

A Study of Customer Preferences for Grocery Purchase from Organized Retail Store / Outlets with Respect To Their Income in Bhopal

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ABSTRACT

By 2021, India will have about 900 million people of ‘emerging middle and middle class’ segment, defiantly an opportunity / factor for retail sector growth. Until a decade back the need for daily grocery was fulfilled by local kirana store (mom & pop store) or hyper-local market/supermarket. Currently, most of the organized grocery stores are located in Metro and Tier-I cities, but with increasing incomes and urbanization, they are slowly expanding to TierII and Tire III cities as well. Increased spending of the customers for household products as well as for lifestyle products is because of increase income of the consumers. Customers in most of the cities prefer to purchase grocery form a store have multiple product range and wider choice of products, convenience of purchase, picking the products from the shelf’s, shopping under one roof, and many other parameters. Preferences of the customer are changing; they go for the best available option in the market. The parameters customers which affect customers purchasing grocery from the organized sector required to be assessed and how it is being related with their income, does it affect significantly or not.The broad objective of the study is to understand consumer preferences for the purchase of grocery from organized stores and to find out the factors for consumers preferences from organized retail stores.

Key Words: -Grocery, Organized Outlets, Customers preferences, Customer Income.

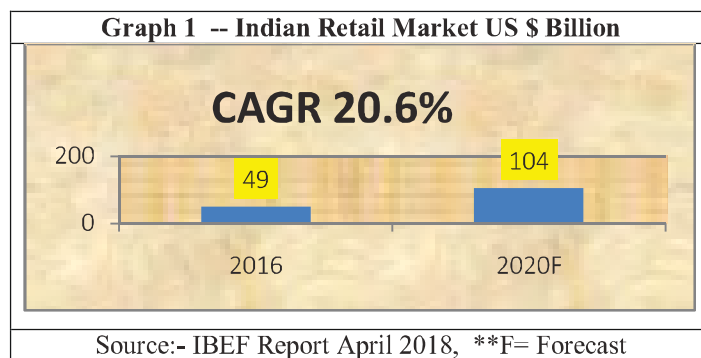
I INTRODUCTION

The need for organized grocery has emerged because of change in working conditions over the last decade with both partners working for long hours. Also, with urbanization and soaring land prices, it has become difficult to find large amount of land within cities like Mumbai, Delhi to open large stores. Hence, the new hyper-local markets are being opened in outer areas resulting in the increased distances that one has to travel to get to hyper-local store. This coupled with long billing queues leave little time for people to shop on stores. The focus here is on major aspects like the attractiveness of this industry, opportunities

which can help organized players for better customer centric facilities or services to attract more customers in their organized retail outlets.

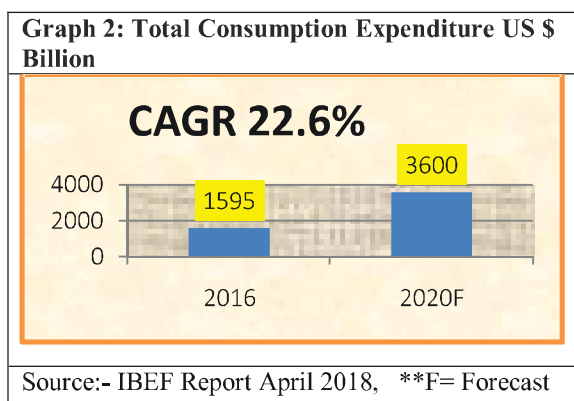
(a) FMCG Sector Trends in India (present and projected

(i) Favorable demographics and rise in income level to boost FMCG market. FMCG market in India is expected to grow at a CAGR of 20.6 per cent and is expected to reach US\$ 103.7 billion by 2020 from US\$ 49 billion in 2016(Puri & Taneja, 2018).



