, 24.13% rate it as 'important' factor. In the income category of Rs 50001-70000 there are 8 respondents and 62.5% out of this rated quality as 'very important' factor for shopping and 37.5% rated it as 'important' factor. In the income category of more than Rs 70000 there are 8 respondents and 75% respondents rated quality of product as 'very important factor and 12.5% as 'important' factor for shopping.

Table 5.42: INCOME PER MONTH * WIDE RANGE OF ASSORTMENT

Income Per Month	Wide Range of Assortment					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
LESS THAN 10000	2	4	1	11	7	25
10001-30000	5	9	2	13	24	53
30001-50000	2	3	2	11	11	29
50001-70000	0	0	0	4	4	08
MORE THAN 70000	0	1	0	2	5	08
NIL	2	5	2	11	7	27
Total	11	22	7	52	58	150

Interpretation

From the above crosstab it is clearly depicted that wide variety of goods are preferred by shoppers. There are 34.67% respondents out of total respondents who rate wide variety of goods as 'important' and 38.67% rate it as 'very important' factor for shopping. There are

14.67% respondents who say wide range of commodity is 'somewhat important' for them. In the rating of 'important' 21.15% respondents belong to each from less than Rs. 10000 and Rs. 30001-50000 per month income category. 25% belong to Rs10001-30000 income level. In the rating 'very important' there are 41.38% respondents who belong to Rs10001-30000 income per month category, 18.9% from Rs. 30001-50000 income level. Overall shops offering wide variety of commodities are preferred by the shoppers.

Table 5.43: INCOME PER MONTH * TRAINING OF STAFF

Income Per Month	Raining of Staff					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
LESS THAN 10000	2	5	0	12	6	25
10001-30000	4	5	4	20	20	53
30001-50000	0	3	2	5	19	29
50001-70000	0	1	0	2	5	8
MORE THAN 70000	0	1	2	5	8	0
NIL	2	1	1	14	9	27
Total	8	15	8	55	64	150

Interpretation

From the above crosstab it is clear that trained staff is liked by the shoppers. In the organized retail stores people access to the entire store, but they always wanted the presence of store employee knowing everything about the product and store. Above table shows that 79.33% respondents out of 150, jointly rated 'trained staff' as 'important' and 'very important' factor. In all of the above mentioned category high percentage of respondents are in favour of 'important' and 'very important' factor rating.

Table 5.44: INCOME PER MONTH * GOOD REFUND POLICY

Income Per Month	Good Refund Policy					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
LESS THAN 10000	0	1	1	10	13	25
10001-30000	3	3	2	17	28	53
30001-50000	1	3	0	6	19	29
50001-70000	0	2	0	0	6	8
MORE THAN 70000	1	0	2	5	8	0
NIL	0	4	1	10	12	27
Total	4	14	4	45	83	150

Interpretation

Good refund policy is very essential factor to attract the shoppers. Indian customers prefer those shop were refund of sum is possible. More than 85% respondents said (jointly) it is 'important' and 'very important' factor. There are 30% of the total respondents' votes for good refund policy as 'important' factor for shopping. Out of these 30% respondents 37.77% belong to income category of Rs.10001-30000, 22.22% belong to less than Rs10000 and 13.33% belong to Rs.30001-50000 income category. There are 55.33% respondents who rate this factor as 'very important' factor for shopping preference. Out of 83 respondents 33.73% respondents belong to Rs.10001-30000 income level, 22.89% belong to Rs.30001-50000 income category and 15.66% belong to less than 10000 income category.

Table 5.45: INCOME PER MONTH * POPULARITY OF SHOP

Income Per Month	Popularity of Shop					Total
	Not Imp.	SW Imp.	DN Imp.	Imp.	Very Imp.	
LESS THAN 10000	4	7	0	8	6	25
10001-30000	6	9	8	18	12	53
30001-50000	4	5	0	7	13	29
50001-70000	0	2	0	2	4	8
MORE THAN 70000	1	2	1	4	8	0
NIL	4	3	2	9	9	27
Total	18	27	12	45	48	150

Interpretation

Popularity of shop is found to be an important factor while preferring the retail store for shopping. Maximum respondents out of 150 respondents had given preference to popularity of shop. 30% of 150 respondents said it is 'important' factor and 32% respondents said it is 'very important' factor while preferring the retail store. There are 18% respondents who said it is somewhat important factor, it means up to certain extent it is important factor for them. Out of 30% respondents who said popularity is an important factor, 40% belong to income category of Rs. 10000-30000.

Hypothesis testing

H_{01}: There is no significant difference between preferences of consumers regarding organized and unorganized retail store with respect to Age of consumers.

H_{a1}: There is a significant difference between preferences of consumers regarding organized and unorganized retail store with respect to Age of consumers.

Table 5.46: RESULT OF CHI-SQUARE TEST & HYPOTHESIS TESTING

(Age of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop/outlet	23.032	0.006*	0.006*	Rejected
Interior decoration of store	8.272	0.764**	0.764**	Accepted
Fashionable and trendy assortment	13.677	0.322**	0.322**	Accepted
Price of commodity	14.870	0.249**	0.249**	Accepted
Quality of commodity	8.489	0.746**	0.746**	Accepted
Wide range of assortment	4.817	0.964**	0.964**	Accepted
Trained staff	17.346	0.137**	0.137**	Accepted
Good refund policy	6.973	0.859**	0.859**	Accepted
Popularity of store	4.437	0.974**	0.974**	Accepted

Chi-square: Test of Independence, Association between variables; Phi- Strength of association

* **P Value:** Less than 0.05= Reject H_0 @ 5% level;

** **P value:** more than 0.05 Accept H_0 @ 5% level

Interpretation

The above chi-square test done to check the independency of variables like age of respondents (independent variable) and type of shop, interior decoration of store, fashionable commodity, price & quality of goods, refund policy, and popularity of shop (dependent variable). The null hypothesis is 'there is no association between the given variables'. As, p-value shown in above table is more than 0.05, so null hypothesis has been accepted. It can be said that alternative hypothesis is rejected. So it can be concluded that the age of respondents has no impact on interior decoration of store, fashionable commodity, price & quality of goods, refund policy, and popularity of shop. Rather shoppers of all the age group prefer those shops which are good at all the above stated factors.

Hypothesis testing

H_{03}: There is no significant difference between preferences of consumers regarding organized and unorganized retail store with respect to gender of consumers.

H_{a3}: There is a significant difference between preferences of consumers regarding organized and unorganized retail store with respect to gender of consumers.

Table 5.47: RESULT OF CHI-SQUARE TEST & HYPOTHESIS TESTING

(Gender of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop/outlet	8.772	0.032*	0.032*	Rejected
Interior decoration of store	15.306	0.004*	0.004*	Rejected
Fashionable and trendy assortment	8.369	0.079**	0.079**	Accepted
Price of commodity	10.100	0.039*	0.039*	Rejected
Quality of commodity	8.558	0.073**	0.073**	Accepted
Wide range of assortment	1.481	0.830**	0.830**	Accepted
Trained staff	5.881	0.208**	0.208**	Accepted
Good refund policy	7.729	0.102**	0.102**	Accepted
Popularity of store	5.305	0.257**	0.257**	Accepted

Chi-square: Test of Independence, Association between variables; Phi- Strength of association

* **P Value:** Less than 0.05= Reject H_0 @ 5% level;

** **P value:** more than 0.05 Accept H_0 @ 5% level

Interpretation

The above summary is about the result of chi-square test done to check the independency of variables like gender of respondents (independent variable) and type of shop, interior decoration of store, fashionable commodity, price & quality of goods, refund policy, and popularity of shop (dependent variable). The null hypothesis is 'there is no association between the given variables'. As, p-value shown in above table is more than 0.05, so null hypothesis has been accepted. It can be said that alternative hypothesis is rejected. So it can be concluded that the gender of respondents has no impact on fashionable commodity, quality of goods, refund policy, and popularity of shop. Rather shoppers of all the gender prefer those shops which are good at providing service to their shoppers.

Hypothesis testing

H_{02}: There is no significant difference between preferences of consumers regarding organized and unorganized retail store with respect to income of consumers.

H_{a2}: There is a significant difference between preferences of consumers regarding organized and unorganized retail store with respect to income of consumers

Table 5.48: RESULT OF CHI-SQUARE TEST & HYPOTHESIS TESTING

(Income of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop/outlet	16.282	0.364**	0.364**	Accepted
Interior decoration of store	19.868	0.466**	0.466**	Accepted
Fashionable and trendy assortment	19.383	0.497**	0.497**	Accepted
Price of commodity	18.681	0.543**	0.543**	Accepted
Quality of commodity	13.015	0.877**	0.877**	Accepted
Wide range of assortment	12.434	0.900**	0.900**	Accepted
Trained staff	25.251	0.192**	0.192**	Accepted
Good refund policy	16.524	0.684**	0.684**	Accepted
Popularity of store	22.922	0.293**	0.293**	Accepted

Chi-square: Test of Independence, Association between variables; Phi- Strength of association

* **P Value:** Less than 0.05= Reject H_0 @ 5% level;

** **P value:** more than 0.05 Accept H_0 @ 5% level

Interpretation

The above summary is about the result of chi-square test done to check the independency of variables like income of respondents (independent variable) and type of shop, interior decoration of store, fashionable commodity, price & quality of goods, refund policy, and popularity of shop (dependent variable). The null hypothesis is 'there is no association between the given variables'. As, p-value shown in above table is more than 0.05, so null hypothesis has been accepted.

