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CONSUMER PREFERENCE TOWARDS ORGANISED AND UNORGANISED RETAILING OF FRUITS AND VEGETABLES IN URBAN SAURASHTRA

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ABSTRACT

Retailing is one of the oldest business that human civilization has known. The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players.India is the world's fifth-largest global destination in the retail space. The growth of an organized retailing is predominant across the globe. Organized retail is also on the threshold of a boom in India. The nation has witnessed a revolution in the last three decades owing to rapid urbanization and changing consumption. Consumer is regarded as king of retailing sector and there is a need to identify the consumer preference towards organized and unorganised retailing. Gujarat is an important vegetable producing state. Fruits and vegetables are part of frequently purchased foods, hence, study of consumer preference with respect to fruits and vegetables purchasing through organised and unorganised retailing was important in agricultural marketing. The study focused on consumer preference with respect to 7 P's of marketing for organised and unorganised retailing of fruits and vegetables. The study concluded that, though, shopping from organised retail chains has attracted many consumers due to shopping environment and ambience, lucrative discount and festive offers and availability of items at one place, consumer prefer unorganised retailing in case of fruits and vegetables. Location convenience also matters as most of the retail chains are not in close proximity to the residential areas. Inspite of a growing preference of consumers to shop from modern retail chains, their actual purchasing of fresh fruits and vegetables continues to be more from traditional retailers that is, street vendors and road side vendors. The main factors those favour traditional retailers over modern retailers are convenience, fresh quality, bargaining possibilities and relationship with retailers. The analysis suggests that urban consumers shopping pattern will continue to depend on traditional retailers for fruits and vegetables despite penetration of organised retail stores.

Keywords: *Consumer, Preference, Marketing, Organised Retailing, Unorganised Retailing.*

Introduction

Retailing is one of the oldest business that human civilization has known. The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. Total consumption expenditure is expected to reach nearly US$ 3,600 billion by 2020 from US$ 1,824 billion in 2017. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment. India is the world's fifth-largest global destination in the

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retail space. The growth of an organized retailing is predominant across the globe. Organized retail is also on the threshold of a boom in India. The nation has witnessed a revolution in the last three decades owing to rapid urbanization and changing consumption. This has led retailers to concentrate their energies and leverage their capacities to harness the potential. The entry of the leading corporate houses into retail, created a surge into the growth of the industry. India's food retail market is expected to touch USD 827 billion by 2023, up from USD 487 billion in 2017, growing at a compound annual growth rate (CAGR) of 9.23 per cent making the sector more competitive and market oriented, according to Business Standard (November, 2018).

As per the McKinsey Report, 'The rise of Indian Consumer Market', by the year 2025, the Indian consumer market is expected to grow four fold. India with its current retail growth rate turns out to be one of the most prominent countries for global retailers. Since the liberalization of the Indian economy in the 1990s, there has been a continuous change in the consumer buying behavior. Consumer is regarded as king of retailing sector and there is a need to identify the consumer preference towards organized and unorganised retailing. Gujarat is an important vegetable producing state with major production of potatoes, onion, tomatoes, cabbages, green chillies, cauliflower and brinjals besides green peas and lady finger. The major fruit crops grown in Gujarat are banana, mango, citrus, papaya and sapota. Fruits and vegetables are part of frequently purchased foods, hence, study of consumer preference with respect to fruits and vegetables purchasing through organised and unorganised retailing was important in agricultural marketing.

Objectives

- To study the socio-demographic profile of consumers
- To analyse consumer preference towards organised and unorganised fruits and vegetables retailing
- To identify factors affecting consumer preference
- To examine the problems faced by consumers while buying from organized and unorganised retail stores

Methodology

The study was conducted in four urban cities of Saurashtra region considering the proximity to Junagadh Agricultural University. Total 400 consumers were surveyed *i.e.*100 consumers from each cityviz., Junagadh, Rajkot, Jamnagar and Bhavnagar respectively. The primary data was collected through the well prepared questionnaire and with help of online mode using Google form and telephonic survey was also used due to Covid 19 pandemic situation. The data were analysed using frequency distribution, Logistic Regression model and Garett's ranking method.