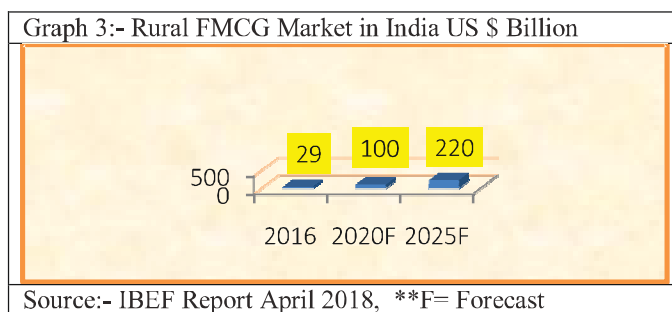
(ii) Total consumption expenditure is set to increase at a CAGR of 22.57 per cent from 2016-2021. Total consumption expenditure

is expected to reach nearly US\$ 3600 billion by 2020 from US\$ 1,595 billion in 2016(Puri & Taneja, 2018).



(iii) **Rise in rural consumption** to drive the FMCG market. The rural FMCG market in India is expected to grow to US\$ 220 billion

by 2025 from US\$ 29.4 billion in 2016(Puri & Taneja, 2018).



Scenario started changing rapidly after the liberalization phase in 1991, sectors like IT, Telecom and better infrastructure became instrumental in the growth of organized retail sector. Emergence of new retail formats, outlets with large carpet area, better facilities, computerized billing, increased product range, new products range. Commencement of the Malls first in Metro cities and then in B & C class towns further changed the retail scenario. Now the new concept emerged was the Mega stores having the grocery, lifestyle, toys, kitchen appliances, perishable goods, vegetables, apparels and consumer durables etc. under one roof.

The fast-moving consumer goods (FMCG) sector is an important contributor to India’s GDP growth. The sector includes food & dairy products, packaged food products, household products, drinks and others. FMCG is the fourth largest sector in Indian economy and provides employment to around 3 million people accounting for approximately 5% of the total factory employment in India. The sector is characterized by strong presence of leading multinational companies, competition between organized and unorganized players, well established distribution network, and low operational cost. Growth in the country’s FMCG sector is being fuelled by improving scenario in both demand as well as supply side. Major growing affluence and appetite for consumption of the Indian consumer, growing youth population, rise in per capita expenditure, and increasing brand consciousness. On the other hand, easier import of

materials and technology, reduced barriers to entry of foreign players, and new product development, rapid real estate infrastructure development and improvement in supply chain efficiency are the major supply side drivers for the sector.

II LITERATURE REVIEW

The retail industry is expected to grow to US \$1.6 trillion by 2026, registering a CAGR of about 10 percent. However, modern trade is expected to grow at a rate of 20 percent per annum and traditional trade is expected to grow at a rate of 10 percent per annum. Total market size of Indian retail sector was around US \$641 billion in 2016, which registered a compound annual growth rate (CAGR) of around 7.5 percent since 2000(Puri & Taneja, 2018). Of the overall retail industry, food and grocery accounts for the largest share in revenue in India. India is the world’s second-largest producer of food. Food and grocery retail in India exceed US \$294 billion representing 16 percent of India’s GDP. By 2020, food and grocery segment is estimated to constitute 66 percent of the total revenue in the Indian retail sector, followed by the apparel segment (Puri & Taneja, 2018). Food & Beverage (F&B) segment accounts for over 60 percent of customer spend and are growing at the rate of about 30 percent per annum. In F&B, penetration of organized retail is only 3 percent of the total market. Indian customers visit both traditional (kirana) stores and modern

