

Impact of Structural Transformation on Consumers: A Study of Jammu District

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Abstract

The present study has been focused on consumers. Due to arrival of big giant supermarket chains, major innovative phase entered the economy. These big organized outlets were monetarily and technically sound. Consumers are generally diverting from unorganized to organized sector as current time customers were spending more money like never before. They were adopting western shopping culture instead of Indian culture. Big stores offered unique shopping experiences as customers enjoy malls as one stop shop for shopping, leisure and entertainment. The present study analyzed that in order to satisfy different needs of customers, both the big and small retailers should formulate plans for marketing. Customers would divide due to opening of new departmental stores which ultimately raised the competition between big and small store retailers. Consumer is the one who is driving the organized market towards expansion due to changing lifestyle, growth of nuclear families, working women participation etc. Talking about the geographical position J&K economy, large numbers of customers were already well established in posh areas whereas there was only small shifting of customers. The present study examined that both the big and small retailers started opening new outlets with good ambience in order to grab more and more market share. E-billing was also very helpful to stop corruption on GST. All the tax collected from customers directly went to government treasury. Cashless shopping brought transparency as managing of bulky shopping bags or cash was reduced. The present study finds out that incoming of big retailers brings change in the outlook as well as working style of kirana retailers due to rise in the wave of competition. As far as India is a country of diversified classes that is why both will survive in the economy.

Keywords: structural transformation, consumers, Jammu district, E-billing, GST, cashless.

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I. Introduction

Traditionally, the Indian retail sector was fragmented which was generally comprised of mom and pop stores. As far as arrival of big giant supermarket chains, major innovative phase entered the economy. These big organized outlets were monetarily and technically sound. It was observed that organized sector was 3 percent in 2006 out of US \$ 350 billion. Due to change in life style, increase in income and urbanization, it will lead to increase in the organized sector up to 20 to 25 percent yearly. At the end of 2009, there was 700 malls in India whereas 40 percent was established in small cities (Shukla, 2013)¹.

In the current time, it was found that there was improvement in the standard of living of customers in modern India. Current time customers were spending more money due to change in their life style and income as never before found like that. They were adopting western shopping culture instead of Indian culture. It was observed that current time consumers were very much demanding as compared to the previous one. It was found that farmers would get decent prices from their produce, customers also save more money due to cheaper commodities whereas there was reduction in intermediaries due appearance of organized sector (Shaikh, 2012)².

With reference to appearance of big giant organized chains, consumers are generally diverting from unorganized to organized sector. Organized sector chased out the maximum consumers from these mom and pop stores which brings changing consumer behavior for these small stores. On the other hand, mall retailers always assumed that customer is a king. It was found that customers prefer a differentiated product that is why they were switching towards supermarket chains. Big stores offered unique shopping experiences as customers enjoy one stop shop for shopping, leisure and entertainment. Arrival of big retailers is likely to hot up the competition giving consumers a better deal both in wider choices and affordable prices. It was also observed that buying of customers depends upon his family cycle, personality, motivation, age, buying power, preferences, daily needs, attitudes, motivation, beliefs etc. and so many factors. Customers sometimes buy from one seller and sometimes change their seller whereas they also protested at using identical products that everyone demanded. Customers purchase items according to his pocket only in small unorganized stores whereas they were become out of budget in big stores due to infinite options available in front of him.

Customers purchase items at least for one month as all the household items are available under one roof. They become brand conscious due to increase in their income. Customers would divide due to opening of new departmental stores which ultimately raised the competition between big store retailers. Low income customers also start visiting these big stores due to reasonable prices and discounts.

Richer sections of the society always go for bulk purchases whereas it was very difficult to buy even the daily basic needs for low income groups. Moreover, they spent 80 percent of their income on food and grocery items whereas different behaviors were shown by different income groups. With reference to satisfy different needs of customers, both the retailers should formulate plans for marketing (Shukla, 2013)³.