It can be said that alternative hypothesis is rejected. So it can be concluded that the income of respondents has no impact on interior decoration of store, fashionable commodity, price & quality of goods, refund policy, and popularity of shop. Rather shoppers of all the income group prefer those shops which are good at providing service regarding all the above stated factors.

Table 5.49: RESULT OF CHI-SQUARE TEST & HYPOTHESIS TESTING

(Occupation of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop/outlet	27.981	0.141**	0.141**	Accepted
Interior decoration of store	36.195	0.138**	0.138**	Accepted
Fashionable and trendy assortment	46.929	0.014*	0.014*	Rejected
Price of commodity	24.798	0.639**	0.639**	Accepted
Quality of commodity	35.361	0.160*	0.160**	Accepted
Wide range of assortment	33.241	0.228**	0.228**	Accepted
Trained staff	34.447	0.187**	0.187**	Accepted
Good refund policy	38.009	0.098**	0.098**	Accepted
Popularity of store	36.316	0.135**	0.135**	Accepted

Chi-square: Test of Independence, Association between variables; Phi- Strength of association

* **P Value:** Less than 0.05= Reject H_0 @ 5% level;

** **P value:** more than 0.05 Accept H_0 @ 5% level

The above summary is about the result of chi-square test done to check the independency of variables like occupation of respondents (independent variable) and type of shop, interior decoration of store, fashionable commodity, price & quality of goods, refund policy, and popularity of shop (dependent variable). The null hypothesis is 'there is no association between the given variables'. As, p-value shown in above table is more than 0.05, so null hypothesis has been accepted. It can be said that alternative hypothesis is rejected. So it can be concluded that the occupation of respondents has no impact on fashionable commodity, quality of goods, refund policy, and popularity of shop. Rather shoppers of all the gender prefer those shops which are good at providing service to their shoppers except fashionable and trendy assortment & quality of commodity p-value is less than 0.05, so null hypothesis is rejected.

Table 5.50: RESULT OF CHI-SQUARE TEST & HYPOTHESIS TESTING

(Education of respondents is independent factor)

Dependent Factors	Chi-Square Value	Chi-square (Sig.)	Phi Value	Hypothesis (H_0) Accepted/ Rejected
Type of shop/outlet	29.154	0.004*	0.004*	Rejected
Interior decoration of store	17.158	0.375**	0.375**	Accepted
Fashionable and trendy assortment	7.039	0.973**	0.973**	Accepted
Price of commodity	23.816	0.094**	0.094**	Accepted
Quality of commodity	16.258	0.435**	0.435**	Accepted
Wide range of assortment	11.014	0.809**	0.809**	Accepted
Trained staff	25.422	0.063**	0.063**	Accepted
Good refund policy	8.280	0.940**	0.940**	Accepted
Popularity of store	12.162	0.733**	0.733**	Accepted

Chi-square: Test of Independence, Association between variables; Phi- Strength of association

* **P Value:** Less than 0.05= Reject H_0 @ 5% level;
** **P value:** more than 0.05 Accept H_0 @ 5% level

Interpretation

The above summary is about the result of chi-square test done to check the independency of variables like educational qualification of respondents (independent variable) and type of shop, interior decoration of store, fashionable commodity, price & quality of goods, refund policy, and popularity of shop (dependent variable). The null hypothesis is ‘there is no association between the given variables’. As, p-value shown in above table is more than 0.05, so null hypothesis has been accepted. It can be said that alternative hypothesis is rejected. So it can be concluded that the educational level of respondents has no impact on fashionable commodity, quality of goods, refund policy, and popularity of shop. Rather shoppers of all the educational level prefer those shops which are good at providing shopping satisfaction to their shoppers.

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6 Perception of Customers of Bilaspur

"Perception is the process through which the information from outside environment is selected, received, organised and interpreted to make meaning out of it. This interpretation of meaningful information helps in judgment and proceedings".

Perception is the process of studying and building sense and opinion about surroundings. It is about the selection, organisation, and interpretation of stimuli by individual.

According to Joseph Reitz, "Perception includes all those processes by which an individual receives information about his environment seeing, hearing, feeling, tasting and smelling."

The study of these perpetual processes shows that their functioning is affected by three classes of variables- the objects or events being perceived, the environment in which perception occurs and the individual doing the perceiving. Perception refers to the interpretation of sensory data. In other words sensation involves detecting the presence of a stimulus whereas perception involves understanding what the stimulus means. Perception is something more than sensation. It correlates, integrates and comprehends diverse sensations and information from many organs of the body by means of which a person identifies things and objects, the sensation refers to. Perception is determined by both physiological and psychological characteristics of human being whereas sensation is conceived with only the physiological features. Thus, perception is not just one sees with the eyes it is a much more complex process by which an individual selectively absorbs or assimilates the stimuli in the environment cognitively organizes the perceived information in a specific fashion and then interprets the information to make an assessment about what is going on one's environment. It is subjective process.

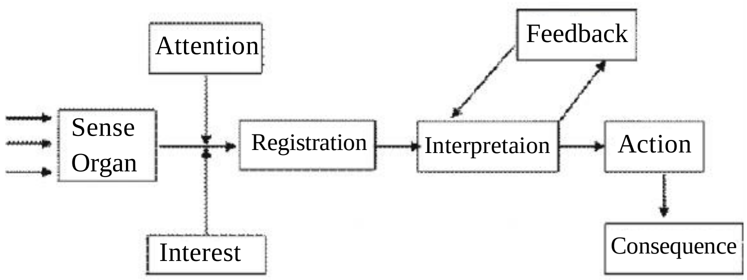
Perception is defined as process of selecting, organizing and interpreting or attracting meaning to the events happening in the environment.

According to Robbins, "Perception may be defined as a process by which individuals organise and interpret their sensory impressions in order to give meaning to their environment."

According to Udai Pareek, "Perception is the process of receiving, selecting, organizing, interpreting, checking and reacting to memory stimuli or data."

According to Luthans, "Perception is a very complex cognitive process that yields a unique picture of world, a picture that may be quite different from reality."

Figure 6.1: Perception Process



Perception process

In general, perception is gathering information through our senses, which are seeing, hearing, touching, tasting, smelling and sensing. With the help of these senses we can recognise things, events or relations. But as there are other diverse stimuli, only a little part of them is noticed and an even lesser amount is able to actually draw our attention. In perception stimuli are received, selected, organised, interpreted, checked and then reacted. Consumers' perception helps marketers to analyse the products in the opinion of customers. The reaction of consumers on seeing different product influences the marketing of products and services. Consumer habit and purchasing of any goods or commodity mainly depend upon their perception about the goods and the commodity. Perception of consumers is based on the advertising of the produce. These days' firms are making their best efforts in advertising in order to attract customer attention and constructive image of produce on customer's mind (DICKENSON 1994). Consumer perception is also recognized by the color, shape, and taste of the merchandise. Perception is the way of identifying and interpreting the factors supporting him to buy any product or service. Consumers' inclination towards quality of goods is always taken on positive note.

Price the amount of money a consumer sacrifices to obtain the product (Zeithaml, 1998). Price is classified into two parts that is objective price and perceive price. Objective price is the actual price of the product while perceive price is individual believe of the price in relation to the quality of the product (Donald., Lichtenstein & Scot B., 1989). It can be said that shopper's perception with deference to price is different and has a positive and a negative influence on the shopping behaviour.

In the same way quality is opined as an estimate of distinction and dominance of the manufactured goods. According to Richardson (1996), quality perception determines consumer proneness to buy a private brand. However, product quality comparison assessment is evaluated by the consumers not by the companies. Sometimes consumers give higher value to lower. In addition to that consumer perception of quality changes over time as a result of added information. For that reason, marketers must track perception through product align and promotion strategies (Zeithaml, 1988, p.18). Perception of value increases to some extent. On the contrary perception of value will decrease if the price is beyond the price range set by the consumer. Consumers consider the product quality and the price before their final decision of purchasing. If the product is unacceptable to pay for, the perceive value is less (William B Dodds, Kent B. Monroe). In a nut shell it can be said that perception of an individual depends upon many things and people surrounding him. He is influenced by the values and beliefs he is endorsed with.

Attitude of Consumer

Meaning

Attitude refers to the tendency to react to definite subject or matter, people or circumstances. Attitudes are the way of showing one's standpoint and opinion towards certain matter or situation. It also decides the way a person is handling any situation in general. It frames the possible response of a person in a specific way. It gives shape to the point of opinion and let others understand the view. Attitude also helps in predicting the possible response of a person towards any matter. It may be positive or negative, favourable or unfavourable. The positive attitude brings favourable results and negative attitude brings unfavourable results. Attitudes are not built in an overnight. It is the reflection of our family, friends, society and environment. Customs, tradition and culture have great influence on attitude. Attitude is the state of mind of a person. It is sometimes influenced by our values and beliefs and sometimes influenced by other factors according to the situation. Attitudes towards one thing may differ as per situation. One person may have different attitude for the same thing in different situation and time. It also varies according to the person to whom we are responding it. Attitude may be even ambivalent, it means having favourable and unfavourable opinion for the same thing at the same time. Sometimes, attitudes of a person cannot be judged. He may be in favour of certain matter as well as against that matter. This is known as ambivalent attitude. Attitude may be subjective or objective. Many times it is subjective as it depends upon the mentality of a person and same times it is objective as it is built on the basis of fact and findings.