stores in the ratio of 5:1 times per week. The number of modern retail stores has grown more than four times since 2006 and is currently estimated to be around 50,000 in the country and expected to reach 100,000 by 2020. Modern retail is seeing a fast growth in Tier-II and Tier-III cities but the challenges for organized retail players include brand building, pricing, logistics, trained workforce, hygiene concerns, rental costs, etc. Modern trade is now being used by many food processing companies to introduce new products, build brands, improve customer awareness, etc. This could be followed by volume ramp up from the general trade channels, which shows the companies' belief and vision in this channel for their growth (Puri & Taneja, 2018). The food and grocery segment enjoys the larger chunk of the market pie and is expected to grow consistently over the next few years, owing to its product catalogue that caters to every household requirement. Improving living standards, a strong desire for a healthy lifestyle and a rising affluent middle class population are influencing the overall market, in terms of products consumed (Jindal, 2017). Customers, in India, are now indulging in food and grocery shopping in a more enthusiastic and involved manner than ever before. A large section of customers have adopted organized food and grocery retail outlets as their preferred destination for grocery shopping. They primarily desire that their time and money should not be wasted but optimized while shopping (Prasad & Reddy, 2007). Rise of organic foods and health and wellness segment: To keep up with the changing lifestyle of the average Indian consumer, companies are pushing them more to satisfy the needs of their consumers, which open a whole lot of opportunities for product and market innovation (Puri & Taneja, 2018). For any retailer to succeed in this space will require consistent investment and growth for a 5-10 year time frame (Sen, 2017). The study further reveals that the major reason for purchasing groceries online is saving of time and effort, on average customers for this model are satisfied with the quality of the products received by them, also the sellers are providing customers with option of replacement. The study also depicts the expectation of a customer while buying groceries online and in physical market is totally different (Budhiraja & Mittal, 2016) Mobile technology should be considered as one of the most attractive ones in the process of developing innovations. Consequently, process of buying is being enhanced by retailers who introduce, for instance, smart phones and mobile applications as shopping tools (Knežević, Delić, & Kukić, 2015) The study reveals that, some material changes have been observed and reported by the respondents in the areas like store decoration, attractive and convenient packaging, packaged products, availability of branded products, more welcoming and attentive dealing with customers, better in store display and comfortable sitting arrangements & spatial comfort to move around. *Sharma and Kumar (2012)*.

III PROPOSED METHODOLOGY/ PLAN OF WORK DURING THE TENURE OF THE RESEARCH WORK

Sample size mentioned below would be covered for the filling a questioner, which is going to cover research variables related customers preferences for the organized retail outlets. This questioner would be filled by the consumers visiting the organized retail by survey method in Bhopal.

- (a) **Type of Design -- Descriptive**– Available research papers, studies have discussed in the area of effects of retail sales promotion on buying behavior of consumer, consumer preferences, promotional mix and its effects, private brands, trends of retail formats in India, quality measurement and consumer satisfaction. These studies reveal that consumer preferences are changing with change technology, to choose from the wide range of products,
- (b) **Population**– All Indians going to organized retail shop in Bhopal Division.
- (c) **Method of collecting the data** – Survey Approach Primary data is collected through survey method. All the respondents would be asked to fill in the questionnaire by themselves.

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

- (i) **Data Type**
 - I. Primary
 - II. Secondary

- (ii) **Sampling Method** – Non Probability
- (iii) **Sample Size** – 175
- (iv) **Sample Extent**– Bhopal
- (v) **Sampling Unit**– Individual respondent both male & female visiting organized retail at the time of the study.
- (vi) **Sampling Elements** – Individual those make purchases of grocery from the organized retail.

IV FORMULATION OF HYPOTHESIS

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

- (a) **Hypothesis**
 - (i) H_0 Income Level does not have significant effect on the factors related to store
 - (ii) H_0 Income Level does not significant effect on the factors related to Product and Promotion
 - (iii) H_0 Income Level does not significant effect on the factors related to Staff and policies
 - (iv) H_0 Income Level does not significant effect on the factors related to sector preferences

V HYPOTHESIS TESTING BEING DONE WITH THE HELP OF ANOVA

(a) ANOVA for store related factors with Monthly Income of Customers

One-Way ANOVA is done in order to know whether the Income-group, has significant impact on the customer's purchase of monthly grocery items from the outlets. For the purpose, the respondents studied have been segregated into five categories; a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e)

More than Rs.100001, these income-groups are denoted respectively as 0, 1, 2, 3, 4 and 5 for analysis purpose in SPSS. Preference for outlet related factors is the dependent variable in analysis, it is denoted as FConvLocation, FAccessibility, FAmbianceFHygiene, FDesignLayOut., FEasyMovement, FParking, FNerbyEntertainment. The relevant portion of SPSS output sheet is presented below to infer whether there is any significant effect of income-group on the preference of outlet related factors for the purchase of monthly Grocery items from the retails outlets or stores.

