



International Journal of Research in Social Sciences

(ISSN: 2249-2496)

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Title

**THE CHANGING BUYING BEHAVIOR OF CUSTOMERS
IN ORGANIZED RETAIL SECTOR OF PUNE CITY**

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ABSTRACT:

This paper aims to identify the changing buying behavior of customers in organized retail sector. In addition it also assesses the influence of cultural, social, & personal factors on buying behavior of customers. A total of 400 personal surveys were conducted in selected area of Pune City in 2011. Simple percentage and Kolmogorov-Smirnov one sample test analysis was conducted. The results of the study indicate that there is a huge change in buying behavior of customers in organized retail sector in terms of their purchase decisions making, information collection decisions, preference while making purchase decisions, money spending, and loyalty. Main cause of these changes are increase in literacy rate, household income, working women population, nuclear families, changes in life style, and young demographics of customers. Results also point out that there is a significant influence of factors on buying decisions of customers viz... culture, society, family, status in society, role in family, occupation, education, experience, economic status, life style, personality, age and life cycle stage, attitude, and motivation.

Keywords: Organized Retailing, Buying Behaviour, Customers Demographics, Pune.

INTRODUCTION:

This concept of organized retailing in India emerged in the 70's, when some shoppers like Bata, and Raymond established their stores and franchises for the business directly with the customers. In 80's Spencer's appeared in Chennai and Akbarally's appeared in Mumbai afterward spread into multi chain outlets and strongly established the concept of organized retailing in India. Because of Liberalization, privatization, and globalization (LPG) of Indian economy during 90's, this contemporary concept of retailing is generated by some retailer like shoppers Stop in 1991 and Pantaloon in 1997 but in the end of 20th century, Indian market was witness of huge changes in the organized retail industry in terms of their format. During that period many supermarkets, hypermarkets, chain stores, discount stores, and departmental stores came into existence and now in 2011 organized retailing is booming in India.

Indian retail sector is contributing 10% to country's GDP and also providing 8% employment, which is highest after agriculture. Even though, Indian retail sector is highly dominated by unorganized retails like local grocery shops, owner managed general stores, chemist and druggist stores, apparel stores, footwear stores, hand cart hawkers, local venders, kiosks etc. Still organized retail segments' sales grew 20% per annum which is much greater than total sales growth of retail sector i.e. 11%. And share of organized retail is also growing slowly. Food and grocery, clothing and footwear, non-institutional healthcare, furnishing appliances and services, jewelry and watches are main drivers to get the growth in the retail sector of India.

The growth in the Indian organized retail market is mainly due to the change in the consumer's behavior. This change has come in the consumer due to increased income, changing lifestyle, patterns of demography which are favorable, western influences, desire for luxury, and better quality. Increase in literacy rate and working women population, better economic situation of family, entry of new big players in this retail sector, increased customer services-orientation, low cost labor & raw materials and ample scope for FDI are other main factors responsible for rapid growth of retail trade industry in India.

Indian organized retail sector is facing a lot of challenges which are stopping Indian retail industry from reaching its full potential. The behavior pattern of the Indian consumer has undergone a major change. Consumer now wants to eat, shop, and get entertained under the same roof. All these have lead the Indian organized retail sector to give more in order to satisfy the Indian customers. The biggest challenge, Indian organized retail sector facing, is the lack of retail space. There are 12 million retail outlets in India, surviving in size less than 500 Sq. Ft.

With real estate prices escalating due to increase in demand from the Indian organized retail sector, it is posing a challenge to its growth. Indian retailers have to shell out more for retail space. It is affecting overall profitability in retail. Trained manpower shortage is also a challenge that organized retail sector is facing in India. The Indian retailers have difficulty in finding trained person and also have to pay more in order to retain them. The Indian government has allowed 51% foreign direct investment (FDI) in the Indian retail sector to one brand shops only. This has made the entry of global retail giants to organized retail sector in India difficult.