Attitude cannot be taken as on intellectual activity. Intelligence is totally different concept. Attitude converts our belief into certain action.

Concept of Attitude

Attitude is a tendency to react or respond in a specific way toward some matter, event, person, place or thing. These are an individual's reaction towards another individual or event. Attitudes are long lasting mental impression of various factors such as our society, family, and surrounding. Attitudes are not built overnight; rather these are built after gaining experience in family matters, work front and from specific influential personalities. Attitudes are framed by the process of learning and experiencing. It takes long time to build an attitude.

Definitions

- "Attitudes are enduring 'residues of experience' or 'acquired behavioural disposition'." **Donald Campbell**
- "Attitudes are best described as determinant or consequences of beliefs and behavioural intention." **Fishbein.**
- "Attitude is an association between attitude objects (virtually any aspects of the social world) and evaluations of those objects." **Fazio, Roskos & Ewoldsen**

From the above definition it can be concluded that, attitudes are accumulated residue of experiences which is gained after long time or are acquired behavioural tendency of performing certain act. These are those determining factors or outcome of our values, customs and behavioural intention. It is a bonding between virtual aspect and actual evaluation of any object, group or issues. Attitudes are general evaluation of people on certain grounds like, family, object business, income, etc for themselves or other objects or any matter.

Attitude is completely mental and neural state of reaction, organised through gradual experience and above all due to deep influence upon the person's response to all the surrounding objects and situations. It does influence other person's opinion, object situation with which it comes across. Attitudes may be positively or negatively driven towards certain individual, organisation or institution.

Components of Attitude

Attitude according to psychology is a three component construct which is known as the ABC, A- is the affective or emotional component that will influence our behaviour, whether we feel good or bad or ambivalent, B- is a typical behavioural tendency of a person, C- is the cognitive evaluation or belief of a person, based on what that person learnt from experience or observation.

Component of attitude are:

I. **Cognitive/ informational components:** This consists of cultural beliefs, customary opinion, ideas, thought or information about any person, object, and group of person, situation, or event. When opinion is formed on the basis of information collected is cognitive component of attitude. Attitude may be favourable or in against the subject. Formation of opinion on the basis of known information and as per our values and beliefs is pre decided that whether it will be good or bad, such attitude is based on gathered or collected information and called as informational component of attitude. Here the attitude is completely depends upon the type of information collected and the emotional inclination towards that information.

II. **Affective/ emotional component:** This constitutes emotions of a person his likes and dislikes towards any other person place or object. This is completely emotional part of attitude. Emotion towards anything can be reflected in the attitude of a person. Under this, it does not matter whether such attitude will be good or harmful for the respondents. It important that the respondent is satisfied by his own reaction. He adopts that attitude which gives him emotional satisfaction.

III. **Behavioural component:** Behaviour of a person constitutes this type of attitude. Positive or negative behaviour towards any situation, object another person, event etc is judged in his attitude. How a person behaves while buying or procuring any object. Whether that person analyses the cause of doing that act positively or negatively. The particular manner of behaving in specific situation is called behavioural attitude. Sometimes behaviour of a person can be often predicted towards some specific situation.

So attitude of a person may be cognitive, affective or behavioural. It may be as per the information he is engrossed with, the emotional values he is possessing or the behaviour he is possessing towards specific matter or object or all of the three.

Characteristics of Attitude

Attitude is an association between virtual aspects and actual evaluation of any object. It is a general evaluation of people on certain ground like family, occupation; income etc. attitudes are accumulated remains of experience which takes place after long time. Following are the characteristics of attitude:-

I. **Attitudes are unseen:** Attitudes is formed by psychological factors which cannot be visualized. The mental tendency, a person is possessing towards any object or matter can be judged after observing the consequence of his response. Therefore, attitude cannot be visualized but it can be observed.

II. **Attitude affects behaviour:** Attitude directs the behaviour. It means behaviour of a person is affected by attitude. Behaviour is driven by attitude or it can be said that it is influenced by attitude. As the attitude of a person, so will be his behaviour. Positive attitude leads to positive behaviour and negative attitude lead to negative behaviour towards any object.

III. **Atitudes are Pervasive:** Attitudes may be formed due to anything in the world. It is formed due to social activities happening around any person. When a person comes across other people, group, society, etc. his attitude develops gradually. Anything in the world may contribute in attitude formation of an individual. It is not only one thing responsible for formation of attitude, but the whole world and anything may be the cause of attitude formation. It is omnipresent. It may be possible that some particular thing may be responsible for positive attitude formation in a person and same thing for negative attitude formation in another person.

IV. **Attitudes are acquired:** one can gain or acquire attitude from so many different things over a period of time. A child starts learning since his childhood from the members of the family and from there his attitude building process also starts. Learning process goes on throughout the life of a person and so is the attitude building. It continues to develop and change throughout the life of a person. It has been seen that attitude of a person changes as per the learning phases of life. Attitude of a person changes towards same thing same matter at different stages of his life. It depends upon the experience he is acquiring throughout his learning life. In the beginning, members of the family have great influence on the attitude of a child but gradually his friends, colleagues, boss, etc also affects his attitude.

V. **Attitude are persistent:** As attitudes are long lasting part of life. It needs a lot of effort to be changed. Sometimes change in attitude is adopted by a person at a cost of heavy loss borne by him. One has to put a lot of effort to change his attitude.

VI. **Attitudes are specific:** Attitudes are directed towards some object about which a person has feelings and beliefs. He tends to behave in the usual manner towards some specific object.

Sources of Attitude Formation

Attitude is the mind set or stance or feeling of an individual or group of individual. It also refers to values and beliefs of an individual values, beliefs, customs, feelings etc. changes with due change in the circumstances and surroundings.

This study was conducted to find out the perception and attitude of shoppers of Bilaspur towards big shopping malls and individual retail shops in this transition period, where everything is shifting from traditional format to modern format. This study focuses on the shopping perception of the shoppers. To find out the various facts about consumers perception towards type of shop, what are the factors which attracts them in selection of shops. On the basis of independent variables, certain dependent variables are analysed. Before using the crosstab for analysis of data, normality of data is tested by using K-S test. This test compares the frequency in the sample to the normally distributed frequency. When sample distribution is normal, null hypothesis is accepted. When the data are significant, i.e., not normal, null hypothesis is rejected.

Table 6.1: AGE OF RESPONDENTS * TYPE OF SHOP/ OUTLET

Type of Shop/Outlet	Kolmogorov-Smirnov[a]		
	Statistic	df	Sig.
Big Bazar	.231	40	.000*
Easy Day	.285	58	.000*
Reliance Market	.383	32	.000*
Other Unbranded/Branded	.270	20	.000*

* indicates data are significant at 1% level, table 1 shows the normality of age of respondents and types of shop outlets, all variables are statistically significant @1% level. So (H_0) null hypothesis has been rejected and variables are normal.

Table 6.2: AGE OF RESPONDENTS * FREQUENCY OF SHOPPING IN AMONTH

Type of Shop/Outlet	Kolmogorov-Smirnov[a]		
	Statistic	df	Sig.
Once	.255	50	.000*
Twice	.255	50	.000*
Thrice	.242	16	.013**
More than this	.415	34	.000*

* indicates data are significant at 1% level, table 2 shows the normality of age of respondents and frequency of shopping per month, and all variables are statistically significant @1% level. So (H_0) null hypothesis has been rejected and variables are normal.

** indicates data is significant at 5% level, table 2 shows the normality of age of respondents and frequency of shopping per month, and all variables are statistically significant @5% level. So (H_0) null hypothesis has been rejected and variables are normal.

Table 6.3: AGE OF RESPONDENTS * WHY DO YOU PREFER TO SHOP IN A RETAIL OUTLET

Why do you Prefer to Shop in a Retail Outlet	Kolmogorov-Smirnov[a]		
	Statistic	df	Sig.
Brand variety	.308	59	.000*
Window dressing	.219	11	.146
Location	.252	26	.000*
Time saving	.367	36	.000*
Services	.216	18	.026**

* indicates data are significant at 1% level; all variables are statistically significant @1% level. So (H_0) null hypothesis has been rejected and variables are normal.

** indicates data is significant at 5% level; all variables are statistically significant @5% level. So (H_0) null hypothesis has been rejected and variables are normal.

Table 6.4: AGE OF RESPONDENTS * SHOPPING SATISFACTION

Shopping Satisfaction	Kolmogorov-Smirnov[a]		
	Statistic	df	Sig.
Extremely Satisfied	.224	31	.000*
Satisfied	.317	68	.000*
Cannot Say	.246	19	.004*
Somewhat Satisfied	.272	29	.000*
Unsatisfied	.385	3	.

* indicates data are significant at 1% level, table 2 shows the normality of age of respondents and frequency of shopping per month, and all variables are statistically significant @1% level. So (H_0) null hypothesis has been rejected and variables are normal.