Logistic Regression Model

Logistic regression was used to analyze the consumer preference for unorganised and organised retail stores for fruits and vegetables.

If Y is a random variable (dichotomous), it can then be assumed that Y takes the value of 0 or 1, where 0 denotes the non-occurrence of the event in question and 1 denotes the occurrence. X_1.....Xp are the characteristics to be related to occurrence of this outcome, and the logistic model specifies that the conditional probability of event (*i.e.*, that Y=1) gives the values of $X_{1.........}X_p$

as follows:

$$P_{i(Y_i=1/X_i\beta_i)=1-e^{-x^{1\beta}}/\left(1-e^{-x^{1\beta}}\right)}$$

$$=e^{x^{1\beta}}/\left(1+e^{x^{1\beta}}\right)$$

$$y_i = 1 - f(x_i\beta) + \varepsilon_i$$

The empirical model specified to analyze the consumer preference for unorganised and organised retail stores for fruits and vegetables can be specified as:

$$\mathbf{Log}\left(\frac{P_i}{1-P_i}\right) = \beta_0 + \beta_1 X_1 + \cdots\cdots\cdots\cdots\cdots\cdots \beta_{20}X_{20} + \varepsilon_i$$

Where P_i denotes the probability of a respondent's preference forretail formatand $\left(\frac{P_i}{1-P_i}\right)$ is the odd ratio in favour of a respondent's preference for retail format and X_1..........X_{20} represent the independent variables (no. of family members, education, monthly income, frequency of purchase, average expenditure per purchase, product quality (freshness), product varieties, environment and physical ambience, low prices, value for money, discount and festive offers, place convenience, credit facility, relationship with retailers, easy return, operational hours, bargaining process, parking space, easy to shop while accompanying children, free home delivery service) affecting preference for retail stores which are given below. ε_i is the error term and β is the logistic coefficient for the independent variables.

Garret's Ranking

The Garret's ranking technique was used to analyze the constraints faced by consumers while buying from organized and unorganised retail stores.

Garrett's formula for converting ranks into per cent is given by,

Per cent position= 100 * (R_{ij} - 0.5) / N_j

Where,

R_{ij}= Rank given for i^{th} constraint by j^{th} individual

N_j = Number of constraints ranked by j^{th} individual

Result and Discussion

Socio-Demographic Profile of Consumers

The socio-demographic situation of consumers is a powerful tool for organising markets. People from the same social group tend to have similar behaviour, styles of living, and buying similar products from the same types of outlets. The variables used to stratify a population by social class or group normally include age, income, occupation, education, and family size (Anuradha, 2015).

TheprofileofrespondentspresentedinTable1 conclude that majority of consumers (85%) were in the middle age category. It is interesting to note that 99 per cent of consumers were married. Majority of the respondents were male (70%) with highest numbers of post graduate (47%). Large numbers of respondents have job as an occupation (66.8%), followed by home maker, business and retired employee with 16, 14.5 and 2.8 per cent, respectively. Around 80 per cent of consumers have total monthly family income up to Rs.80000. More than 50 per cent of consumers have up to 4 members in family. House owned by 84 per cent of consumers whereas more than 50 per cent consumers possessed only two wheeler.

Purchasing patterns refer to the why and how behind consumers' purchase decisions. Purchasing or buying pattern further can be understood as the typical way in which consumers buy goods or avail services- encompassing frequency, quantity, duration, timing *etc*. Overall purchasing pattern followed by the respondents is depicted in Table 2. As shown in the table, more than 70 per cent of respondents travel up to two kilometers for purchase of fruits and vegetables. Majority of consumers prefer to purchase in proximity to their home or office. Out of 400 consumers hardly around one per cent uses public or private transport mode. But as observed earlier, up to two kilometers distance is traveled by majority of respondents to purchase fruits and vegetables, they might be using two wheeler which is more convenient during traffic hours and convenient in terms of parking also. Respondent him/herself is a main purchaser of fruits and vegetables in 60 per cent cases followed by spouse or grandparents of the family in 12 per cent of cases.