Consumer is the one who is driving the organized market towards expansion due to changing lifestyle, growth of nuclear families, working women participation etc. Many benefits like loyalty schemes, coupons, discounts, rewards points, digital facilities etc provided to the customers. It was also observed that there was a cut throat competition between both the retailers. It brings change in the outlook as well as working style of kirana retailers due to rise in the wave of competition. As far as India is a country of diversified classes that is why both will survive in the economy. Consumer act as a winner as like best one survives in the war and there were huge prospect of co-survival of both the retailers. Both are complementary and supplementary to one another (Shukla, 2013)⁴.

Objective

To analyze the impact of structural transformation on consumers.

Hypothesis

Consumers generally benefit from structural transformation (from unorganized to organized).

Research Methodology and Data Sources

In context with research methodology, both primary as well as secondary data has been used in the present study. A proper interview schedule has been framed to collect primary data from the respondent. Secondary data has been collected from Municipal corporation of Jammu city. The present study has selected the time period of 10 years i.e., from 2008 to 2018. Current and previous time period (10 years back) has been selected for collecting data.

Selection of Area: Talking about selection of area, samples were drawn randomly and area was selected purposively. Different income ranges had been framed for consumers like low middle-income consumers, middle income consumers, high middle- income consumers and high-income consumers whereas primary data was collected from consumers. Eight areas had been covered which further divided into four different zones like East, West, North and south. Sanjay Nagar and Gandhi Nagar areas covered North zone, Rehari and Bakshi Nagar areas covered West zone, Sainik Colony and Channi areas covered East zone and Trikuta Nagar and Gandhi Nagar areas covered South zone. The present study collected a sample of 400 consumers and 50 consumers had been selected from each area.

Method of Enquiry and Collection of Data: As far as method of enquiry, survey method was integrated. In context with collecting primary data, discussions, observations and personal meetings had been incorporated. With the help of tabulation and percentage method, the data was analyzed and interpreted.

The present study had been classified consumers according to different income ranges like-low-income consumers (Rs.10,000 -Rs.50,000), low-middle income consumers (Rs.50,000-Rs.1lac), high middle-income consumers (Rs.1lac- Rs.2.5 lac) and high-income consumers (above Rs.2.5lac).

In table 1, talking about income of consumers, out of total sampled consumers, 70 were males and 10 were females in case of low income consumers. Speaking of low middle-income consumers, out of total sampled consumers, 66 were males and 14 were females. In context with Middle-income consumers, out of total sampled consumers, 66 were males and 14 were females. With reference to high middle-income consumers, out of total sampled consumers, 67 were males and 13 were females. As far as High income consumers, out of total sampled consumers, 74 were males and 6 were females.

Table 1: Income Range of the Sampled Consumers in the Study Area

Particulars		Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total			
		Low Income		Low Middle Income		Middle Income		High Middle Income		High Income															
		M	%	F	%	M	%	F	%	M	%	F	%	M	%	F	%	M	%	F	%	M	%	F	%
NZC	SN	10	14.3	0	0	7	10.6	3	21.4	10	15.2	0	0	9	13.4	1	7.7	10	13.5	0	0	46	13.4	4	7.02
	GN	10	14.3	0	0	8	12.1	2	14.3	6	9.09	4	29	10	14.9	0	0	8	10.8	2	33.3	42	12.2	8	14
EZC	SC	10	14.3	0	0	5	7.58	5	35.7	10	15.2	0	0	5	7.46	5	38	10	13.5	0	0	40	11.7	10	17.5
	CH	9	12.9	1	10	9	13.6	1	7.14	5	7.58	5	36	4	5.97	6	46	9	12.2	1	16.7	36	10.5	14	24.6
WZC	RE	5	7.14	5	50	10	15.2	0	0	9	13.6	1	7.1	9	13.4	1	7.7	9	12.2	1	16.7	42	12.2	8	14
	BN	8	11.4	2	20	9	13.6	1	7.14	10	15.2	0	0	10	14.9	0	0	10	13.5	0	0	47	13.7	3	5.26
SZC	TN	9	12.9	1	10	10	15.2	0	0	9	13.6	1	7.1	10	14.9	0	0	9	12.2	1	16.7	47	13.7	3	5.26
	NN	9	12.9	1	10	8	12.1	2	14.3	7	10.6	3	21	10	14.9	0	0	9	12.2	1	16.7	43	12.5	7	12.3
Total		70	100	10	100	66	100	14	100	66	100	14	100	67	100	13	100	74	100	6	100	343	100	57	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