Table 6.5: AGE OF RESPONDENTS * FACTORS IN CHOOSING SHOP

Factors in choosing shop	Kolmogorov-Smirnov[a]		
	Statistic	df	Sig.
Fast check out	.258	53	.000*
Offers / Coupons in News paper ads	.299	30	.000*
Low price	.263	38	.000*
Friendly Employees	.316	17	.000*
Parking Convenience	.207	12	.163**

* indicates data are significant at 1% level; all variables are statistically significant @1% level. So (H_0) null hypothesis has been rejected and variables are normal.

** indicates data is significant at 5% level; all variables are statistically significant @5% level. So (H_0) null hypothesis has been rejected and variables are normal.

On testing data normality by K-S method data are found to be normal and to further analyses crosstab is applied. Following are the results of crosstab analyses on taking age, gender, occupation, educational qualification and income of respondents as independent variable and other factors influencing the perception and attitude of customer as dependent variable.

Table 6.6: AGE OF RESPONDENTS * FREQUENCY OF SHOPPING IN A MONTH

Age of Respondents	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
Below 21	3	7	2	2	14
21-35	15	22	7	24	68
35-50	23	15	6	4	48
50 and Above	9	6	1	4	20
Total	50	50	16	34	150

Interpretation

According to the cross tabulation results where age of respondents taken as independent factor and frequency of shopping in a month as dependent factor, it is found that 68 respondents out of 150, visit maximum to the organised retail store for shopping in a month. Out of 68 respondents falling within the age group of 21-35, 35.29% respondents visit organised retail shop more than thrice for shopping. Whereas, 32.35% respondents of this age group visits twice to organised retail shop for shopping. And those who visit organised stores once are 22% under this age group. Only 10.29% respondents' visit organised retail store thrice in a month for shopping. Out of 48 respondents of age group 35-50 years, 47.9% respondents visit once this is the largest frequency of this category. Followed by 31.25% and

12.5% respondents, visits twice and thrice respectively to organised retail store for shopping in a month. Only 4 respondents, this is 1% of this category visit to organised retail store more than thrice in a month.

This cross tabulation analysis reflects that age of respondents does affect the frequency of shopping. Maximum respondents of age group 21-35 year visit thrice to an organised retail store numbering 24, whereas respondents of age group 35-50 years have maximum frequency of 23 respondents who visit to organised retail store only once in a month for shopping. Respondents of age group 50 years and above only 45% respondents' visit once, 30% twice, 5% thrice and 20% respondents visit to organised store more than thrice in a month. Here this is clear that people who are growing older visit less to organised retail stores or there frequency of visiting to such stores is very less as compared to younger age group. But at the same time respondents of below 21 years, 21.42%respondents visit once, 50% respondents visit twice, 14.28% respondents visit thrice and 14.28% visit more than thrice. This crosstab analysis states that particular age groups of respondents are interested in shopping, say, 21-35 and 35-50, but the respondents falling out of these groups are not shopaholics.

Table 6.7: AGE OF RESPONDENTS *WHY DO YOU SHOP IN ORGANISED RETAIL SHOP

Age of Respondents	Why do you prefer to Shop from Organised Retail Outlet					Total
	Brand Variety	Window Dressing	Location	Time Saving	Service	
Below 21	4	4	5	0	1	14
21-35	31	2	10	20	5	68
35-50	19	2	4	16	7	48
50 and Above	5	3	7	0	5	20
Total	**59**	**11**	**26**	**36**	**18**	**150**

Interpretation

From the cross tabulation analysis where age of respondents is taken as indep endent factor and shoppers' preference as dependent factor, it is concluded that brand variety is the factor which influences the shoppers' the most. Under the age group of 21-35 years, there are 68 respondents out of which 45.58% respondents prefer to shop where brand variety is available. Under the same category, another factor that influences shoppers is time saving factor of retail outlets, 29.4% of the customers select shop on this basis. 14.7% customers select shop as per its location; window dressing and services provided by such shops are the factor which influences least number of respondents under this age group. It is only 2.9% and 7.35% respectively. Under the age group of 35-50 years there are 48 respondents out of this 39.58% respondent prefer visiting shop which offers branded goods. 33.33% of respondents select shop because of its time saving quality. There are 8.33% respondents who select shop on the basis of its location. 14.58% respondents select shop for the services provided by it. Only 4.16% are influenced by window dressing. 14 Respondents less than 20 years of age prefer shop as per its location and 35% such respondents are there, 28.57% of respondents are attracted by window dressing and 28.57% brand variety availability. 7% respondents are attracted by the service of these retail stores. Respondents of age group 50 years and above are mostly influenced by the location of the shop there are 35% such respondents, 25% each select brand variety and service provided by these retail stores. Over all inference is that brand variety is the main factor which influences maximum respondents. Time saving and location of the shops are another factor which attracts the customers.

Table 6.8: AGE OF RESPONDENTS * SHOPPING SATISFACTION

Age of Respondents	SHOPPING SATISFACTION					Total
	Extremely Satisfied	Satisfie d	Cannot Say	Some What Satisfied	Unsatisfie d	
Below 21	04	01	02	07	0	014
21-35	10	35	08	14	1	068
35-50	12	22	06	06	2	048
50 and Above	05	10	03	02	0	020
Total	**31**	**68**	**19**	**29**	**3**	**150**

Interpretation

From the above cross tabulation analysis where age of respondents are taken as independent variable and satisfaction level as dependent variable, it has been concluded that 68 out of 150 respondents are satisfied by the performance of organised retail stores. This is 45.33% of the total respondents. Respondents who are less than 20 years of age, 50% of 14 respondents are 'somewhat satisfied' by these organised retail stores. 28.57% are extremely satisfied and 14.28% cannot say about their satisfaction level and 7% are satisfied by the organised retail stores. There are 68 respondents of age group 21-35 years, out of these 51.47% respondents get shopping satisfaction after shopping from these retail stores, 14.7% respondents are extremely satisfied, 20.59% of respondents are 'somewhat satisfied', 11.76% of respondents 'cannot say' about their satisfaction level. 1.5% respondents are unsatisfied by organised retail stores. There are 48 respondents of age group 35-50 years, out of these 45.8% respondents 'satisfied' after shopping from these retail stores, 25% respondents are extremely satisfied, 12.5% of respondents are 'somewhat satisfied', 12.5% of respondents 'cannot say' about their satisfaction level. 4.17% respondents are 'unsatisfied' by organised retail stores.

There are 20 respondents of age group 50 years and above, out of these 25% respondents are 'extremely satisfied', 50% respondents 'satisfied' after shopping from these retail stores, , 15% of respondents are 'somewhat satisfied', 10% of respondents 'cannot say' about their satisfaction level. No respondent is 'unsatisfied' by organised retail stores under this category. Overall inference drawn from the above table is that respondents of are satisfied on shopping from organised retail stores. There are 99 respondents on adding the number of respondents extremely satisfied and satisfied, this forms 66% of the total respondents. This shows that maximum customers who shop from organised retail outlet are either satisfied or extremely satisfied.

Table 6.9: AGE OF RESPONDENTS*FACTORS IN CHOOSING SHOP

Age of Respondents	Factors in Choosing Shop					Total
	Fast check out	Offers / Coupons in News Paper Ads	Low Price	Friendly Employees	Parking Convenience	
Below 21	03	06	03	01	01	14
21-35	23	15	17	09	04	68
35-50	23	05	13	04	03	48
50 and Above	04	04	05	03	04	20
Total	**53**	**30**	**38**	**17**	**12**	**150**

Interpretation

From the above crosstab analysis it has been concluded that respondents less than 21 years of age 42.8% respondents are attracted towards those shops which offers discounts, coupons, gives news paper ads etc. 21.4% respondents are attracted towards those shop where fast check-out is possible, at the same time 21.4% respondents select shop which quotes low price of the commodities, there are

7.14% of respondents each select the shop where they find staff of the store friendly and parking convenience is found. In the age-group of 21-35 years, respondents are more interested in those shops where fast check-out is possible, 24.99% respondents select the shop where low price of the commodity is offered, 22.05% respondents are attracted towards those shops which gives discounts, offers, gift coupons, etc., 13.2% respondents select shops where they find store staff to be customer friendly, 5.8% of the shoppers wanted parking convenience at the time of shopping. In the age group of 35-50 years again 47.92% of respondents wanted to visit those shops where fast check-out is possible and at the second position under this category those respondents are there who select shop where commodity at low price is offered. 8.33% of the respondents of this age group select retail stores where they find customer friendly staff. 6.35% of the respondents wanted to have parking convenience. In the age group of respondents who are 50 years of age or above, 25% respondents wanted to shop from those stores which offers commodities at low price, 20% of the respondents each select shop on the basis of fast check-out, discounts, coupons etc offered by the shop and parking convenience.

Above analysis states that respondents wanted fast services from the stores and those shops where fast check-outs and fast billing is done, are liked by them.