Table 1: Socio-demographic profile of consumers from Urban Saurashtra (N=400)

Indicator	Frequency	Percentage
Age		
≤30 years	11	2.75
31-50 Years	340	85
≥51 years	49	12.25
Gender		
Female	121	30.3
Male	279	69.8

Education		
Doctorate	58	14.5
Graduate	80	20.0
Post Graduate	187	46.8
Higher Secondary	11	2.8
Secondary	28	7.0
Primary	36	9.0
Occupation		
House maker	64	16.0
Business	58	14.5
Job	267	66.8
Retired	11	2.8
Income category		
≤ 40000	201	50.25
40000< and ≥80000	116	29
80000< and ≥120000	23	5.75
120000<	60	15
Marital status		
Married	396	99.0
Other	4	1.0
No. of family members		
Upto 4	254	63.5
5 to 8	138	34.5
More than 8	8	2
House ownership		
Own	336	84.0
Rented	64	16.0
Vehicle ownership		
None	20	5.0
Only Two wheeler	230	57.5
Only Four wheeler	23	5.8
Both (Two wheeler and Four wheeler)	127	31.8

Table 2: Purchasing pattern of consumers towards fruits and vegetables(N=400)

Purchase pattern	Frequency	Percent
Distance travel in km.		
< 1 Km	148	37.0
1 to 2 Km	140	35.0
2to3 Km	64	16.0
3 to 4 Km	9	2.3
> 4 Km	39	9.8
Total	**400**	**100.0**
Mode of transport used		
None	72	18.0
Public / Private transport	03	0.80
Two Wheeler	313	78.30
Four Wheeler	12	3.00
Total	**400**	**100.0**
Main purchase in family		
Children	16	04.0
Him or Her Self	240	60.0
Spouse	51	12.8
Grand Parents	47	11.8
Other	46	11.4
Total	**400**	**100.0**

Frequency of purchase		
Daily	80	20.0
Twice a week	196	49.0
Weekly	99	24.8
Occasionally	25	06.3
Total	**400**	**100.0**
Average expenditure per purchase		
Up to 250	245	61.3
250 to 500	116	29.0
500 to 750	09	02.3
750 to 1000	12	03.0
More than 1000	18	04.5
Total	**400**	**100.0**

As far as frequency of fruit and vegetable purchase is concerned, 49 per cent of respondents buy twice a week followed by weekly and daily with 25 and 20 per cent, respectively. Expenditure per purchase of fruits and vegetables follows range of Rs.100 to Rs.5000, wherein average expenditure is Rs.470 per purchase of fruits and vegetables by 400 consumers of urban Saurashtra.

Buying patterns are present in all types of consumer behavior, but they're most prevalent and predictable through routine purchases. Consumers simply repeat the decision stage over and over, thus creating the pattern and preference. So, to uncover the current buying patterns of consumers, the most straightforward way is to ask regarding their routine purchase behaviour (Decker, 2020). The distribution of consumers on the basis of their purchase habit for fruits and vegetables is shown in Table 3. It can be observed that 29 per cent of consumers purchase always through unorganised retailing followed by mostly and rarely through unorganised retailing with 21 per cent and 2 per cent, respectively. All most 19 per cent of respondents purchase fruits and vegetables always through organised retailing followed by mostly and rarely through organised retailing by 16 per cent and 5 per cent. It can be concluded that in general purchase habit is dominated through unorganised retailing and more than 50 per cent of consumers purchase fruits and vegetables from unorganised retail stores, whereas 40 per cent respondents prefer to buy from organised retail stores. Occasional buyers from either of the store are around 8 per cent.