In table 2, talking about the geographical position of locality of consumers, in case of low income consumers, 12 consumers had shifted, and 68 consumers had not shifted. While taking about low- middle income consumers, 14 consumers had shifted and 66 consumers had not shifted. In case of middle-income consumers, 22 consumers had shifted, and 58 consumers had not shifted. Speaking of high-middle income consumers, 22 consumers had shifted, and 58 consumers had not shifted. With reference to high income consumers, 21 consumers had shifted, and 59 consumers had not shifted. It was found that there was shift in very small number of customers because large numbers of customers were already well established in posh areas. They already had all the amenities of daily requirements such as hospital, electricity, medical facilities, road connectivity, water facility as well as mall, etc. With reference to shopping malls and departmental stores, these big stores were located at the central part of the city that is why customers situated at distant places were not able to purchase their needed items regularly from big stores. That was why they started shopping from small stores like kirana, provisional and street vendors due to proximity.

Table 2: Geographical Position of the Locality of Sampled Consumers in Study Area

Particulars		Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total			
		Shift	%	Not Shift	%	Shift	%	Not Shift	%	Shift	%	Not Shift	%	Shift	%	Not Shift	%	Shift	%	Not Shift	%	Shift	%	Not Shift	%
NZC	SN	2	16.7	8	11.8	1	7.14	9	13.6	3	13.6	7	12	2	9.09	8	14	2	9.52	8	13.6	10	11	40	12.9
	GN	0	0	10	14.7	1	7.14	9	13.6	2	9.09	8	14	4	18.2	6	10	3	14.3	7	11.9	10	11	40	12.9
EZC	SC	4	33.3	6	8.82	6	42.9	4	6.06	7	31.8	3	5.2	8	36.4	2	3.4	7	33.3	3	5.08	32	35.2	18	5.83
	CH	6	50	4	5.88	6	42.9	4	6.06	7	31.8	3	5.2	7	31.8	3	5.2	6	28.6	4	6.78	32	35.2	18	5.83
WZC	RE	0	0	10	14.7	0	0	10	15.2	0	0	10	17	0	0	10	17	1	4.76	9	15.3	1	1.1	49	15.9
	BN	0	0	10	14.7	0	0	10	15.2	2	9.09	8	14	1	4.55	9	16	0	0	10	16.9	3	3.3	47	15.2
SZC	TN	0	0	10	14.7	0	0	10	15.2	0	0	10	17	0	0	10	17	2	9.52	8	13.6	2	2.2	48	15.5
	NN	0	0	10	14.7	0	0	10	15.2	1	4.55	9	16	0	0	10	17	0	0	10	16.9	1	1.1	49	15.9
Total		12	100	68	100	14	100	66	100	22	100	58	100	22	100	58	100	21	100	59	100	91	100	309	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

In table 3, speaking of addition of shops in consumer's locality, low income consumers, 52 consumers replied 'yes' and 28 consumers replied 'no'. While talking about low-middle income consumers, 56 consumers replied 'yes' and 24 consumers replied 'no'. In the case of middle income consumers, 64 consumers replied 'yes' and 16 consumers replied 'no'. As far as high-middle income consumers, 63 consumers replied 'yes' and 17 consumers replied 'no'. With reference to high-income consumers, 65 consumers replied 'yes' and 15 consumers replied 'no'. In context with passage of time, consumers had improved standard of living due to which there was change in the needs and requirement of people. It was observed that current time consumers are very much demanding as compared to the previous consumers. Therefore, new outlets had been opened by many retailers in order to meet demand of current consumers and to raise their profit margins. As far as rise in the number of customers ultimately raises demand which brings need for more and more outlets to be opened in future. Big as well as small retailers start opening new outlets with good ambience in order to grab more and more market share. There is also expansion in the marketing sector due to arrival of new technology.

