

## **INFLUENCE OF THE DEMOGRAPHIC FACTORS ON CONSUMER BUYING BEHAVIOR WITH REFERENCE TO VIJAYAWADA**

**Meena Kumari Panitapu ,MBA(Ph.D)**

**Prof. V chandhra Sekhar, M.Com,Ph.D**

---

### ***Abstract***

Retailing is not a new concept for a populous country like India. It has gradually heading towards Global Economic Super Power by 2020. The retail sector in India is expected to be the biggest beneficiary of this growth story. The retail industry in India is estimated to be Rs.31 trillion in size, contributing around 20% to national GDP. Food and Grocery sales had the largest contributions to retail sales in India, followed by apparel, jewelry and consumer durables. With an estimated size of over Rs.38,000 billion in 2015 the sector has grown rapidly at a CAGR -11% over the last 2 years – higher than the GDP growth of India during the same period. There are three key enablers in the development and growth of retail sector in India:

1. Infrastructure development
2. Capability development
3. Better education leading to high literacy rates

Apart from the above the growth is supported by growing middle class population, growing literacy and urbanization leading to alternative income. On the other hand liberalization, Privatization and Globalization changed seller orientation to consumer oriented market which created awareness among the customers about quality products leads to quality life.

***Key words:*** Retail markets – growth –satisfaction – Organized retail formats

### **INTRODUCTION**

Retail Sector is the most booming sector in the Indian economy. Some of the biggest players of the world are going to enter into the industry soon. It is on the threshold of a big revolution after the IT sector. Although organized retail market is not so strong as of now, but it is expected to grow manifolds by the year 2010. The sector contributes 10% of the GDP, and is

estimated to show 20% annual growth rate by the end of the decade. The current growth rate is estimated to be 8.5%, but CRISIL report says that the retail market is most fragmented in the world and only 2% of the entire retailing business is in the organized sector. There are about 300 new malls, 1500 supermarkets and 325 departmental stores being built in the cities very soon.

The retail boom will face a strong competition from the 12 million mom-and-pop stores, which are easily accessible and approachable and provide services like free home delivery and goods at credit. But buying from Malls, Supermarkets and Department stores like Subhiksha, Marks & Spencers, etc gives a different feeling and the environment of pick and choose from a variety of products. A number of retail giants are also going to explore the market such as Reliance Retail Ltd and Wal-mart.

### **STORE RETAILING:**

Retail stores come in all shapes and sizes and new retail types keep emerging. They can be classified by one or more of several characteristics; amount of service, product line relative prices, control of outlets and type of store cluster.

### **AMOUNT OF SERVICE**

Different products require different amounts of service, when customer service preferences vary. We focus on three levels of service: self-service, limited service and Full service.

### **NON STORE RETAILING:**

Although, most goods and services are sold through stores, Non store retailing has been growing much faster than store retailing. Traditional store retailers are facing increase in competition from non-store retailers who sell through catalogues, direct mail, telephone, home tv shopping shows, online computer shopping services, home and office parties and other direct retailing approaches. Non store retailing now accounts for more than 14% of all consumer purchases, and it may account for third of all sales by the end of the century. Non store retailing includes direct marketing, direct selling, and automatic vending.

**DIRECT MARKETING:**Marketing through various advertising media that interact directly with consumers, generally calling for the consumers to make a direct response.

**DIRECT SELLING:**Selling door-door, office-office, or at home sales parties.

**AUTOMATIC VENDING:**Selling through vending machines. Today's automatic vending machines uses space age and computer technology to sell a wide variety of convenience and impulse goods- ex: cigarettes, beverages, candy, newspapers, foods and snacks, grocery, cosmetics, paper bag books, t-

shirts, insurance policies, pizza and audio tapes and video cassettes and even shoe science and fishing worms. Vending machines are found everywhere-factories, offices, lobbies, retail stores, gasoline stations, airports, and train and bus terminals.

### **RETAIL IN GLOBAL SCENARIO**

Retailing in more developed countries is big business and better organized than what it is in India. According to a report published by Mckinsey & Co. along with the confederation of the Indian industry the global retail business is worth \$6.6 trillion. In the developed world, most of it is accounted for by the organized retail sector. For instance, the organized sector has up to 80% share of retail sales in the US. The corresponding figure for Western Europe is 70% while it is 50% in Malaysia and Thailand, 40% in Brazil and Argentina, 35% in Philippines, 25% in Indonesia and 15% in South Korea. Organized retailing however remains poorly developed, accounting for a paltry 10% in China.