Table 6.10: AGE OF RESPONDENTS * MEMBER OF ANY OUTLET

Age of Respondents	Member of Organised Retail Store		Total
	Yes	No	
Below 21	08	06	**14**
21-35	37	31	**68**
35-50	23	25	**48**
50 and Above	07	13	**20**
Total	**75**	**75**	**150**

Interpretation

Respondents are not much concerned about their membership in any store. There are equal numbers of respondents who are either the member of any organised retail stores or not the member of any stores. No clear inclinations of respondents are seen in this table. Except age group 21-35 years, in all the age group number of respondents who are not members are more than those who are members of any organised retail stores. There are 50% respondents who are members and 50% who are not the member of any retail stores. From the graph it can be concluded that shoppers of less than 21 years and 21-35 years are high in number regarding having membership as compared to the respondents of growing older in age.

Table 6.11: AGE OF RESPONDENTS * WHY DO YOU SELECT TO BE MEMBER

Age of Respondents	Why do you Select to be Member				Total
	Free Parking Facility	Extra Services	Special Discount	Others	
Below 21	0	02	05	2	09
21-35	3	08	21	4	36
35-50	5	02	13	3	23
50 and Above	1	02	04	0	07
Total	**9**	**14**	**43**	**9**	**75**

Interpretation

In the above cross tabulation analysis it has been concluded that out of 75 respondents who have membership of any organised retail store are due to the special discounts offered to the members of such stores. Many organised retail stores run schemes like life time membership to avail special discounts and extra benefits to their members. In this study 36 respondents out of 75 were between the ages of 21-35 years and out of 36 there are 21 respondents who are members, because of the special discounts offered by the store, this is 58.33% of the total respondents of this category.22.22% of the respondents took membership because of the extra services offered by the retailers, 8.33% took membership because of the free parking facilities offered by these stores, 11.11% respondents took membership due to any other reason. 23 respondents who are between the ages of 35-50 years took the membership of some or the other organised retail store. This is 30.67% of the total respondents who are members of organised retail store. Out of 23such respondents there are 13 respondents who are members, because of the special discounts offered by the store, this is 56.52% of the total respondents of this category. 8.7% of the respondents took membership because of the extra services offered by the retailers, 21.74% took membership because of the free parking facilities offered by these stores, and 13.04% are members due to other reasons. 7 respondents who are of 50 years or above took the membership of some or the other organised retail store. This is 9.33% of the total respondents who are members of organised retail store. 57.14% of the total respondents of this category are members, because of the special discounts offered by the store. 28.57% of the respondents took membership because of the extra services offered by the retailers, 14.28% took membership because of the free parking facilities offered by these stores. Overall 57.33% respondents like to be the member of retail stores because it offers special discounts to their customers.

Table 6.12: GENDER OF RESPONDENTS * FREQUENCY OF SHOPPING IN A MONTH

Gender of Respondents	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
Male	20	20	9	21	70
Female	30	30	7	13	80
Total	50	50	16	34	150

Interpretation

Gender of respondents does not influence their frequency of shopping in a month. Numbers of male and female respondents are equal in number who shop either once or twice in a month. But those who visit more than thrice shows that male respondent are more frequent to visit these shops as compared to female respondents. 61.76% respondents of this category are male as compared to 38.2%respondents are female. It has been noticed that very few number of respondents are visiting to organised retail stores thrice in a month.

Table 6.13: GENDER OF RESPONDENTS * WHY DO YOU PREFER TO SHOP IN A RETAIL OUTLET

Gender of Respondents	Why do you prefer to shop in a retail outlet					Total
	Brand Variety	Window Dressing	Locatio n	Time Saving	Services	
Male	27	05	13	15	10	070
Female	32	06	13	21	08	080
Total	59	11	26	36	18	150

Interpretation

From the above crosstab analysis it has been noticed that preference of shop does not depends on the gender of respondents. 45.7% respondents are male who are attracted by brand variety and 54% respondents are female out of 59 respondents who preferred this option. In case of time saving quality of organised retail store, 41.67% of respondents are male and 58.33% respondents are female under this category. In case of providing services retail stores are liked by 55.55% male and 44.44% female out of 18 respondents. In case likings for location and window dressing, no gender based inclination is found. Overall inference can be drawn from the above analysis that gender, up to certain extent influences the preference of selection of shop. But brand variety is the factor which is commonly preferred by all type of respondents.

Table 6.14: GENDER OF RESPONDENTS * SHOPPING

Gender of Respondents	Shopping satisfaction					Total
	Extremely Satisfied	Satisfied	Cannot Say	Somewhat Satisfied	Un Satisfied	
Male	13	34	07	13	3	070
Female	18	34	12	16	0	080
Total	**31**	**68**	**19**	**29**	**3**	**150**

Interpretation

From the above crosstab analysis it has been found that female respondents are more satisfied than male respondents. 58.06% female & 41.9% male respondents are 'extremely satisfied'. Equal numbers of respondents are 'Satisfied'. Out of 19 respondents 63.16% female respondents cannot say about the satisfaction level. 55.17% of female and 44.8% male respondents are 'Somewhat satisfied'. There were only 3 male respondents who are found to be unsatisfied on shopping from organised retail store. Overall it has been concluded that female respondents are more satisfied while shopping from organised retail stores.

Table 6.15: GENDER OF RESPONDENTS * FACTORS IN CHOOSING SHOP

Gender of Respondents	Factors in Choosing Shop					Total
	Fast Check Out	Offers / Coupons in News Paper Ads	Low Price	Friendly Employees	Parking Convenience	
Male	21	14	21	06	08	070
Female	32	16	17	11	04	080
Total	**53**	**30**	**38**	**17**	**12**	**150**

Interpretation

From the above cross tab analysis it can be concluded that most effective reason behind selection of a shop is fast checkout from the shop. Out of 53 respondents who select shop due to fast checkout, 60.37% are female and 39.63% are male. Another prominent factor which influences the customers while shopping is low price. Out of 38 respondents, who were being influenced by this factor, 55.26% are male and 44.74% are female. It has been noticed that offers, coupons and other news paper ads does not attract customers as other factors do. Some customers also select shop were parking convenience and friendly behaviour of employees are found. Overall conclusion can be drawn that gender-wise categorization of factors is not clearly found.

Table 6.16: GENDER OF RESPONDENTS * MEMBER OF ANY OUTLET

Gender of respondents	Member of any outlet		Total
	Yes	No	
Male	29	41	070
Female	46	34	080
Total	**75**	**75**	**150**

Interpretation

From the above crosstab analysis it can be concluded that female customers are more interested in becoming the member of organised retail outlet as compared to male customers, whereas male customers are found to be interested in declining the membership of organised retail stores then female customers. This analytical table shows that female respondents like to take membership as compared to male respondents.

Table 6.17: GENDER OF RESPONDENTS * WHY DO YOU SELECT TO BE MEMBER

Gender of respondents	Why do you select to be member				Total
	Free parking facility	Extra Services	Special Discount	Others	
Male	0	09	15	4	28
Female	9	05	27	5	46
Total	**9**	**14**	**42**	**9**	**74**

Interpretation

From the above crosstab analysis it can be concluded that membership is availed by respondents due to special discounts offered to them by their retailers. Maximum respondents have taken membership because of special discounts allowed by their retailers. 64.28% of female respondents out of 42 took membership due to discounts allowed by the retailers. It can be concluded that female shoppers are more attracted towards membership offers and facilities as compared to male shoppers. Out of 74 respondents 62.16% of total shoppers are female and 37.83% are male. It has been found that male shoppers have shown less interest in various services provided by organised retail stores. Free parking facility and other services could have attracted female respondents' more than male respondents. Although, male respondents are found to be interested in extra services provided by organised retail stores, female respondents are less interested in it. Overall it can be concluded that female shoppers are found to be more attracted towards membership offers as compared to male shoppers. It has been found gender biased.

Table 6.18: OCCUPANCY * FREQUENCY OF SHOPPING IN A MONTH

Occupancy	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
Professional	4	4	3	3	14
Business man	3	3	1	3	10
Govt. Servant	11	10	5	4	30
Pvt. Service	8	10	1	10	29
Retired service man	0	2	0	2	4
Home maker	17	5	1	3	26
Student	5	15	4	7	31
Unemployed	2	1	1	2	6
Total	50	50	16	34	150

Interpretation

From the above crosstab analysis it can be concluded that maximum number of respondents who visit at least once are homemaker, those respondents who visit at least twice in a month are students, those respondents who visit thrice in a month are government service man, those respondents who visit more than thrice in a month are private service man. On the other hand over all data states that, students are in maximum number who likes to shop from organised retail stores. At the second position, government servicemen are there who visit organised retail stores for shopping in a month. From the above analysis it is clear that occupancy does not has influence on frequency of shopping in a month.

Table 6.19: OCCUPANCY * WHY DO YOU PREFER TO SHOP IN A RETAIL OUTLET.

Occupancy	Why do you prefer to Shop in a Retail Outlet					Total
	Brand Variety	Window Dressing	Location	Time Saving	Services	
Professional	04	02	01	04	03	14
Business man	04	01	00	04	01	10
Govt. Servant	10	01	07	07	05	30
Pvt. Service	9	04	06	07	03	29
Retired service man	00	00	03	00	01	4
Home maker	16	01	01	06	02	26
Student	13	02	07	06	03	31
Unemployed	03	00	01	02	00	6
Total	**59**	**11**	**26**	**36**	**18**	**150**

Interpretation

From the above crosstab analysis it is clear that occupancy does not have apparent influence on selection of shop. Homemakers mostly prefer to shop were branded goods are available. Then it is the students and government servants who like to shop, where branded goods are available. 39.33% out of total respondents select shop on the basis of brand variety. 27.12% out of 59 respondents are home makers. 22.03% are students. 24% out of total 150 respondents select shop due to time saving factor. Overall it can be said that occupancy does not has effect on shopping perception, even than branded goods are desired by maximum respondents. Tame saving and location of retail store are other factors which influences shopping destination.