Table 3. Addition of Shops in Sampled Consumer's Locality after their Settlement.

Particulars	Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total				
	Shift	%	Not Shift	%	Shift	%	Not Shift	%	Shift	%	Not Shift	%	Shift	%	Not Shift	%	Shift	%	Not Shift	%	Shift	%	Not Shift	%	
NZC	SN	2	16.7	8	11.8	1	7.14	9	13.6	3	13.6	7	12	2	9.09	8	14	2	9.52	8	13.6	10	11	40	12.9
	GN	0	0	10	14.7	1	7.14	9	13.6	2	9.09	8	14	4	18.2	6	10	3	14.3	7	11.9	10	11	40	12.9
EZC	SC	4	33.3	6	8.82	6	42.9	4	6.06	7	31.8	3	5.2	8	36.4	2	3.4	7	33.3	3	5.08	32	35.2	18	5.83
	CH	6	50	4	5.88	6	42.9	4	6.06	7	31.8	3	5.2	7	31.8	3	5.2	6	28.6	4	6.78	32	35.2	18	5.83
WZC	RE	0	0	10	14.7	0	0	10	15.2	0	0	10	17	0	0	10	17	1	4.76	9	15.3	1	1.1	49	15.9
	BN	0	0	10	14.7	0	0	10	15.2	2	9.09	8	14	1	4.55	9	16	0	0	10	16.9	3	3.3	47	15.2
SZC	TN	0	0	10	14.7	0	0	10	15.2	0	0	10	17	0	0	10	17	2	9.52	8	13.6	2	2.2	48	15.5
	NN	0	0	10	14.7	0	0	10	15.2	1	4.55	9	16	0	0	10	17	0	0	10	16.9	1	1.1	49	15.9
Total		12	100	68	100	14	100	66	100	22	100	58	100	22	100	58	100	21	100	59	100	91	100	309	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

II. Stores Providing Computerized Billing and Credit Card Facility

In table 4, in the case of consumers who preferred departmental store for computerized billing and credit card facility, in context with low-income consumers, there was about 50 per cent increase in the current period as compared to the previous one. Speaking of low-middle income consumers, there was about 51.3 per cent increase in the current period as compared to previous one. It was found that in order to save time, high speed billing server was very helpful by offering involuntary and speedy billing of huge commodities. On the other side, it was observed that while paying bill if the cash left in one's account is less than the credit cards are also very useful. With reference to middle income consumers, there was about 46.5 per cent increase in the current period as compared to previous one. Talking about High-middle income consumers, there was about 49.3 per cent increase in the current period as compared to previous one. It was observed that the billing servers are able to present the proper bill automatically and quickly, if the customer asked for bill. It brings shorter queues for billing whereas long queues for billing had been removed. E-billing was also very helpful to stop corruption on GST. All the tax collected from customers directly went to government treasury. In the previous period when there was no invention of e-billing, tax collected was not properly delivered to government by the retailers. Speaking of departmental store credit cards, as they were very helpful when customer purchase items from their favorite retailer. Store credit card also save customers income by offering ongoing rewards as well as discounts to their member customers. Moreover, many retailers offered 50 percent discount to their member as well as store credit card customers.

With reference to high- income consumers, there was about 50.6 per cent increase in the current period as compared to previous one. It was found that with the implementation of GST, half of the tax goes to both the state (SGST) and central government (CGST).Big stores offered coupons and store credit cards to their customers in order to raise their sales as well as profit margin. Customers also want to do some savings through their store credit cards and coupons so that they get extra discounts on their shopping.