The service sector accounts for a large share of GDP in most developed economies. And the retail sector forms a very strong component of the service sector. Hence, the employment opportunity offered by the industry is immense.

### **NEED FOR THE STUDY:**

The Indian economy has noticed an average growth rate each year. the Indian middle class grows by around 10 million people or one per cent of the population. Now it is greater than its counterpart in either the USA or EU.

The relaxation of foreign investment rules in 2004, India has become the top destination for multinational corporations looking to outsource operations and is now the second largest beneficiary of foreign direct investment. The young working population is shifting to the more Western philosophy 'buy and repay' as opposed to 'save and buy'. GDP growth has reached 9.1% and property prices are increasing by an average 30%. Cade since 1994. The liberalization of Foreign Direct Investment (FDI) rules is also encouraging interest in the country and its real estate market from investors around the world. 2006 has seen further relaxation of FDI rules, widening opportunities for those looking to invest in India. In February the Government enabled foreign investment in the construction and development sector. In order to spur investment in the vital infrastructure sector 100% foreign direct investment (FDI) is now allowed under the 'automatic route'

Retail India has huge potential for retail expansion and the sector is growing in the region of 10% a year. Organized retailing currently accounts for only 2-3% of the market compared to 70% in

developed countries. At the same time, in a bid to fortify their existing presence amid growing competition, the early entrants are re-tailoring their strategies to suit the new market landscape.

Changing consumption patterns especially in the urban areas are helping the cause. Shopping has replaced outing, as the most favored option among the increasing tribe of DINK{ double income no kids } couples. Salary hikes-the high highest in Asia Pacific according to consultancy firm Hewitt in the past few years-is seen as another reason for extra spending power, which fuels consumption. Moreover, with more families going nuclear, buying additional household products becomes a necessity. Increasing urbanization, increasing number of working-women, changing lifestyle, higher purchasing power, increasing literacy level, increasing media penetration, increasing corporatization, orientation towards western culture, etc., have raised the aspirations of Indians. Moreover, the dearth of timing resulted in demand for large variety of products at one stop. All the major retail chains like **Reliance, Food bazar, Tata's, RPG**, and a host of others are banking for profits.

### **OBJECTIVES OF THE STUDY**

1. To understand the consumer shopping behavior with reference to organized retail marts
2. To identify the factors that influence shoppers to visit modern retail stores compared to traditional retail outlets.
3. To understand the relation between demographic factors and retail marketing formats

### **Research Methodology:**

For any research, deciding the sample size and sampling technique is an important part. There are various methods for deciding the sample size. For this study, the data collection was done by using Mall intercept method. Researcher used questionnaire and personal interview method for collecting data. The questionnaire was given to the customers and the data was collected by personal interview in the form of written responses of the questionnaire. Total sample size for the customers is 500. For the analysis of the data, researchers used basic techniques of Statistics such as Hypothesis testing is carried out through ANOVA.

### **REVIEW OF LITERATURE**

1. Lillis and Hawkins only a few have focused on grocery out-shopping practices (Hortman et al, 1990) Marjanen, (1995) Few studies argue that patronage behaviour is based on the lifestyle, which shape out-shopping patterns, in small rural, communities (Loker and Sullivan ,1993; Polonsky & Jarratt,1992; Lumpkin et al, 1986)