Table 6.20: OCCUPANCY * SHOPPING SATISFACTION

Occupancy	Shopping Satisfaction					Total
	Extremely Satisfied	Satisfied	Cannot Say	Somewhat Satisfied	Unsatisfied	
Professional	1	5	3	4	1	14
Business man	0	6	3	1	0	10
Govt. Servant	1	20	4	5	0	30
Pvt. Service	4	12	5	6	2	29
Retired service man	3	1	0	0	0	4
Home maker	16	5	2	3	0	26
Student	5	16	1	9	0	31
Unemployed	1	3	1	1	0	6
Total	**31**	**68**	**19**	**29**	**3**	**150**

Interpretation

From the above crosstab analysis it can be concluded that 45.33% of respondents are satisfied on shopping from organised retail stores. 47.05% respondents out of 68 are service class. 20.66% respondents are extremely satisfied on shopping from organised retail stores. Occupation wise study says that service class is more satisfied on shopping from organised retail stores. Home makers are found to be extremely satisfied on shopping from organised retail stores (51.61%). Unsatisfied respondents are very least in percentage (2%). 12.66% of respondents are unable to remark on their satisfaction level. 19.33% respondents out of total are somewhat satisfied to shop from organised retail store. Overall it can be said that on the basis of occupancy it was found that service class, home makers and students are more satisfied on shopping from organised retail store. While business class, retired service man, professionals, and unemployed are not found to be satisfied on shopping from organised retail store.

Table 6.21: OCCUPANCY * FACTORS IN CHOOSING SHOP

Occupancy	Factors in Choosing Shop					Total
	Fast Check Out	Offers / Coupons In News Paper Ads	Low Price	Friendly Employees	Parking Convenience	
Professional	4	2	5	1	2	14
Business man	3	2	4	1	0	10
Govt. Servant	11	5	6	5	3	30
Pvt. Service	10	5	7	4	3	29
Retired service man	0	0	1	1	2	4
Home maker	16	4	5	1	0	26
Student	6	11	9	3	2	31
Unemployed	3	1	1	1	0	6
Total	53	30	38	17	12	150

Interpretation

From the above crosstab analysis it can be said that fast check out and low price are the prominent factors which influence shoppers. 35.33% respondents select shop for fast check out possibility. 25.33% respondents go to shop where low prices are offered. 20% respondents go due to offer/coupons given in news paper ads or any other discounts. As far as occupancy is concerned, Service class (government and private servicemen) prefer to shop most from those shops where fast check outs are possible. 39.62% respondents belong to service class preferring fast check out as important factor for shopping. 30.18% respondents out of 53 are homemakers who prefer to select the shop on fast checkout factor. Out of those 20% shoppers who choose shop because of discount offers, coupons and paper cutting ads etc 36.66% are students. Other factors are not found to be very deciding factors for shop selection. Overall it can be said that for service class and homemakers fast check out is important factor while for students discount/offers are influencing factors. Up to certain extent occupation has impact on choosing shops.

Table 6.22: OCCUPANCY * MEMBER OF ANY OUTLET

Occupancy	Member of any outlet		Total
	Yes	No	
Professional	8	6	14
Business man	3	7	10
Govt. Servant	12	18	30
Pvt. Service	12	17	29
Retired service man	2	2	4
Home maker	19	7	26
Student	15	16	31
Unemployed	4	2	6
Total	**75**	**75**	**150**

Interpretation

Above crosstab analysis exactly 50% respondents are in favour of having membership and 50% against it. 32% respondents, who took membership, belong to service class, 25.33% respondents are homemakers and 20% are students. Occupation wise it was found that out of total government servant 60% are not member and 40% are member. 41.38% of total private servicemen are member and 58.62% are not member. 73.1% homemakers are member and 26.9% are not the member. 48.38% students are member & 51.62% are not the members. 30% business men are member and 70% business men are not the member. 57.14% professionals are member and 42.85% are not the member. 66.66% unemployed are member and 33.34% are not the member. Overall it can be said that occupation has no impact on becoming the member of any retail outlet.

Table 6.23: OCCUPANCY * WHY DO YOU SELECT TO BE MEMBER

Occupancy	Why do you select to be member				Total
	Free Parking Facility	Extra Services	Special Discount	Others	
Professional	0	4	3	1	08
Business Man	0	0	3	0	03
Govt. Servant	2	1	8	1	12
Pvt. Service	2	1	7	1	11
Retired Service Man	0	2	0	0	02
Home Maker	5	3	8	3	19
Student	0	2	10	3	15
Unemployed	0	1	3	0	04
Total	**9**	**14**	**42**	**9**	**74**

Interpretation

From the above crosstab analysis it can be concluded that special discount offered to the members are the main attraction behind becoming the members of organised retail outlets. All the respondents are showing their inclination apparently for special discounts as compared to any other factor. 56.76% of total respondents, who are members, took membership because of the special discounts offered to them by the retail store. 66.67% government servant,

Table 6.24: EDUCATIONAL QUALIFICATION * FREQUENCY OF SHOPPING IN A MONTH

Educational Qualification	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
High School	3	5	0	2	10
Higher Secondary	0	0	3	2	5
Graduate	15	16	2	6	39
Post-Graduate	27	26	7	17	77
Professional	5	3	4	7	19
Total	50	50	16	34	150

Interpretation

From the above crosstab analysis it can be concluded that maximum frequency of shopping is registered by post-graduate shoppers, followed by graduate shoppers. Out of 77 post-graduate respondents, 35.06% shop once, 33.76% shop twice, 22.07% shop more than thrice and 9.1% shop thrice from the organised retail shops. This study indicates that educated shoppers prefer to shop frequently from organised retail stores.

Table 6.25: EDUCATIONAL QUALIFICATION * WHY DO YOU PREFER TO SHOP IN A RETAIL OUTLET

Educational Qualification	Why do you Prefer to Shop in a Retail Outlet					Total
	Brand Variety	Window Dressing	Location	Time Saving	Services	
High School	03	0	4	0	3	10
Higher Secondary	01	1	2	1	0	5
Graduate	16	4	8	7	4	39
Post-Graduate	33	5	9	21	9	77
Professional	06	1	3	7	2	19
Total	**59**	**11**	**26**	**36**	**18**	**150**

Interpretation

From the above cross tab analysis it is clear that brand variety is the most important factor which drives shoppers to any specific shop. In the above table it is clearly seen that education effects the shopping perception of the shoppers. This study signifies that branded goods are mostly liked by the educated shoppers. 42.87% of post-graduate respondents select those shops where branded goods are available. 41.02% of graduate shoppers select shops as per availability of branded goods. 27.27% of post graduate respondents prefer shop where time saving is easy. Means, those shops are selected, where quick shopping and fast billing & check out is possible. Overall inference can be drawn that branded goods are preferred especially by educated shoppers.

Table 6.26: EDUCATIONAL QUALIFICATION * SHOPPING SATISFACTION

Educational Qualification	Shopping Satisfaction					Total
	Extremely Satisfied	Satisfied	Cannot Say	Somewhat Satisfied	Unsatisfied	
High School	04	01	3	2	0	10
Higher Secondary	01	02	1	1	0	05
Graduate	10	16	4	8	1	39
Post-Graduate	15	39	9	13	1	77
Professional	01	10	2	5	1	19
Total	**31**	**68**	**19**	**29**	**3**	**150**

Interpretation

From the above crosstab analysis it is clear that respondents who shop from organised retail stores are satisfied from its service. 68 respondents said that they are satisfied on shopping from organised retail store. In extremely satisfied and satisfied level maximum respondents are post-graduate and graduates. This shows that higher educated people are more attracted towards the organised retail stores. Out of 68 respondents who are satisfied on shopping from organised retail stores, 57.35% are post graduate and 23.53% are graduates. And out of 31 respondents, who are in the category of extremely satisfied, 48.38% are post-graduates and 32.26% are graduates. In the category of somewhat satisfied 44.82% are post graduates and 27.58% are graduates. Overall conclusion can be drawn that maximum number of shoppers who visit to organised retail stores are normally post-graduate and graduate.

Table 6.27: EDUCATIONAL QUALIFICATION * FACTORS IN CHOOSING SHOP

Educational Qualification	Factors In Choosing Shop					Total
	Fast Check Out	Offers / Coupons In News Paper Ads	Low Price	Friendly Employee s	Parking Conven-ience	
High School	3	2	3	1	1	10
Higher Secondary	0	2	2	1	0	5
Graduate	14	8	12	2	3	39
Post-Graduate	29	15	18	10	5	77
Professional	7	3	3	3	3	19
Total	**53**	**30**	**38**	**17**	**12**	**150**

Interpretation

From the above crosstab analysis it is clear that out of total shoppers who visit organised retail store due to fast checkout facility 54.72% are post-graduate and 26.42% are graduates. Whereas only 13.2% respondents are professionals and 5.6% are high school passed. In the category of those who like offers/coupons and news paper ads etc. There are 30 respondents and 50% of these are post-graduates, 26.67% are graduates, 10% are professionals and 6.67% are higher secondary& high school passed. Respondents who are attracted towards organised stores due to low prices are 38 in number. 47.36% are post-graduates, 31.57% are graduates, 7.89% are high school and professionals and only 5.2% are higher secondary passed. In the category of those respondents who like the friendly behaviour of employees, there are 17 such respondents. Out of these 17, 58.82% are post-graduates, 17.64% are professionals, 11.76% are graduates, and 0.588% is high school and higher secondary passed. There are

12 respondents, who go to organised retail stores due to free parking facility provided by them. There are 41.67% respondents are post-graduates, 25% are graduates & professionals and 8.3% are high school passed.