The scope of the Indian retail market has been seen by many retail giants therefore many new players are entering in the Indian retail industry. The global retail giants like Tesco, Wal-Mart, and Metro AG are entering in organized retail sector of India indirectly through franchisee agreement and “cash and carry” wholesale trading. Many Indian companies are also entering in Indian organized retail sector like Reliance Industries Limited, Bharti Telecoms, Pantaloons Retail India Ltd., Shoppers Stop, Bata India Ltd., and Music World Entertainment Limited. The scope for growth in the Indian retail market is seen mainly in the following cities of India: Mumbai, Delhi, Pune, Ahmedabad, Bangalore, Hyderabad, Kolkata, and Chennai. Before stating the objectives of the study, a brief literature has been covered for the review.

REVIEW OF LITERATURE:

Behavioral measures include repeat purchase behavior (Brown, 1952), probability of purchase (Farley, 1964), purchase frequency (Brody and Cunningham, 1968). Enis and Paul (1970) indicated that loyalty is symbol of poor shoppers, But McGoldrick *et al.* (1997) found in their study income and weekly expenditures of loyal customers are significantly higher. Popai/Du Pont (1977) studied out that mostly consumer’s purchase decisions are taken in stores due to retail forces, manufacturer forces, and word of mouth forces etc. Goswami and Mishra (2007) found that customer loyalty and satisfaction is positively related to location, cleanliness, quality, offers, helpful, trustworthy salespeople, home shopping etc and negatively related to travel inconvenience.

Mayer (1989) suggested that store image has been one of the main topics in retailing. Pan and Zinkhan (2006) in their study “Determinants of retail patronage: a metaanalytical perspective” claimed that store image and attributes strongly affects the store visit frequency. Kelly *et al.* (1993) noticed that a service encounter failure is the main cause to loose customers in retail outlets. Russo and France (1994) studied the attitude of the choice process for commonly purchased non-durables by tracking eye fixations in a laboratory simulation of super market shelves. Their finding indicated that the choice process is constructed to adapt to the immediate purchase environment.

Consumers choose product and service on the basis of a combination of product attributes meeting their needs on the dimensions of value, cost and satisfaction in the best way (Kotler, 1997). Strugnell (1997) focused on Irish consumers as to why they are becoming more accustomed to ethnic cuisine although traditional meals are popular. It was found that consumption of these products is higher in Ireland than in the UK main land. The products are often purchased as a convenient alternative or a weekly treat. Customer behavior is affected by customer satisfaction and switchy barrier. (Gerpott *et al.*, 2001)

Maison *et al.* (2001) pointed out in the mid of 20th century, consumer choose the product and service consciously and rationally. Broadbride and Calderwood (2002) studied the fact that to survive in the increased competitions from organized retailers, local shops have to focus on needs and wants of local customer with the commitment and willingness to cater them. Rodriguez *et al.* (2002) explained about Argentinean consumers' behavior that they are less likely to buy fresh fruit and vegetables, red meat and bread at a super market. They would rather buy these things from shop offering personal attention and services for those products. Indian shoppers seek emotional value than on the functional value and are affected primarily by the type of store, the frequency of buying and to some extent, by the socio-economic classification. The retailers need to experiment with a format that attracts both types of shopper reported by Sinha (2003).

Knox and Walker (2003) found that there is a significant relationship between involvement and brand loyalty in grocery markets. Sinha and Banerjee (2004) studied store choice behavior and carried out that proximity to residence and comfort level are major factors to visit outlets. Hyllegard *et al.* (2005) analyzed Spanish consumer's perceptions of US apparel specialty retailer's product and services and find out that perception differs from person to person with regard to quality of product and service and their assortment. Sukalakamala, Boyce (2005) investigated customer's perception, acceptance, expectations, and the importance of knowing consumer perception and observed that demand estimation is essential for success. Yuping (2007) examined long term impact on loyalty programs on consumer purchase behavior and loyalty. Study resulted loyalty programs did not tempt consumers to change their purchase behavior. Tarun and Chopra (2007) analyzed that Indian retailers understand the culture, taste and preference of Indian consumer better and Indian consumer is also known to be extremely

value-conscious. Indian consumers are price sensitive and because of that retailers work with them on low profit margin, argued by Vijayraghavan (2007).