2. According to R Gopal (2006), Indian retail industry is in the growth phase as its market share US\$ 350 bn (INR 13,800 bn) and is expected to grow still at 13% per annum out of which organized retailing is only 2–3% during 2008-09.
3. Rising income levels of middle class population leads to with high disposable income, Increase in younger population , availability of brands and merchandise, media explosion, the impact of globalization facilitated exchange of cultures, diffusion in international markets are positive indicators and changing attitudes of the consumers are the major causes behind the retail boom (MGI, 2007).
4. Lumpkin et al. (1985) found that as compared to young shoppers, elderly shoppers were less price-conscious and proximity of residence to store was not an important factor for them. They considered shopping as recreational activity and thus chose a store that is perceived to be high on “entertainment” value.
5. Hutcheson and Mutinho (1998) found that shoppers used a combination of the quality of staff and “the occurrence of low prices and the frequency of promotions” in choosing a store. The role of ambience in store choice has also been found significant.
6. Kotler (1973) has proposed atmospherics as an important part of retail marketing strategy. It is also found that the shoppers determine the value of the merchandise based on monetary as well as non-monetary costs.
7. Ranjan Biswas, partner and Head of Retail, Ernst & Young India, says “We are already talking about a \$300 billion market. This estimate is based on fundamentals about availability of credit, choice, and a lot to do with infrastructure. Let us not forget that the size that is being talked about is driven by socio-economic factors that ought to provide a sustainable global destination to the retail market.”

8. “In other words,” says Gibson Vedamani, chief executive officer, Retailers Associations of India (RAI), “a kirana is replenishment or a top-up option as against a supermarket or hypermarket, which is a stock-up option.”
9. (Zeithaml, 1988) found that recreation (a non-monetary value) was the major driver for visiting a regional shopping centre.

## DATA ANALYSIS AND RESULTS

### Respondents Socio-economic, Demographic and Geographic Attributes

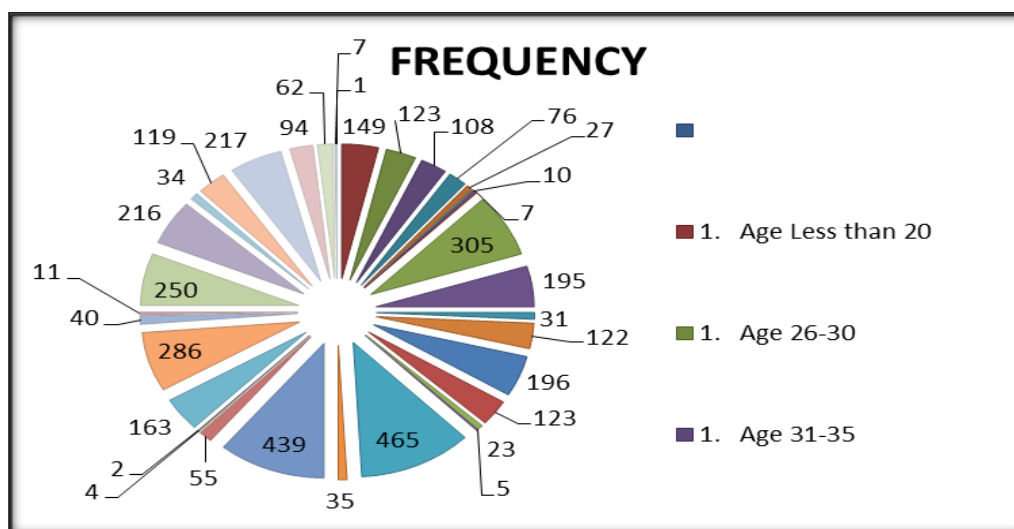
All respondents were adult male and female Grocery retail customers consisted of 195 female (39 percent) and 305 male (61 percent) .The major chunk of the respondents (57.2 percent) had graduation as their educational qualification and least 32.6 percent had SSC as their minimum qualification. The majority part of the respondents (39.2 percent) were encompass monthly household income INR 10,000 to INR 20,000, followed by (24.4 percent) with Rs. 20,000 to Rs. 30,000. The average family size of the respondents was (93%) with 2 to 5 members as nuclear families and their average grocery bill for 50% will range between 2000-5000 and 43.2% of them will spend around 6000-9000. Hence the outcomes of respondent’s demographic, socio-economic and geographic variables given in table 1 and the graph below.