Overall it can be said that in all the category of respondents who like to visit to organised retail store, maximum respondents are post-graduates. Educational level of respondents' does influences selection of stores.

Table 6.28: EDUCATIONAL QUALIFICATION * MEMBER OF ANY OUTLET

Educational Qualification	Member of any outlet		Total
	Yes	No	
High School	6	4	10
Higher Secondary	3	2	5
Graduate	19	20	39
Post-Graduate	40	37	77
Professional	7	12	19
Total	**75**	**75**	**150**

Interpretation

From the above crosstab analysis choice on membership does not gives any clear-cut view of influence of education on store-membership. But those 75 respondents who are member of any organised retail store, there are 53.3% are post-graduates, 25.3% are graduates, 9.33% are professionals, 8% are high school passed and only 4% are higher secondary passed. Out of total 150 respondents there are 75 who are not member of any organised retail store. In this category also higher percentage is registered by post-graduates, i.e.49.3%, further 26.67% are graduates, 16% are professionals, 5.33% are high school passed and only 2.67% are higher secondary passed respondents. Overall it can be said that in becoming taking the membership also educational level influences the respondents.

Table 6.29: EDUCATIONAL QUALIFICATION * WHY DO YOU SELECT TO BE MEMBER

Education Qualification	Why do you Select to be Member				Total
	Free Parking Facility	Extra Services	Special Discou nt	Others	
High school	0	2	4	0	6
Higher secondary	0	0	2	1	3
Graduate	3	5	9	2	19
Post-graduate	5	4	26	5	40
Professional	1	3	3	0	7
Total	**9**	**14**	**44**	**8**	**75**

Interpretation

From the above crosstab analysis, special discount is found to be the biggest reason behind taking membership of organised retail outlet. Out of total 75 respondents, 58.67% took membership due to special discount facility. 59% out of 44 respondents are post-graduates. In free parking facility category also 55.5% respondents are post-graduates. Overall it is seen that education has apparent influence on decision on taking membership.

Table 6.30: INCOME PER MONTH * FREQUENCY OF SHOPPING IN A MONTH

Income Per Month	Frequency of Shopping in a Month				Total
	Once	Twice	Thrice	More than this	
Less Than 10000	6	15	1	3	25
10001-30000	14	18	3	18	53
30001-50000	15	6	4	4	29
50001-70000	5	1	2	0	8
More Than 70000	3	2	1	2	8
Nil	7	8	5	7	27
Total	50	50	16	34	150

Interpretation

From the above crosstab it is clear that respondent of low to middle income group has marked more frequent shopping from organised retail stores as compared to middle to high income group. 60% respondents of income less than Rs.10000 visit at least twice to organised retail stores, while income respondents having income between Rs. 10001-30000 & Rs.30001-50000 visit once and twice in a month. Even in income of higher category too shopping from organised retail store is registered once in a month. Over all it can be said that income does not forms an effective basis for frequency of shopping from organised retail store.

Table 6.31: INCOME PER MONTH * WHY DO YOU PREFER TO SHOP IN A RETAIL OUTLET

Income Per Month	Why do you Prefer to Shop in a Retail Outlet					Total
	Brand Variety	Window Dressin g	Locatio n	Time Saving	Service s	
Less Than 10000	05	1	7	8	4	25
10001-30000	21	6	9	13	4	53
30001-50000	12	3	3	5	6	29
50001-70000	03	0	2	3	0	8
More Than 70000	05	0	1	1	1	8
Nil	13	1	4	6	3	27
Total	**59**	**11**	**26**	**36**	**18**	**150**

Interpretation

From the above crosstab it is clear that income of shoppers does not makes any difference in shop selection, while brand variety is a factor which attracts shoppers of almost every income group. Another factor which attracts the customers to organised retail stores is time saving factor. They visit organised retail stores due to quick shopping and billing. Brand variety is preferred by 39.6% in Rs.10001-30000 income category, 41.38% in Rs.30001-50000 income category, and 37.5% in Rs.50001-70000 income category and5% in Rs.70001 and above income category.

Table 6.32: INCOME PER MONTH * SHOPPING SATISFACTION

Income Per Month	Shopping Satisfaction					Total
	Extremely Satisfied	Satisfied	Cannot Say	Somewhat Satisfied	Unsatisfied	
Less Than 10000	2	13	4	6	0	25
10001-30000	8	25	7	12	1	53
30001-50000	10	9	6	3	1	29
50001-70000	4	3	0	1	0	8
More Than 70000	2	4	0	1	1	8
NIL	5	14	2	6	0	27
Total	**31**	**68**	**19**	**29**	**3**	**150**

Interpretation

From the above crosstab analysis it can be said that maximum respondents are satisfied on shopping from organised retail stores. As far as income group and satisfaction level is concerned, maximum respondents who falls under the category of 'satisfied' and 'extremely satisfied' belong to all income group. Respondents of income of less than 10000 and Rs. 10001-30000, 52% & 47.16% are satisfied respectively. While in the income group Rs 30001-50000 & Rs. 50001-70000, 34.48% and 50% respondents are extremely satisfied. Overall it can be said that income level of respondents does not affects their shopping satisfaction.

Table 6.33: INCOME PER MONTH * FACTORS IN CHOOSING SHOP

Income Per Month	Factors in Choosing Shop					Total
	Fast Check Out	Offers / Coupons In News Paper Ads	Low Price	Friendly Employees	Parking Convenience	
Less Than 10000	6	4	8	5	2	25
10001-30000	22	8	15	5	3	53
30001-50000	8	8	5	3	5	29
50001-70000	4	1	3	0	0	8
More Than 70000	6	0	0	2	0	8
Nil	7	9	7	2	2	27
Total	**53**	**30**	**38**	**17**	**12**	**150**

Interpretation

From the above cross tab it is clear that 'fast checkout' is the important factor for shoppers of all income groups while selecting the shop. From low to high income group respondents it is the common factor of attraction. 41.5% respondents of Rs. 10001-30000, 27.5% respondents in Rs. 30001-50000, 50% respondents in Rs. 50001-70000 and 75% respondents in income group above Rs 70000 likes 'fast checkout' factor. While at second position, most liked factor is 'low price' of goods and commodity. 28.3% respondents in Rs. 10001-30000, 17.2% respondents in Rs. 30001-50000, 37.5% respondents in Rs. 50001-70000 income groups are attracted by low prices. Overall it can be said that income of shoppers does not influences the factor of selection of shop.

Table 6.34: INCOME PER MONTH * MEMBER OF ANY OUTLET

Income Per Month	Member of Any Outlet		Total
	Yes	No	
Less Than 10000	12	13	25
10001-30000	23	30	53
30001-50000	18	11	29
50001-70000	04	04	8
More Than 70000	05	03	8
NIL	13	14	27
Total	**75**	**75**	**150**

Interpretation

From the above cross tab it can be said that income level of respondents does not influences the decision on membership of any organised retail store. Out of 150 respondents exactly 50% are the member and 50% are not the member of organised retail outlet. It is also clear from the figure that out of those who are member of any retail outlet highest percentage is of income group Rs. 10001-30000, followed by the income group of Rs 30001-50000, and then 15.99% of income less than Rs 10000. Simultaneously it is noticed that in the same income group there is highest frequency of respondents who are not the member of any organized retail outlet.

Table 6.35: INCOME PER MONTH * WHY DO YOU SELECT TO BE MEMBER

Income per month	Why do you Select to be Member				Total
	Free Parking Facility	Extra Services	Special Discount	Others	
Less Than 10000	2	0	8	2	12
10001-30000	2	8	12	1	23
30001-50000	3	4	9	2	18
50001-70000	1	1	1	1	04
More Than 70000	1	1	3	0	05
Nil	0	1	9	3	13
Total	**9**	**15**	**42**	**9**	**75**

Interpretation

From the above crosstab it is clear that without income level specific, special discounts offered by organised retailers to their members is the reason of being their member. Special discount is the only factor for all income group respondents for being their member of any organised retail store. Form low to high income group, 66.67%, 52.17%, 49.99%, 25% and 60% respondents respectively become member due to special discounts given to them by the organised retailers. Another attraction for the respondents for being the member of such retail stores is extra services given by retail stores, like exchange of goods, refund of money, utilising purchase points etc.