Table 3: Purchase habit of consumers for fruits and vegetables in Urban Saurashra (N=400)

Purchase Habit	Frequency	Percent
Always through Unorganised retailing	117	29
Mostly through Unorganised retailing	82	21
Occasionally through Unorganised retailing	7	02
Rarely through Unorganised retailing	8	02
Always through Organised retailing	76	19
Mostly through Organised retailing	65	16
Occasionally through Organised retailing	25	06
Rarely through Organised retailing	20	05
Total	**400**	**100.0**

Consumer Preference towards Organised and Unorganised Fruits and Vegetables Retailing

In this study, consumer preference towards unorganised and organised retailing of fruits and vegetables is studied with reference to 7 P's of marketing *viz*., Product, Price, Place, Promotion, Process, People and Physical Evidence and presented through Table 4 to Table 10.

For the product characteristics *viz*., freshness, accessibility and product availability, majority of consumers prefer unorganized retail stores whereas for remaining characteristics*viz*., product varieties, hygiene, clean and suitable packaging for product they prefer organised retailing.Overall, it can be concluded that for the fruits and vegetables, the point of attraction for the consumers is freshness and traditional retailers generally buy daily for selling in local markets. Therefore, consumers might be believing that they get fresh fruits and vegetables in unorganized retail store rather than organised stores in which there is bulk purchase and cold storage of fruits and vegetables for selling.

Distribution of consumers based on price perception is shown in Table 5. More than 70 per cent of consumers of Urban Saurashtra prefer unorganized retailing format for low price of fruits and vegetables and 56 per cent prefer the same traditional retail store for moderate price,whereas around 70 per cent believe there is high price and value for money (55%) for fruits and vegetables in organised retail stores. Consumers are quality conscious but also prefer to buy at reasonable price hence prefer unrganised retail store due to comparatively low to moderate price in unorganized retail stores.

Place convenience is also one of the important factors affecting consumer preference for particular retail store and same is represented in Table 6. Place which is easy to reach and approachable and also convenient in terms of proximity to home or job are reasons for preference towards unorganized retailing according to results shown in table. It can be concluded that unorganized retail market and rode side vendors are easy to approach and convenient for fruits and vegetables purchasing, hence preferred by large per cent of consumers.

Promotional tools resulting in consumer preference is presented in Table 7. Promotional tools like free home delivery, routine offers/discounts and price off, festive sell and gift on purchase attracts more than 60 per cent of consumers towards organised retail store. However, credit facility provided by unorganized retailers attracts consumers.

Consumer preference towards process to be followed while purchasing fruits and vegetables is revealed in Table 8. Correct weighing, payment process either using cash or card, fixed operational hours and one stop shopping are the process related conveniences resulting in consumer preference for organised retailing. However, easy billing process wherein no need to stand in queue for bill payment at counters, easy return process and the most significant option of bargaining while shopping result in preference for traditional and unorganized retail format. Nevertheless, 58 per cent of consumers prefer organised retail stores believing it an overall fun or enjoyment process.

Role of people involved in selling also affects preference of consumers and the same is shown in Table 9. In modern retail stores, consumers observe that staff is well behaved (55%) and trust worthy due to large scale of business (59%). 51 per cent of consumers prefer modern stores due to personal attention they can get there. On the other hand, due to regular and personal contact with the traditional retailers or road side vendors or street vendors, more than 50 per cent of consumers prefer traditional stores for fruits and vegetables.

Physical experience and preference for retail format is presented in Table 10. As shown in the table, in all the characteristics related to physical ambiance, consumers prefer organised retail stores. Cleanliness in store, packaging, parking space availability, carrying system and its easy to shop while accompanying children attracts consumers towards organised retailing for fruits and vegetables. More than 75 per cent consumers prefer organised retail stores as there is clean air and enough ventilation available compare to unorganized retail stores.