**Tabel1**

S.NO	PARTICULARS	CATEGORIES	FREQUENCY	PERCENT
1	Age	Less than 20	149	29.8
		26-30	123	24.6
		31-35	108	21.6
		36-40	76	15.2
		41-45	27	5.4
		46-50	10	2
		51and above	7	1.4
2	Gender	Male	305	61
		Female	195	39
3	Monthly family income	Under 10000	31	6.2
		10001-20000	122	24.4
		20001-30000	196	39.2
		30001-40000	123	24.6
		40001-50000	23	4.6
		50001and above	5	1
4	Type of family	Nuclear	465	93

		Joint	35	7
5	No of family members	2 to 5 members	439	87.8
		6 to 9 members	55	11
		9 to 11 members	4	0.8
		11 members and above	2	0.4
6	Education qualification	Under graduate	163	32.6
		Graduate	286	57.2
		Post graduate	40	8
		Others	11	2.2
7	Average grocery bill	2000-5000	250	50
		6000-9000	216	43.2
		10000and above	34	6.8
		Student	119	23.8
8	Occupation	Salaried employee	217	43.4
		Self employed	94	18.8
		Home maker	62	12.4
		Retired	7	1.4
		Others	1	0.2

Source: Primary data



### Testing Hypothesis

The previous described descriptive statistics and factor analysis results were used to further analyze the retail format choice and patronage of retailing. Inferential statistical techniques like Univariate ANOVA were used for testing the formulated hypotheses. The results were described in the following paragraphs and tables.

*H10: Shopper characteristics are not the significant predictors of shopping behavior in relation to*

*H10a: Age; H10b: Education; H10c: Occupation; H10d: Monthly Income*

The effects of the continuous demographic variables like age, monthly income, education and occupation on the four individual shopping behaviors were examined using Univariate ANOVA

### **H10a: Age**

The Univariate ANOVA test was conducted for each dependent variable. The results shown in Table revealed that there was significant effect of age on shopping behavior for certain factors like services  $F(6, 493) = 2.484, p = 0.022$ ; price of the product  $F(6, 493) = 0.979, p = 0.047$ ; Product range and  $F(6, 493) = 2.594, p = 0.037$  and there may not be any influence of age on the factors like environment, quality and promotional offers.

ANOVA						
Age Vs. Q5		Sum of Squares	df	Mean Square	F	Sig.
Q5.1 How do you rate Retail outlet on the following parameters? Quality of product	Between Groups	12.26	6	2.043	1.839	0.09
	Within Groups	547.828	493	1.111		
	Total	560.088	499			
Q5.2 How do you rate Retail outlet on the following parameters? Services	Between Groups	12.613	6	2.102	2.484	0.022
	Within Groups	417.249	493	0.846		
	Total	429.862	499			
Q5.3 How do you rate Retail outlet on the following parameters? Environment	Between Groups	8.448	6	1.408	1.623	0.139
	Within Groups	427.752	493	0.868		
	Total	436.2	499			
Q5.4 How do you rate Retail outlet on the following parameters? Price of the product	Between Groups	15.875	6	0.979	2.817	0.047
	Within Groups	590.643	493	1.198		
	Total	596.518	499			
Q5.5 How do you rate Retail outlet on the following parameters? Product range	Between Groups	18.486	6	1.414	2.594	0.037
	Within Groups	437.314	493	0.887		
	Total	445.8	499			
Q5.6 How do you rate Retail outlet on the following parameters? Discount and promotional schemes	Between Groups	2.988	6	0.498	0.443	0.85
	Within Groups	554.5	493	1.125		
	Total	557.488	499			



Source: Primary Data

**Results:** It was proved that there was a significant difference between age and factors influencing shopping behavior. Hence, alternative hypothesis of (H1) was accepted therefore from the above Univariate ANOVA test it was proved that there was a significant difference between age and factors affecting shopping behavior. Hence, null hypothesis was rejected.

### Education

The Univariate ANOVA test was conducted for each dependent variable. The results shown in Table revealed that there was significant effect of education on shopping behavior  $F(2, 577) = 13.444$ ,  $p = 0.000$ ; and supermarket  $F(2, 577) = 15.166$ ,  $p = 0.000$ .