Table 6.36: RECOMMENDATION OF FAMILY INFLUENCE

Choice	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	113	075.3	075.3	075.3
No	037	024.7	024.7	100.0
Total	150	100.0	100.0	

Interpretation

From the above table it is clear that maximum respondents are influenced by the recommendation given by the family or friends been given much importance to other factors. As per the above table it can be clearly observed that 75.33% of the total respondents are influenced by the recommendation given by the family, friends and other relatives, While 24.67% respondents are not influenced by any such recommendations. Rather they decide at their own from where to shop. In short it can be said that word of mouth plays an important role in attracting the customers and generating popularity of shop.

Table 6.37: RECOMMENDATION TO OTHERS

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Always	48	32.0	32.0	32.0
Sometimes	71	47.3	47.3	79.3
May or May not	21	14.0	14.0	93.3
Probably not	5	3.3	3.3	96.7
Never	5	3.3	3.3	100.0
Total	150	100.0	100.0	

Interpretation

From the above frequency table it can be concluded that 47.3% respondents sometimes recommend the shop to others and 48% respondents always suggest the name of shop to others for shopping. These percentages are comparatively remarkable as compared to those who either never suggest or probably not suggest the shop to others. It is only 3.3% in each category.

Table 6.38: INTERIOR DECORATION OF SHOP

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Not Important	30	20.0	20.0	20.0
Somewhat Important	50	33.3	33.3	53.3
Doesnot Important	6	4.0	4.0	57.3
Important	32	21.3	21.3	78.7
Very Important	32	21.3	21.3	100.0
Total	150	100.0	100.0	

Interpretation

From the above frequency table it can be observed that 33.3% respondents out of total 150 respondents get attracted by interior decoration of the shop up to certain extent. Out of total respondents 21.3% each say that it is an important and very important factor while deciding the shop to purchase the articles. Without considering the other factors like age, gender, etc interior decoration is such a factor which acts as deciding factor at the time of selecting the shop. It means that respondents of all age group give importance to interior setting and decoration of the shop.

Table 6.39: POPULARITY OF SHOP

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Not Important	18	12.0	12.0	12.0
Somewhat Important	27	18.0	18.0	30.0
Doesnot Important	12	8.0	8.0	38.0
Important	45	30.0	30.0	68.0
Very Important	48	32.0	32.0	100.0
Total	150	100.0	100.0	

Interpretation

From the above table it can be concluded that, out of total 150 respondents 32% respondents say popularity of shop is an important factor while deciding the shopping destination. Irrespective of the age, gender, income and other variables popularity of shop is important for a majority of the respondents. 30% respondents say it is an important factor for them while choosing the shop. 18% respondents find it as somewhat important factor it means that it is important up to certain extent for them. Over all it can be said that people like to purchase goods from popular and well known shops.

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7 Findings, Conclusion and Suggestions

This study is conducted to find out the trend of retail market regarding consumer goods in small cities. Many points have been found out in relation to the study at the same time some additional facts also come out in due course of the study. All this facts cannot be ignored and necessary steps must be taken for all round development of retail sector in Bilaspur. It has been found that retail market of India is very diversified and so as is Bilaspur retail market. Demographic diversity is also an important factor seen in Bilaspur which is somewhere stimulator for the growth of retail sector and somewhere an obstacle. In Bilaspur, logistics facility is also a remarked lacuna. Transportation is up to certain extent satisfactory but logistics sector is still at its developing stage. Due to lack of storage and proper logistics huge wastage occurs. Another important factor is the price of real estate, it is normally seen that after becoming a separate state, real estate prices have hiked in all over the Chhattisgarh. Rise in real estate price is clearly reflected in Bilaspur also. It is not only difficult to find real estate at cheap price rather unskilled workers is also a big problem. It is very difficult to train them and retain their talent. Workers are less interested in sticking at one place for long. It increases cost of training. Organized sector is also facing a direct challenge from unorganized sector. Unorganized sector is more close to the customer and maintains personal relationship with customer. Its establishment cost is also negligible. Organized sector faces direct competition with the unorganized sector. It was also found that many customers are now a days more interested in e-tailing because of cash on delivery and full refund facility. These features of e-tailing is giving tough competition to organized and unorganized retail sector because customers are not satisfied by the refund policy of organized and unorganized retailers. There are many findings which are not disclosed by the data analysis but by the general interview conducted during the questionnaire filling. The findings of this study are mentioned below.

Findings

1. The maximum respondents of this study fall in the age group of 21-35 years (45.33%) and the least are under 21 years of age (14%).
2. The number of female respondents are more than male respondents; female- 53.33%, male- 46.67%
3. The maximum respondents as per occupation were students- 20.67%, government employees-20% and the least were retired service man-2.67%.
4. The maximum respondents fall in income category of Rs.10000-30000 per month (35.33%) and the least (5.33%) in the income category of Rs.50000-70000 & more than 70000 per month.
5. Increasing spending power found in people of Bilaspur.
6. Big bazaar and easy day are now doing business under same headship which shows maximum market share & elimination of competition. Big bazaar is now having 3 retail stores in Bilaspur including easyday floor.
7. Bilaspur is having favourable environment for growth of organised retail stores as city is expending and people are earning good income.
8. Bilaspur is well connected to major cities of state and country by rail route as well as road route. It also attracts people from nearby towns and villages.
9. The study shows that there is an association between income of persons and their shopping behaviour. Income group more than Rs.10000 and less than Rs.50000 are more attracted towards multi brand retail shopping.

10. The study did not find any significant relationship between occupation and consumer's shopping behaviour. While it has been observed that Govt. and private employees more interested to shopping as compared to professional and business man.
11. It was found that the age of respondents has impact on type of shop selected for shopping and frequency of shopping in a month. Shoppers of young age group like shopping from organised stores and they visit to malls frequently as compared to older respondents.
12. Female respondents are found to be more attracted towards organised retail stores as compared to male respondents.
13. People of bilaspur are found to be quite aware about fashion, quality, price, refund policy and popularity of store.
14. Organized retail stores are unable to train their employees and customers are dissatisfied by their services.
15. Customers are not satisfied by the refund policy of organized stores.

Conclusion

India is one of the emerging economies in the world. In this growth story of India the Retail sector is going contribute more significantly. Recently allowing of FDI to retail sector leads to rapid growth of Indian retail sector. In this retail both organized and unorganized are facing stiffing competition because of globalization. So to survive in the market and getting competitive advantage one has to study the perception and behaviour of consumers towards different brand in terms of quality, fashionable etc. The present study analyses shifting of trend in retail market in Bilaspur, Chhattisgarh. The study found that the consumer between age group of 21-35 and 35-50 are shifting towards the organised retail, while other age groups are independent of this. In terms of gender women are specific towards any specific organised brand, while male are found to be indifferent about their shopping destination. In recent days the result shows among different age groups proportionately more peoples are moving towards trendy and fashionable shop. The interiors of the shop are less affecting behaviour of the consumers. Among various factors quality and price of the goods are affecting overall decision of consumer while making shopping choices. The major conclusions are as follows:

1. The overall trend is shifting towards modernization in retail market.
2. Still this shifting can be divided in age group, among the modernized persons the proportion of persons less than 50 years is more as compared to more than 50 year.
3. The perception and shopping behaviour of people are changing dramatically, people with low to medium income group also wanted to achieve high value products and better shopping ability.
4. An overall gender-wise shifting towards organised retail market is observed. While it has been observed that female respondents are very specific while selecting retail format as compared to male respondents.
5. The study shows that there is an association between income of persons and their shopping behaviour. Income group more than Rs.10000 and less than Rs.50000 are more attracted towards multi brand retail shopping.
6. The study finds that quality and price of goods affect the shopping attitude of consumer. Almost all persons in every aspect like age, income, gender etc. want good quality and reasonable priced products.
7. Easy loan and finance facility offered by stores are also stimulating the surge of buying branded goods.
8. Youths are highly brand conscious and purchasing goods from branded shop have become their status symbol.

Suggestions

In 21st Century the awareness among the consumers brings stiff completion for multi-brand retail store with respect to quality, price and trendy products. So this type of study may help the new and also existing organizations in designing their future strategy to expand business into new market and attract more and more consumers. Most important factors in this is shops should train their staffs to be more customers friendly while providing necessary information about product, so as to help the consumer in rational decision making. Other major suggestions of the study are as follows:

1. As the consumers are more prone to private brands because of respects, the company should develop their own labels for different products.
2. As more of the effective buyers are young people, so the company needs to train their staff accordingly to have sufficient product knowledge to clear buyer's queries.
3. Companies need to appoint good employees who are best in customer relation and hospitality. They should develop the concept of Know Your Customer, entertaining the customers, precision shopping etc.
4. The retail stores should ensure best quality of goods to the consumers as it will help in retaining the consumers in long run.
5. The products of unorganised retails should be fairly priced, as there is bargaining mentality of consumers in this market.
6. Also the multi stores are needed to make their advertisement and publicity programmes properly so that it create more popularity. Because the study observed that some specific age group persons are more interested in popular shops.
7. The organized retailers should provide all those facilities to their customers for which they are actually attracted towards organized shops, like put on the ACs, proper lighting, cleanliness, and availability of latest stock of goods.

8. Appropriate safety measures should be taken near escalators and lifts to prevent mishappenings.
9. Close check on issuing bar and alcohol shops licenses should be done so that it may not spoil the environment of malls and hyper markets in future.
10. Continuous display of messages related to public interest be made at every floor of malls, for example- saving girl child, plantation of trees, cleanliness, traffic rules etc.

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