Table 4: Consumer preference on the basis of Product characteristics (N=400)

	Varieties		Freshness		Hygiene		Clean		Accessibility		Suitable packing		Availability	
Retail Format	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**
Organised retailing	241	60	150	38	259	65	279	70	192	48	271	68	183	46
Unorganised retailing	159	40	250	63	141	35	121	30	208	52	129	32	217	54
	400	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**

Table 5; Consumer preference on the basis of Price (N=400)

	Low		Moderate		High		Value for money	
Retail Format	**Frequency**	**Per cent**	**Frequency**	**Per cent**	**Frequency**	**Per cent**	**Frequency**	**Per cent**
Organised retailing	116	29.0	176	44	278	69.5	219	55
Unorganised retailing	284	71.0	224	56	122	30.5	181	45
	400	**100**	**400**	**100**	**400**	**100**	**400**	**100**

Table 6: Consumer preference on the basis of Place convenience (N=400)

	Convenience		Proximity to job		Proximity to home	
Retail Format	**Frequency**	**Per cent**	**Frequency**	**Per cent**	**Frequency**	**Per cent**
Organised retailing	153	38	179	45	173	43
Unorganised retailing	247	62	221	55	227	57
	400	**100**	**400**	**100**	**400**	**100**

Table 7: Consumer preference on the basis of Promotion (N=400)

	Free home delivery		Credit facility		Routine offers /discounts/ price off		Festive sell		Gift on purchase	
Retail Format	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**
Organised retailing	272	68	44	11	293	73	290	73	269	67
Unorganised retailing	128	32	356	89	107	27	110	27	131	33
	400	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**

Table 8; Consumer preference on the basis of Process (N=400)

	Billing process		Weighing		Overall buying process (fun or enjoyment)		Easy return process		Bargaining process		Payment process (Cash or Card)		Operational hours		One stop shopping	
Retail Format	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**
Organised retailing	132	33	243	61	230	58	191	48	106	26	217	54	213	53	260	65
Unorganised retailing	268	67	157	39	170	42	209	52	294	74	183	46	187	47	140	35
	400	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**

Table 9: Consumer preference on the basis of People (N=400)

	Behaviour of the retailers		Trust on retailer		Relationship with retailer		Personal attention	
Retail Format	**Frequency**	**Per cent**	**Frequency**	**Per cent**	**Frequency**	**Per cent**	**Frequency**	**Per cent**
Organised retailing	218	55	235	59	196	49	203	51
Unorganised retailing	182	45	165	41	204	51	197	49
	400	**100**	**400**	**100**	**400**	**100**	**400**	**100**

Table 10: Consumer preference on the basis of Physical evidence (N=400)

	Cleanliness		Packaging		Parking Space		Carrying System		Clean air or ventilation or pollution		Easy to shop while accompanying children	
Retail Format	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**
Organised retailing	295	74	280	70	275	69	289	72	303	76	296	74
Unorganised retailing	105	26	120	30	125	31	111	28	97	24	104	26
	400	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**	**400**	**100**

Factors Affecting Consumer Preference

Factors affecting consumer preference for unorganised retailing is compared against organised retailing and is presented in Table 11. For the model Wald chi^2 = 199.389, Pseudo R^2 = 0.358, $p < .001$ which indicates towards a good model fit.

Number of family members, freshness of fruits and vegetables, bargaining for the price, relationship with retailers and place conveniences are the positive and significant factors (p value < 0.05) contributing to consumer preference for unorganized retailing.

In the table, the odds ratio greater than 1 (Exp(B))indicates that the probability of preference for unorganised retail stores [P(Y=1)] increases when the related independent variable increases, while the oddsratio smaller than 1 indicates that the probability of preference for unorganised retail stores is lower when the related independent variable increases. Henceforth, it can be concluded that increase in No. of family members results in low probability for preferring unorganised retail format. Whereas, freshness of fruits and vegetables, place convenience, bargaining process of consumers and relationship with retailers increases probability of choosing unorganised retailing. Place convenience and relationship with retailers, product quality were also found positively significant for consumers' preference for traditional fresh food retailers by Singh and Bathla (2015) in their study.