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Q5.1 How do you rate Retail outlet on the following parameters? Quality of product	Between Groups	37.431	3	2.477	2.423	0.025
	Within Groups	552.657	496	1.114		
	Total	560.088	499			
Q5.2 How do you rate Retail outlet on the following parameters? Services	Between Groups	4.734	3	1.578	1.841	0.139
	Within Groups	425.128	496	0.857		
	Total	429.862	499			
Q5.3 How do you rate Retail outlet on the following parameters? Environment	Between Groups	2.274	3	0.758	0.866	0.458
	Within Groups	433.926	496	0.875		
	Total	436.2	499			
Q5.4 How do you rate Retail outlet on the following parameters? Price of the product	Between Groups	21.886	3	0.295	2.246	0.034
	Within Groups	595.632	496	1.201		
	Total	596.518	499			
Q5.5 How do you rate Retail outlet on the following parameters? Product range	Between Groups	16.656	3	0.219	2.544	0.041
	Within Groups	445.144	496	1.897		
	Total	445.8	499			

Q5.6 How do you rate Retail outlet on the following parameters? Discount and promotional schemes	Between Groups	1.586	3	0.529	0.472	0.702
	Within Groups	555.902	496	1.121		
	Total	557.488	499			

Source: Primary Data

**Results:** It was proved that there was significant difference between customers' education groups among their shopping behavior. Hence, null hypothesis of education (H<sub>0</sub>) was disproved and alternative hypothesis of (H<sub>1</sub>) was accepted. From this we can say that consumer behavior changes with the changes in education levels

### Income

The Univariate ANOVA tests were conducted for each dependent variable. The results shown in Table revealed that there was significant effect of Income groups on factors influencing shopping behavior like quality  $F(5, 494) = 3.97, p=0.000$ ; Services  $F(5, 494) = 2041, p=0.04$ , Environment  $F(5, 494) = 0.01$ , Price of the product  $F(5, 494) = 0.02$ , Product range  $F(5, 494) = 0.05$ .

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Q5.1 How do you rate Retail outlet on the following parameters? Quality of product	Between Groups	21.618	5	4.324	3.97	0
	Within Groups	538.47	494	1.09		
	Total	560.088	499			
Q5.2 How do you rate Retail outlet on the following parameters? Services	Between Groups	10.235	5	2.047	2.41	0.04
	Within Groups	419.627	494	0.849		
	Total	429.862	499			
Q5.3 How do you rate Retail outlet on the following parameters? Environment	Between Groups	14.362	5	2.872	3.36	0.01
	Within Groups	421.838	494	0.854		
	Total	436.2	499			
Q5.4 How do you rate Retail outlet on the following parameters? Price of the product	Between Groups	23.449	5	0.69	2.58	0.02
	Within Groups	593.069	494	1.201		
	Total	596.518	499			
Q5.5 How do you rate Retail outlet on	Between Groups	32.414	5	0.483	2.54	0.05

the following parameters? Product range	Within Groups	443.386	494	0.898		
	Total	445.8	499			
Q5.6 How do you rate Retail outlet on the following parameters? Discount and promotional schemes	Between Groups	1.03	5	0.206	0.18	0.97
	Within Groups	556.458	494	1.126		
	Total	557.488	499			

Source: primary data

**Results:** It was proved that there was significant difference between customers' income groups among their shopping behavior. Hence, null hypothesis of education (H<sub>0</sub>) was disproved and alternative hypothesis of (H<sub>1</sub>) was accepted. Hence consumer behavior changes with the increase or decrease in income levels.

**Conclusion:** From the above results it was clear that demographic factors will affect the consumption patterns of consumers of Vijayawada.

#### References:

1. Lumpkin, J.R.; Hawes, J.M. and Darden, W.R. (1986). "Shopping Patterns of the Rural Consumer: Exploring the Relationship between Shopping Orientations and Outshopping," *Journal of Business Research*, 14, 63–81.
2. Gopal, R. (2006). "The Changing Paradigm in the Retail Sector," *Spectrum*, retrieved on October 14, 2007, INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY APPROACH
3. McKinsey Global Institute (2007), 'The Bird of Gold': The Rise of the Indian Consumer Market, retrieved on January 25, 2008, from
4. Lumpkin, J.R., Greenberg, B.A. and Goldstucker, J.L. (1985), "Marketplace needs of the elderly: determinant attributes and store choice", *Journal of Retailing*, Vol. 61 No. 2, pp. 75-105.
5. Hutcheson, G.D. and Mutinho, L. (1998), "Measuring preferred store satisfaction using consumer choice criteria as a mediating factor", *Journal of Marketing Management*, Vol. 14.
6. A study of consumer purchase behavior in organized retail outlets", *Journal of Business and Retail Management Research (JBRMR)* Vol 7 Issue 1 October 2012
7. "A study on Effect of shopper attributes on retail format choice behavior for food and grocery retailing in India" *International Journal of Retail & Distribution Management*, Vol. 39 Iss: 1, pp.68 – 86
8. "Consumer Behavior towards Retail Outlets in India - Literature Review", *IJCEM International Journal of Computational Engineering & Management*, Vol. 15 Issue 6, November 2012
9. Madan, R. V. (2012). A comparative study of customer preferences towards fresh groceries: organized v/s unorganized retailers. *Ipedr*.v55. 38, 188-192.