Fraj and Martinez (2007) focused on environment and natural attitudes predictor of ecological behavior of consumers and showed that environmental attitudes have an important influence on ecological behavior. In a study of impact of demographic variables on consumer preference for the cosmetic products Parmar and Gupta (2007) found that age, occupation, family income have significant influence on the selection of products. Further, it was also found that brand loyalty does not have a significant influence on the buying behavior of consumers when brand of their choice is not available. Indian customers have become more sensitive to quality, customer service and status. They are basically looking for an experience which is more cognitive than physical, suggested by Pathak and Tripathi (2009). Harish and Suchitra (2010) explained that sales promotion entice consumer buying behavior in organized retailing.

Objectives:

- To study various demographic & geographic variables of customers of organized retailers.
- To study the changing buying behavior of customers of organized retailers.
- To know the preference of customers while purchase making decisions.
- To analyze the influence of factors (Cultural, Social, & Personal) affecting buying behavior.

RESEARCH METHODOLOGY:

The study was based on both exploratory and descriptive research, while exploratory research helped in developing the hypotheses through the analysis of secondary data, descriptive research was used in order to study the changing buying behavior of customers in organized retail sector. Both primary and secondary data were used in compiling this whole study, secondary data played a vital role to review of literature, formulate hypothesis and questionnaire. It was accumulated from books, journals, magazines, websites and other published sources available. To accumulate the primary data, utilizing the information from the secondary data, a

questionnaire was prepared to complete this study. This questionnaire was tested by conducting a pilot study of a few customers selected on random basis. Utilizing the insight from pilot study, questionnaire was modified for the final study. This primary data was accumulated from customers of two organized retailers named as Big Bazaar and D'Mart. Survey method was employed to carry out this study through printed questionnaires by a personal interview technique. This study was confined only with the Pune district of Maharashtra State (India). Simple percentage method has been used to analyze the demographic and geographic variables, responses regarding changing buying behavior and preferences of customers while making purchase decisions. Kolmogorov-Smirnov one sample test has been applied to test the hypothesis. One way tabulation has been utilized to represent the demographic and geographic variables, responses regarding changing buying behavior and cross tabulation to present the preferences of customers while making purchase decisions.

The questionnaires were distributed simultaneously among 400 respondents during August-September 2011, in which 200 questionnaire were filled by Big Bazaar's customers and rest of 200 by customers of D'Mart. Survey was done in all seven days but in Big Bazaar, we specially surveyed on Wednesday as well as in other days also due to special schemes and discounts provided by Big Bazaar on this day of the week. This day is declared as a SABSE SASTA DIN (Lowest pricing day) by Big Bazaar. Customers of organized retailers were selected on random basis from their customers when they visited stores on week days. For the purpose of this survey, Random Sampling of Probability Sampling Technique has been employed as it gives every unit of the population a known and non-zero probability of being selected.

Hypothesis:

- There is no significant influence of factors (Cultural, Social, & Personal) affecting buying behavior.

RESULTS & DISCUSSION:

The whole study is divided into four main headings according to objectives of the study.

1) Demographic & Geographic Variables

To study the demographic and geographic variables of customers of organized retailers, responses have been taken on nominal and ordinal scales. Table 1.1 delineates various demographic & geographic variables included for this study.