S.No	ANOVA						
			Sum of Squares	df	Mean Square	F	Sig.
1	Location	Between Groups	3.366	2	1.683	.862	.424
2	Accessibility	Between Groups	3.752	2	1.876	1.716	.183
3	Hygiene	Between Groups	.167	2	.083	.229	.796
4	Movement	Between Groups	2.060	2	1.030	1.252	.289
5	NearByEntertainment	Between Groups	16.213	2	8.106	5.228	.006

Hypothesis on Income Level for Factors related to store

H₀: Income Level does not have significant effect on the factors related to store

H₁: Income level does influence consumer's preference towards purchase preferences for monthly grocery from any retail outlet / store. The factors are FNerbyEntertainment p = .006, other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) More than Rs.100001, the exact significant level (p value) of ANOVA is exhibited in 6th Col. (Sig.) of Table 1. The level of significance set by us is 5%, i.e. K = 0.05 (on the basis of existing researches of similar type). The table reveals that 'p' values are less than the 'K' value. In fact, since p = .006, is less than K = 0.05, the null hypothesis is not accepted and the alternative hypothesis is accepted and established. That means income level significantly impacts the consumer's preference towards purchase preferences for monthly grocery on the factors like 1. Availability of nearby entertainment places.

H₀: Income level does not influence consumer's preference towards purchase preferences for monthly grocery from any retail outlet / store. The factors are FConvLocation p = .424, FAccessibility p = .183, FHygiene p = .769 and FEasyMovement p = .289, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) More than Rs.100001. The exact significant level (p value) of ANOVA is exhibited in 6th Col. (Sig.) of Table 1. The level of significance set by us is 5%, i.e., K = 0.05 (on the basis of existing researches of similar type). The table reveals that 'p' values are greater than the 'K' value. In fact, since p = 0.424, p = .183, p = .769, p = .289, all are greater than K = 0.05, the null hypothesis is accepted and established. That means, income level does not have significant impacts the consumer's preference towards purchase preferences for monthly grocery on the factors 1. Convenient Location of the Store. 2. Accessibility of the Store. 3. Hygiene inside the Store. 4. Space for easy Movement.

Factor's FAmbiance , FDesignLayOut, FParking with Income group for purchase of grocery are showing the significance as 0, hence the factors related to ambience, design and layout, and parking are not considered for analyses purpose.

(b) ANOVA for store facilities inside the store related factors with Income Group

One-Way ANOVA is done in order to know whether the Income-group, has significant impact on the customer's purchase of monthly grocery items from the outlets. For the purpose, the respondents studied have been segregated into five categories; a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e)

More than Rs.100001, these income-groups are denoted respectively as 0, 1, 2, 3, 4 and 5 for analysis purpose in SPSS. Preference for facilities in retail outlet related factors is the dependent variable in analysis, are denoted as FHomeDelivery, FOperatingHour, FProductsPicking,FBillingCounter,FProdctToCustVehicle, FProdctPromtionDisplySignages, FCartsBagsAvalabilty, FCreditDbtCard,FCrdtFclityforLimtdTim,FLoyaltyProgram. The relevant portion of SPSS output sheet is presented below to infer whether there is any significant effect of age-group on the preference of Outlet related factors for the purchase of monthly Grocery items from the retails outlets or stores.

ANOVA							
S.No			Sum of Squares	df	Mean Square	F	Sig.
1	HomeDelivery	Between Groups	2.074	2	1.037	.905	.407
2	OperatingHour	Between Groups	.416	2	.208	.258	.773
3	BillingCounter	Between Groups	5.036	2	2.518	2.251	.108
4	ProdctPromtionDisplySignages	Between Groups	19.525	2	9.762	7.242	.001
5	CartsBagsAvalabilty	Between Groups	.629	2	.315	.264	.768
6	CreditDebitCard	Between Groups	9.113	2	4.556	3.816	.024
7	CrdtFclityforLimtdTim	Between Groups	1.410	2	.705	.468	.627
8	LoyaltyProgram	Between Groups	8.111	2	4.055	4.128	.018

Hypothesis on Income Level for Factors related to store facilities

H₀: Income Level does not significant effect on the factors related to store

H:Income level does influence consumer's preference towards purchase preferences for monthly grocery from any retail outlet / store. The factors are FHomeDelivery p = .002, FOperatingHour p = .010, FProdctPromtionDisplySignages p = .001, FCartsBagsAvalabilty p = .009, and FCreditDbtCard p = .011, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) More than Rs.100001.The exact significant level (p value) of ANOVA is exhibited in 6th Col. (Sig.) of Table 2.