Table 11: Factors Affecting Consumer Preference for Organised and Unorganised Retailing

Factors	B	S.E.	Wald	df	Sig.	Exp(B)
No. of family members (X_1)	0.580**	.099	14.821	1	0.000	0.684
Product Quality (Freshness) (X_7)	1.649**	.291	32.149	1	0.000	1.200
Place Convenience (X_{12})	0.608**	.274	34.383	1	0.000	2.994
Relationship with retailer (X_{14})	1.106**	.305	13.148	1	0.000	3.023
Bargaining process (X_{18})	1.640*	.325	3.892	1	0.049	1.897
The reference category is: 1.00; Number of observation = 400; Wald chi^2 = 199.389; Prob. chi^2 = 0.0000; Pseudo R^2 = 0.358; * Significant at 05 %; ** Significant at 1 %						

Classification of actual and predicted outcomes of the dependent variable is shown in Table 12.203 of 400 individuals who do prefer unorganised retailing were correctly estimated through the model. "The cut off value is 0.5". This means that if the probability of a case being classified into the "yes" category is greater than0.5, then that particular case is classified into the "yes" category. Otherwise, the case is classified as in the "no" category It is observed that 72.79 per cent of the consumers and 80.23 per cent of those who prefer unorganised retailing are correctly estimated.The model correctly classifies 77.5 per cent of the cases [(107+203)/400] for the given set of explanatory variables used in the model.

Table 12: Classification Table

Observed	Predicted		
	Organised Retailing (No)	Unorganised retailing (Yes)	Percent Correct
Organised Retailing (No)	107	40	72.79%
Unorganised retailing (Yes)	50	203	80.23%
Overall Percentage	39.25 %	60.75 %	77.5%

The cut value is .500

Problems Faced by Consumers

Consumers also face few problems with respect to their preferred retail store. These problems were ranked by consumers and result is given in Table 13. From the mean score it can be concluded that price discrimination, no price bargaining, difficult to return purchased fruits and vegetables, wastage of money due to unnecessary purchase, rush in counters, inconvenient parking facilities were ranked as major constraints. Chaudhary and Sharda (2017) found fixed price, difficulty in returning the purchased products, overprice charged by retailers and wastage of money due to unnecessary purchase as main problems faced by customers at organised retail outlets.

Table 13; Problems faced by consumers while buying from organized and unorganised retail stores (N=400)

Sr. No.	Problems	Total	Mean	Rank
1	Poor quality	22900	57.25	XV
2	Over price	24838	62.10	XIII
3	Non availability of needed Fruits and Vegetables	25675	64.19	V
4	Price discrimination	27020	67.55	I
5	Difficult to return the purchased Fruits and Vegetables	26022	65.06	III
6	Rush in counters	25542	63.86	VII
7	Poor cooperation from employee	25253	63.13	X

8	Improper arrangement of Fruits and Vegetables	25251	63.13	XI
9	Wastage of money due to unnecessary purchase	25831	64.58	IV
10	Poor ventilation	25448	63.62	VIII
11	Lack of knowledge regarding schemes and discounts	19938	49.85	XVI
12	Inconvenient parking facility	255961	63.99	VI
13	No proper cleaning	23521	58.80	XIV
14	No door delivery	25158	62.90	XII
15	No price bargaining	26169	65.42	II
16	Inconvenient location	25321	63.30	IX

Conclusion

Organised retail stores have been penetrating fast and it is believed that with rising urban consumer demand in terms of quantity, quality, choice and convenience, organised retail is bound to expand. Therefore, it was essential to study preference of consumers to improve retailing of fruits and vegetables which is a part of daily needs so as to satisfy the needs of consumers. So far as fruits and vegetables are concerned the most attracting product characteristic is quality of produce in terms of freshness. Henceforth, though, shopping from organised retail chains has attracted many consumers due to shopping environment and ambience, lucrative discount and festive offers and availability of items at one place, consumer prefer unorganised or traditional retailing in case of fruits and vegetables. Location convenience also matters as most of the retail chains are not in close proximity to the residential areas. Inspite of a growing preference of consumers to shop from modern retail chains, their actual purchasing of fresh fruits and vegetables continues to be more from traditional retailers that is, street vendors and road side vendors. The main factors that favour traditional retailers over modern retailers are convenience, fresh quality, bargaining possibilities and relationship with retailers. The analysis suggests that urban consumers shopping pattern will continue to depend on traditional retailers for fruits and vegetables despite penetration of organised retail stores.

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