In the case of total income ranges, there was about 49.5 per cent increase in the total number of consumers in the current period as compared to previous one. Talking about digitalization in the modern world, e-transactions are more expedient for customers as there was no need to carry bulky shopping bags and wallets filled with cash. Through single click on mobile, customers are able to pay their bill. Moreover, swiping the credit/debit card is also another option for customers. Speaking of payment options like Phone pe, debit card, Pay tm, credit card etc., were offered by these big departmental stores. Talking about retail industry, Indian combo tech software has been introduced as it was useful to enhance retail businesses. It offers best supporting system for marketing needs.

Table 4: Departmental store providing computerized billing and credit card facility.

Particulars		Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total			
		C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%
NZC	SN	10	15.2	0	0	10	13.16	0	0	10	13.7	0	0	10	13	0	0	10	12.7	2	5.13	50	13.4	2	1.07
	GN	10	15.2	10	30.3	10	13.16	10	27.03	10	13.7	10	25.6	10	13	10	25.6	10	12.7	10	25.6	50	13.4	50	26.7
EZC	SC	8	12.1	8	24.2	9	11.84	9	24.32	9	12.3	10	25.6	10	13	10	25.6	10	12.7	10	25.6	46	12.4	47	25.1
	CH	8	12.1	7	21.2	10	13.16	10	27.03	10	13.7	10	25.6	10	13	10	25.6	10	12.7	10	25.6	48	12.9	47	25.1
WZC	RE	5	7.58	0	0	10	13.16	0	0	7	9.59	1	2.56	9	11.7	0	0	10	12.7	0	0	41	11.05	1	0.53
	BN	7	10.6	0	0	9	11.84	0	0	9	12.3	0	0	9	11.7	0	0	9	11.4	0	0	43	11.5	0	0
SZC	TN	10	15.2	0	0	9	11.84	0	0	10	13.7	0	0	10	13	0	0	10	12.7	0	0	49	13.2	0	0
	NN	8	12.1	8	24.2	9	11.84	8	21.62	8	11	8	20.5	9	11.7	9	23.08	10	12.7	7	17.9	44	11.8	40	21.4
Total		66	100	33	100	76	100	37	100	73	100	39	100	77	100	39	100	79	100	39	100	371	100	187	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

In table 5, while talking about consumers who preferred departmental and provisional store for computerized billing and credit card facility, talking about low-income consumers, there was only 1 consumer replied in the current period where as there was no consumers found in the previous period. Speaking of low-middle income consumers, there was only 2 consumers replied in the current period where as there was no consumers found in the previous period. With reference to middle income consumers, there was about 83.3 per cent increase in the current period as compared to previous one. In context with High- middle income consumers; there was about 66.6 per cent increase in the current period as compared to previous one. In the case of high income consumers, there was only one consumer replied in the current period where as there were no consumers found in the previous period. As far as overall income ranges, there was about 84.6 per cent increase in the total number of consumers in the current period as compared to previous one., Big departmental stores and provisional stores attract large number of customers due to arrival of digitalization and additional payment options.

Table 5: Departmental and Provision Store providing Computerized Billing and Credit Card Facility.

Particulars		Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total			
		C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%
NZC	SN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	GN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EZC	SC	0	0	0	0	0	0	0	0	1	16.7	0	0	0	0	0	0	0	0	0	0	1	7.6	0	0
	CH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WZC	RE	1	100	0	0	0	0	0	0	3	50	0	0	1	33.3	0	0	0	0	0	0	5	38.4	0	0
	BN	0	0	0	0	1	50	0	0	1	16.7	0	0	1	33.3	0	0	1	100	0	0	4	30.7	0	0
SZC	TN	0	0	0	0	1	50	0	0	0	0	0	0	0	0	0	0	0	0	0	1	7.6	0	0	
	NN	0	0	0	0	0	0	0	0	1	16.7	1	100	1	33.3	1	100	0	0	0	0	2	15.3	2	100
Total		1	100	0	0	2	100	0	0	6	100	1	100	3	100	1	100	1	100	0	0	13	100	2	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