The level of significance set by us is 5%, i.e., K = 0.05 (on the basis of existing researches of similar type). The table reveals that 'p' values are less than the 'K' value. In fact, since p = 0.002, p = .010, p = .001, p = .009 and p = .011, all are less than K = 0.05, the null hypothesis is not accepted and the alternative hypothesis is accepted and established. That means income level does significantly impact the consumer's preference towards purchase preferences for monthly grocery of factors like 1. Ease of picking of the products. 2. Provision to carry purchased products / items to the customer's vehicles. 3. Display boards, signage for costumers convenience. 4. Availability of credit and debit card swipe machines. 5. Customer loyalty programs.

H₀: Income level does not influence consumer's preference towards purchase preferences for monthly grocery from any retail outlet / store. The factors are, FHomeDelivery $p = .407$, FOperatingHour $p = .773$, FBillingCounter $p = .108$, FCartsBagsAvalabilty $p = .786$, FCrdtFclityforLimtdTim $p = .627$, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000 e) More than Rs.100001. The exact significant level (p value) of ANOVA is exhibited in 6th Col. (Sig.) of Table 2. The level of significance set by us is 5%, i.e., $K = 0.05$ (on the basis of existing researches of similar type). The table reveals that 'p' values are greater than the 'K' value. In fact, since $p = 0.407$, $p = .773$, $p = .108$, $p = .786$, $p = 627$, all are greater than $K = 0.05$, the null hypothesis is accepted and established. That means income level does not significantly impacts the consumer's preference towards purchase preferences for monthly grocery the factors are 1. Facility of home delivery. 2. Convenient Operating Hours. 3. Billing counters (Number) or ease of Billing. 4. Availability of carts, bags to carry products / items. 5. Facility of limited time credit.

Factor's FProductsPicking, FProdcToCustVehicle, with Income group for purchase of grocery are showing the significance as 0, hence the factors related to products picking from the shelf, and carrying purchased products to the customers vehicle are not considered for analyses purpose.

(c) ANOVA for store product and promotion related factors with Income Group

One-Way ANOVA is done in order to know whether the Income-group, has significant impact on the customer's purchase of monthly grocery items from the outlets. For the purpose, the respondents studied have been segregated into five categories; a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) More than Rs.100001, these income-groups are denoted respectively as 0, 1, 2, 3, 4 and 5 for analysis purpose in SPSS. Preference for facilities in retail outlet related factors is the dependent variable in analysis, are denoted as FWelKnonBrands, FWiderChoice, FMultipleProdRangs, FPrdAvalbltyLoose, FGoodQuality, FProperProdcInventory, FBelowMRP, FMthlyWklyPrice, and FPrivateLables the relevant portion of SPSS output sheet is presented below to infer whether there is any significant effect of Income-group on the preference of outlet related factors for the purchase of monthly grocery items from the retails outlets or stores.

ANOVA							
S.No			Sum of Squares	df	Mean Square	F	Sig.
1	WiderChoice	Between Groups	6.439	2	3.220	4.202	.017
2	MultipleProdRangs	Between Groups	7.942	2	3.971	3.301	.039
3	LooseProducts	Between Groups	28.215	2	14.108	7.174	.001
4	GoodQuality	Between Groups	.164	2	.082	.197	.821
5	ProperProdcInventory	Between Groups	1.644	2	.822	1.833	.163
6	MthlyWklyPrice	Between Groups	16.762	2	8.381	5.713	.004
7	PrivateLables	Between Groups	8.531	2	4.266	2.692	.071

Hypothesis on Income Level for Factors Product and Promotion

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

H: Income level does influence consumer's preference towards purchase preferences for monthly grocery from any retail outlet / store. The factors

are WiderChoice $p = .017$, FMultipleProdRangs $p = .039$, FPrdAvalbltyLoose $p = .001$, and FMthlyWklyPrice $p = .004$, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e)

More than Rs.100001. The exact significant level (p value) of ANOVA is exhibited in 6th Col. (Sig.) of Table 3. The level of significance set by us is 5%, i.e., $K = 0.05$ (on the basis of existing researches of similar type). The table reveals that 'p' values are less than the 'K' value. In fact, $p = .017$, $p = .039$ and $p = .001$, and $p = .004$, all are less than $K = 0.05$, the null hypothesis is not accepted and the alternative hypothesis is accepted and established. That means, income level have significantly impacts the consumer's preference towards purchase preferences for monthly grocery the factors are 1. Choice of wider range of grocery products. 2. Choice of multiple products (grocer and non-grocery) range. 3. Provision of loose grocery in the retail outlets / stores. 4. Offers for the customer like weekly / monthly low price day.