Table 1.1 : Descriptive Statistics of Demographic & Geographic Variables of Customers in Organized Retail Sector

Sr. No.	Variable	Sub-Variable	Frequency	Percentage (%)
1)	Gender	Male	238	59.50
		Female	162	40.50
2)	Age (Years)	< 15	16	04.00
		16-30	159	39.75
		31-45	104	26.00
		46-60	90	22.50
		> 60	31	07.75
3)	Marital Status	Single	96	24.00
		Married	304	76.00
4)	Educational Status	Illiterate	28	07.00
		Below 10th	31	07.75
		10th to 12th	53	13.25
		Graduation	132	33.00
		Post Graduation	156	39.00
5)	Working Nature	Yes	287	71.75
		No	113	28.25
6)	Occupation Status	Student	49	12.25
		Salaried	175	43.75

		Own Business	112	28.00
		House Wife	43	10.75
		Retired	21	05.25
7)	Household Income (Yearly) (₹)	< 1 Lakh	53	13.25
		1 - 2 Lakhs	98	24.50
		2 - 5 Lakhs	183	45.75
		> 5 Lakhs	66	16.50
8)	Nature of Family	Nuclear	313	78.25
		Joint	87	21.75
9)	Family Size	2 -3 Members	142	35.50
		4-5 Members	129	32.25
		6-7 Members	85	21.25
		> 7 Members	44	11.00
10)	Residing Area	Urban	266	66.50
		Semi Urban	104	26.00
		Rural	30	07.50

2) Behavioural Characteristics (Changing Buying Behaviour)

To find out the behavioral characteristics of customers, responses have been received on nominal and ordinal scales. Table 2.1 and table 2.2 delineate the different behavioural characteristics of customers in organized retail sector.

Table 2.1 : Descriptive Statistics of Behavioral Characteristics of Customers

Sr. No.	Characteristics	Sub-Characteristics	Frequency	Percentage (%)
1)	Purchase Decision Making of the Family	Self	239	59.75
		Others	161	40.25

2)	Information Collection Decision	Yes	288	72.00
		No	112	28.00
3)	Purchasing done by	Self	286	71.50
		Others	114	28.50
4)	Time Period of visiting outlet	First Time	20	05.00
		Last 6 months	49	12.25
		Last one year	59	14.75
		Last two year	64	16.00
		> Two year	208	52.00
5)	Frequency to visit outlet (Monthly)	1 Time	61	15.25
		2 Times	107	26.75
		3 Times	25	06.25
		4 Times	68	17.00
		> 4 times	139	34.75
6)	Day preference to visit outlet	Monday-Tuesday	6	01.50
		Wednesday	69	17.25
		Thursday-Friday	11	02.75
		Saturday-Sunday	281	70.25
		Any Day	33	08.25
7)	Time Preference to visit outlet	Morning	12	03.00
		Afternoon	23	05.75
		Evening	285	71.25
		Any Time	80	20.00
8)	Money Spend (Monthly)	< Rs. 1000	55	13.75
		Rs. 1000-2000	97	24.25
		Rs. 2001-5000	145	36.25
		> Rs. 5000	103	25.75

Table 2.2 : Descriptive Statistics of other Behavioral Characteristics of Customers

Sr. No.	Characteristics	Sub-Characteristics	Frequency	Percentage (%)
1)	Sources of Influencing Buying Decision	Self	139	34.75
		Family Members	289	72.25
		Neighbors/Friends/Relatives	235	58.75
		Advertising	132	33.00
		Others	59	14.75
2)	Sources of Information Collection	Advertising	218	54.50
		Family Members	201	50.25
		Neighbors/Friends/Relatives	192	48.00
		Others	67	16.75
3)	Types of Products Purchased	Food and Grocery	130	32.50
		Apparel	122	30.50
		Consumer Durables	37	09.25
		Others	81	20.25
		All	218	54.50
4)	Reasons to visit outlet	Proximity to home/office	318	79.50
		Variety of products	373	93.25
		Reasonable prices	142	35.50
		Discount & special schemes	310	77.50
		Good customer services	194	48.50
		Good & spacious ambience	143	35.75
		Behavior of employees	169	42.25
		Billing through plastic money	207	51.75

5)	Customers visiting more than one retailer	Yes	244	61.00
		No	156	39.00
6)	Reasons to visit other retailers	Proximity to home/office	161	65.98
		Variety of products	178	72.95
		Reasonable prices	73	29.92
		Discount & special schemes	129	52.87
		Good customer services	81	33.20
		Good & spacious ambience	61	25.00
		Behavior of employees	109	44.67
		Billing through plastic money	117	47.95

3) Preference of Customers

To know the preference, customers were advised to rate their preference from 1 to 5. Table 3.1 delineates customers while making purchase decisions.