10. Ms. Monika Talreja and Dr. Dhiraj Jain “changing consumer perceptions towards organized retailing from unorganized retailing –an empirical analysis”, international journal of marketing, financial services & management research vol.2, no. 6, June (2013)
11. Venkatesh,N. (December 2013). Indian retail industries market analysis: issues, challenges and its opportunity for the 21st century. International journal of plication or innovation in engineering & management (IJAEM) issn 2319 - 4847, 164-173.
12. Pandey, S. M. (2012). Organized retailing in India: challenges and opportunities. VSRD international journal of business & management research vol. 2 (3), , 65-80.
13. Lakshmi Narayan K, A. S. (2013). A study on consumer buying behavior towards organized and unorganized retail stores in Bangalore city. Int. J. Mgmt res. & bus. Strat. Issn 2319-345x , 36-46.
14. Mitul Deliya, B. P. ((may 2012)). A study on impact of organized retailer on unorganized. International journal of research in management, economics and commerce ISSN: 2250-057x volume2, issue 5, 64-82.
15. Dr.swapna Pradhan “retailing management text & cases”
16. Deloitte Report (global powers of retailing 2013)
17. Dr. Seema S. Shenoy, 2. S. (June, 2013). The saga of Indian retail avalanche. International journal of development research vol. 3, issue,
18. P, S. (2010). The future of unorganized retailing in Kanyakumari district. Asian journal of management Research, 1-9.
19. Unissa, M. H. (Oct 2013 |). Consumer psychology towards supermarkets. Indian journal of applied research
20. R.K. Srivastava. (Apr 2013). A comparative study of retail scene of two emerging market India and South Africa -an exploratory study. International center for business research issue: volume 2, 35-46.
21. [Http://www.pwc.in/en\\_in/in/assets/pdfs/industries/retailand-consumer/retail-report-00812.pdf](http://www.pwc.in/en_in/in/assets/pdfs/industries/retailand-consumer/retail-report-00812.pdf)
22. Manish Jain, Shilpa Raghuvansh, Anamika Hardia and Abhiruchi Arora . Factors affecting Consumer Preferences of shopping at organized retail stores in indore, AISMR.
23. Jayasankara Prasad, C. (2010). Effect of situational factors on store format choice behaviour in food and grocery retailing in India: multiple discriminant analysis.IBSU scientific journal (IBSUSJ), 1-30
24. Mohanty, d. S. (march 2012). Drivers of retail shopping: exploratory study drivers of retail shopping of. International journal of scientific and research publications, volume 2, issue 3, 1,2.6
25. R. Sathya, d. R. (June, 2012). An analysis on consumers’ intention of buying private label brands within food and grocery retail sector-a study in Chennai region. Sajmmr: Volume 2, issue 6 , 8-14.
26. Sundarraj, k. (6 august 2011). An investigation on consumer behavior and preferences towards apparel, purchase. Swedish school of textiles, Hogskolan i boras,s-50190 boras.