H_0 : Income level does not influence consumer's preference towards purchase preferences for monthly grocery from any retail outlet / store. The factors are $F_{GoodQuality} = .821$, $F_{ProperProductInventory} p = .163$, $F_{PrivateLabels} = .071$, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) More Than Rs.100001. The exact significant level (p value) of ANOVA is exhibited in 6th Col. (Sig.) of Table 3. The level of significance set by us is 5%, i.e. $K = 0.05$ (on the basis of existing researches of similar type). The table reveals that 'p' values are greater than the 'K' value. In fact, since $p = 0.821$, $p = .163$, $p = .071$, all are greater than $K = 0.05$, the null hypothesis is accepted and established. That means, income level does not have significantly impacts the consumers' preference towards purchase preferences

for monthly grocery on the following factors 1. Availability of the good quality products. 2. Availability of sufficient inventory of products / items. 3 Store or Outlet owned Private Brands availability on reasonable price.

Factor's $F_{WellKnownBrands}$, $F_{BelowMRP}$, with Income level for purchase of grocery are showing the significance as 0, hence the factors related to availability of well known brands and products pricing below the MRP are not considered for analyses purpose.

(d) ANOVA for store staff, sales person and store policies related factors with Income Group

One-Way ANOVA is done in order to know whether the Income-group has significant impact on the customer's purchase of monthly grocery items from the outlets. For the purpose, the respondents studied have been segregated into four categories; a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) More than Rs.100001, these income-groups are denoted respectively as 0, 1, 2, 3, 4 and 5 for analysis purpose in SPSS. Preference for outlet related factors is the dependent variable in analysis, it is denoted as $R_{spondQuery}$, $P_{rdctKnlodgSlisPrson}$, $F_{rndlySlasPrson}$, $H_{lpCartbySalsPrson}$, $P_{olitDescentBehv}$, $S_{taffComplntHndling}$, $E_{asyReturn}$, $R_{edmptnGiftBouchr}$, $D_{findComplntPolicy}$, $E_{mergencyProvisions}$, The relevant portion of SPSS output sheet is presented below to infer whether there is any significant effect of income-group on the preference of outlet related factors for the purchase of monthly grocery items from the retails outlets or stores.

ANOVA							
S. No.			Sum of Squares	df	Mean Square	F	Sig.
1	$R_{spondQuery}$	Between Groups	17.008	2	8.504	5.907	.003
2	$F_{rndlySlasPrson}$	Between Groups	10.343	2	5.172	3.753	.025
3	$H_{lpCartbySalsPrson}$	Between Groups	13.361	2	6.681	5.205	.006
4	$P_{olitDescentBehv}$	Between Groups	11.159	2	5.579	4.275	.015
5	$S_{taffComplntHndling}$	Between Groups	11.462	2	5.731	5.302	.006
6	$E_{asyReturn}$	Between Groups	8.717	2	4.358	5.576	.005
7	$R_{edmptnGiftBouchr}$	Between Groups	.759	2	.379	.349	.706
8	$D_{findComplntPolicy}$	Between Groups	5.316	2	2.658	1.910	.151

Hypothesis on Income Level for Factors Staff and policies

H₀: Income Level does not significant effect on the factors related to Staff and policies