Preference	Brand		Quality		Price		Discount/Schemes		Others	
	No.	%	No.	%	No.	%	No.	%	No.	%
1 st	99	24.75	165	41.25	68	17.00	62	15.50	06	01.50
2 nd	114	28.50	90	22.50	105	26.25	73	18.25	18	04.50
3 rd	85	21.25	67	16.75	127	31.75	89	22.25	32	08.00
4 th	62	15.50	41	10.25	51	12.75	90	22.50	156	39.00
5 th	40	10.00	37	9.25	49	12.25	86	21.50	188	47.00
Total	400	100	400	100	400	100	400	100	400	100

4) Influences of Factor Affecting Buying Behaviour

HYPOTHESIS TESTING

To analyze the influences of factors affecting buying behavior, some relevant factors were asked to rate on ordinal (influence) scale with content highly influenced, influenced, partially influenced and not influenced. To find out the degree of influence between a set of value observed and values specified by the null hypothesis, Kolmogorov-Smirnov One Sample test has been applied. Table 4.1 delineates calculated Kolmogorov-Smirnov D Value for each factor. The critical value of D at an alpha of 0.05 is 0.068. As the calculated D exceeds the critical value of 0.068, the null hypothesis that there is no significant influence of factors affecting buying behavior is rejected with all the factors except only two perception and beliefs.

Sr. No.	Factors influencing buying decisions	D Value
1	Culture	0.100
2	Society	0.240
3	Family	0.200
4	Status in society	0.220
5	Role in family	0.180
6	Occupation	0.190
7	Education	0.140
8	Experience	0.160
9	Economic Status	0.190
10	Life Style	0.150
11	Personality	0.110
12	Age and Life cycle stage	0.210
13	Attitude	0.120

14	Motivation	0.170
15	Perception	0.063
16	Beliefs	0.045

CONCLUSION:

For a normal person, who see a retail store thinks that retail stores are building having products only but actually these retailers are providing and playing a very important role in economic development of the country which is not feasible for a normal person. This study delineates that there is a huge change in buying behavior of customers in organized retail sector in terms of their purchase decisions making, information collection decisions, preference while making purchase decisions, money spending, and loyalty. These changes are due to increase in literacy rate, household income, working women population, nuclear families, changes in life style, and young demographics of Indian consumers. Results also point out that there is a significant influence of factors on buying decisions of customers viz... culture, society, family, status in society, role in family, occupation, education, experience, economic status, life style, personality, age and life cycle stage, attitude, and motivation. Today, retailing is much more than mere merchandising. As the Indian consumers evolve, they expect much more each time they step into a store. While insisting on value for money and cost effectiveness, today consumers want a better shopping experience, recreation, friendly interactions and a wide choice of products and services. Customers also want to eat, shop, and get entertained under same roof. Consumer expectations are very high from the organized retail stores. Such expectations may not be fulfilled by conventional stores so organized retailers have to fulfill all these expectations in order to flourish, thrive, and germinate by laps & bounce in the Indian market.

IMPLICATIONS AND LIMITATIONS OF THE STUDY:

This study furnishes information about- various demographic and geographic variables of customers, changing buying behavior, factors influencing buying behavior, customer preference

and problems of customers. This study helps the responsible management of organized retailers to formulate more effective strategies to attract new customers and to increase the satisfaction level of existing customers. This study was limited to few customers selected on random basis of organized retailers named as: Big Bazaar and D'Mart. Due to short of time and resources study also was confined to selected regions of Pune City.

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