27. Shukla, A. S. (April (2013)). A study of changing consumer behavior towards convenience stores by entrance of malls in India. *Zenith international journal of business economics & management research*,1, 2-6.
28. Rathore,N. (N.D.). A study on consumer behavior towards. *Abhinav national monthly refereed journal of research in commerce & management*, 1-5.
29. Tandon, U. G. (November 2012). Changing consumer preferences from unorganized retailing towards organized retailing-a study in Jammu. *Journal of emerging knowledge on emerging markets volume 4*, 1-14, 15
30. Hassan Zulqarnain , Abaid Ullah and Zafar Mohsin Shahzad,"Factors that affect the choice of consumers in selecting the retail store for grocery shopping",the *International Journal of multi-disciplinary and current research*,Vol-3(NOV/DEC-2015) page-1167-1172
31. C.Kathirvel Babu and Dr. Rajan Babu,"Changing Consumer preferences from unorganized retailing towards organized retailing-A study in kanchipuram city",*International Journal of Advanced Scientific Research and Development (IJASRD)* ,Volume02 special Issues-02 version0110th &11th August 2015
32. Anila Panda (2015),"Customer Patronage towards Food and Grocery Retail- A case study", *Global Journal Management and Business studies*, Voume3, Number9, Page No:955-960
33. According to M Kalaiselvi and Dr. V Seham,"An empirical study on Customer Perception towards service quality in Organised Retail Outlets",*The International Journal of Business and Management*, vol3, issue1, January2015,page141-145
34. Bibhas Chandra and JK Pattanayak,"Shopping Proclivity of Hypermarkets: An Empirical Study, the *IUP Journal of Marketing Management*,VOL XI,No1,2012, page85-105
35. Venkatesh K.G,Great Lakes Institute Of Management, Chennai, "Retail Industry & Trends", *South Asian Journal of Multidisciplinary Studies (SAJMS)* ISSN:2349-7858 Volume 2 Issue
36. Anita Chaturvedi, Viveka Nand Singh, "Customers Perception and Shopping Motivation at Organized Retail Outlets", *International Journal of Science and Research (IJSR)*(2013), India Online ISSN: 2319-7064
37. Gupta Himanshu, Dubey Neetu, and Patani Pawan, "Effect of Organised retail on Unorganised retail in Indian retail market", *Research Journal of Management Sciences* ,Vol. 1(1), 7-13, August (2012)
38. Deepika Jhamb, Ravi Kiran,"Organized retail in India - Drivers facilitator and SWOT analysis", *Asian Journal Of Management Research* ,Volume 2 Issue 1, 2011264-273page
39. B.V.Sangvikar and Hemant J. Katole, "A study of consumer purchase behavior in organized retail outlets",*Journal of Business and Retail Management Research (JBRMR)* Vol 7 Issue 1 October 2012
40. P. Ravilochanan and B. Shyamala Devi, "Analysis of Customer Preference in Organized Retail Stores"

41. P. Lalitha Praveena, "A STUDY ON CONSUMER BUYING BEHAVIOUR FACTORS IN SHOPPING MALLS IN HYDERABAD CITY", *International Journal of Engineering and Management Sciences*, VOL.6 (4) 2015: 211 - 214
42. Namita Rajput (India), Subodh Kesharwani (India), Akanksha Khanna (India), "Understanding consumer behavior in an organized retail sector: Indian apparel industry", *Innovative Marketing*, Volume 8, Issue 2, 2012
43. <http://timesofindia.indiatimes.com/business/india-business/Study-finds-factors-that-have-changed-consumer-buying-behaviour-in-India/articleshow/29962568.cms>
44. <http://press.pwc.com/News-releases/indian-consumers-moving-towards-omnichannel-way-of-shopping/s/E8CF1216-004C-45D3-8A90-BCD230395FD0>
45. <http://retail.economictimes.indiatimes.com/news/industry/india-to-become-worlds-5th-largest-consumer-market-by-2030/49346305>
46. Customer Patronage towards Food and Grocery Retail- A Case Study Anjali Panda, *Global Journal of Management and Business Studies*. ISSN 2248-9878 Volume 3, Number 9 (2013), pp. 955-960
47. Ravilochanan and B. Shyamala Devi, "Analysis of Customer Preference in Organized Retail Stores", *International Journal of Trade, Economics and Finance*, Vol. 3, No. 3, June 2012
48. Taylor R. (2003), 'Top of mind: saving America's grocers', *Brandweek*, Vol. 44, No. 18, pp 22-3
49. Jason M. Carpenter, Marguerite Moore, (2006) "Consumer demographics, store attributes, and retail format choice in the US grocery market", *International Journal of Retail & Distribution Management*, Vol. 34 Iss: 6, pp. 434 - 452
50. Solgaard H.S., Hansen T. (2003), 'A hierarchical Bayes model of choice between supermarket formats', *Journal of Retailing and Consumer Services*, Vol. 10, pp 169-180.