H: Income level does influence consumer's preference towards purchase preferences for monthly grocery from any retail outlet / store. The factors are FRspondQuery $p = .003$, FFrdlySlasPrson $p = .025$, FHlpCartbySalsPrson $p = .006$, FPolitDescntBehv $p = .015$, FStaffComplntHndling $p = .006$, FEasyReturn $p = .005$, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) More than Rs.100001. The exact significant level (p value) of ANOVA is exhibited in 6th Col. (Sig.) of Table 4. The level of significance set by us is 5%, i.e., $K = 0.05$ (on the basis of existing researches of similar type). The table reveals that 'p' values are less than the 'K' value. In fact, since $p = .003$, $p = .025$, $p = .006$, $p = .015$, $p = .006$, $p = .005$, all are less than $K = 0.05$, the null hypothesis is not accepted and the alternative hypothesis is accepted and established. That means, income level have significantly impacts the consumer's preference towards purchase preferences for monthly grocery on the 1. Staff availability to respond customer query. 2. Friendliness of the staff. 3. Persons to help cart at billing point. 4. Staffs polite and decent behavior. 5. Complaints handling by the staff. 6. Provision of return the products purchased.

H₀: Income level does not influence consumer's preference towards purchase preferences for monthly grocery from any retail outlet / store. The factors are FRedmptonGiftBouchr = .706, FFindComplntPolcy $p = .151$, in other words, there is no significant difference between five income levels concerning their impact on preference, i.e. a) Rs.25000 or Less, b) Rs.25001 to Rs.50000, c) Rs.50001 to Rs.75000, d) Rs.75001 to Rs.100000, e) Above Rs.100001. The exact significant level (p value) of ANOVA is exhibited in 6th Col. (Sig.) of Table 4. The level of significance set by us is 5%, i.e., $K = 0.05$ (on the basis of existing researches of similar type). The table reveals that 'p' values are greater than the 'K' value. In fact, since $p = 0.706$, $p = .151$, all are greater than $K = 0.05$, the null hypothesis is accepted and established. That means income level does not have significantly impacts the consumers preference towards purchase preferences for monthly grocery on the factors 1. Redemption of various Boucher's. 2. A defined policy to handle customer complaints.

Factor's PrdctKnldgSlasPrsonp, FEmergencyProvisions, with income level for purchase of grocery are showing the significance as 0, hence the factors related to knowledge of products and promotions on the products to the sales staff and emergency provision of the retail stores, are not considered for analyses purpose.

VI ANALYSIS & FINDINGS

The parameters or factors customers prefer for the purchase of grocery from the organized retail outlets being divided into 4 broad categories. First being the Store related Factor, second being facilities inside the store, third being the products and promotion related factors of the store, fourth being the staff related and store policies related factor.

Factors for customers preference for purchase of grocery from organized retail outlets with respect to store related factors are, customers prefers to move to a store which have a nearby entertainment facility or it may be within the premises. Second factors for customers preference for purchase of grocery from organized retail outlets with respect to the facilities inside the store like how easy it is to pick the products from the shelf inside the store, weather there is any provision to carry purchased products / items to the customer's vehicles, there are ampledisplay information boards, signage (price and offers) for costumers convenience, Weather there is an availability of credit and debit card swipe machines with the store, Weather store have any customer loyalty programs.

As per the third area for which the factors for the preferences related to products and promotions with the organized retail outlet, customers prefer to following factors, weather there is choice of wider range of grocery products to select the customer is looking for or to compare/evaluate, weather there is choice of multiple products (grocer and non-grocery) range of products to purchase, weather there is a provision of loose grocery in the retail outlets / stores and weather the outlets haveoffers for the customer like weekly / monthly low price day.

Fourth area i.e. factors related to staff / sales persons and store policiesfor the purchase of grocery from the organized retail outlets, the preferences are, the staff should be available to respond customer query, friendliness of the staff, there should be some persons to help cart at billing point, staffs polite and decent behavior, complaints handling by the staff, and. provision of return the products purchased.

VII CONCLUSION

The analyses suggest that the factor related to the staff behavior inside the store is utmost important, it can be how they deal with customers, what information they provide to the customers when a customer have a query, the staff or sales person's behave with customers should always be polite and decent, other factors are the customers preference for multiple products range i.e. shopping of most of the products under one roof, facility of debit or credit card swipe machine, proper display singe for product and offers information, customers preference also gets affected by the fact that is their any entertainment place or food zone near to outlet.

The customers while purchasing grocery for the organized retail outlets usually prefer the ease of billing; customers also like to feel an experience of different sort, customers even prefers to get some offers like weekly or monthly low price.

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