While talking about consumers who preferred none option in case of computerized billing and credit card facility, in the case of low income consumers, there was about 72.3 per cent decrease in the current period as compared to the previous one. Talking about low-middle income consumers, there was about 95.3 per cent decrease in the current period as compared to previous one. Speaking of middle income consumers, there was about 97.5 per cent decrease in the current period as compared to previous one. With reference to high- middle income consumer, there was no consumer replied in the current period, where as 40 consumers replied in the previous period. In context with high income consumers, there was no consumer replied in the current period, where as 41 consumers replied in the previous period. As far as total income ranges, there was about 92.4 per cent decrease in the total number of consumers in the current period as compared to previous one. It was observed that in the current period number of customers having no options had been reduced.

Table 6: None Providing Computerized Billing and Credit Card Facility.

Particulars	Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total				
	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	
NZC	SN	0	0	10	21.3	0	0	10	23.2	0	0	10	25	0	0	10	25	0	0	8	19.5	0	0	48	22.7
	GN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EZC	SC	2	15.4	2	4.2	1	50	1	2.3	0	0	0	0	0	0	0	0	0	0	0	0	3	18.7	3	1.42
	CH	2	15.4	3	6.3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	12.5	3	1.42
WZC	RE	4	30.8	10	21.3	0	0	10	23.2	0	0	9	22.5	0	0	10	25	0	0	10	24.4	4	25	49	23.2
	BN	3	23.1	10	21.3	0	0	10	23.2	0	0	10	25	0	0	10	25	0	0	10	24.4	3	18.7	50	23.7
SZC	TN	0	0	10	21.3	0	0	10	23.2	0	0	10	25	0	0	10	25	0	0	10	24.4	0	0	50	23.7
	NN	2	15.4	2	4.2	1	50	2	4.6	1	100	1	2.5	0	0	0	0	0	0	3	7.3	4	25	8	3.79
Total		13	100	47	100	2	100	43	100	1	100	40	100	0	0	40	100	0	0	41	100	16	100	211	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

III. Stores with Parking Facility of Vehicles.

In table 7, While talking about data regarding departmental stores offering parking facility to consumers, speaking of low income consumers, there was about 36.5 per cent increase in the current period as compared to the previous one. In context with low-middle income consumers, there was about 44.8 per cent increase in the current period as compared to previous one. With reference to middle income consumers, there was about 49.05 per cent increase in the current period as compared to previous one. In the case of high- middle income consumers, there was about 48.14 per cent increase in the current period as compared to previous one. Talking about high- income consumers, there was about 44.6 per cent increase in the current period as compared to previous one. As far as overall income ranges, there was about 45.0 per cent increase in the total number of consumers in the current period as compared to previous one. It was found that dedicated parking facilities were offered by big departmental stores so that customers who are busy in shopping need not too worried about their vehicles. Talking about big stores, they offered parking facility free of cost with the term and conditions that if the bill is Rs. 1000, then the parking facility was free. Big stores offered VIP parking lots to VIP customers whereas discounts were also given to member as well as regular customers while parking vehicles. Separate parking lots were also reserved for employees. Rise in the number of customers eventually brings rise in the number of vehicles due to which demand for more parking space were increased. Due to arrival of big supermarket chains, more spaces for parking were arranged as customers now spend more time for shopping.

Table.7: Departmental Store with Parking Facility of Vehicles.

Particulars	Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total				
	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	
NZC	SN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	3.57	2	6.45	2	0.79	2	1.44		
	GN	10	24.4	10	38.5	10	20.4	10	37	10	18.9	10	37	10	18.5	10	35.7	10	17.9	10	32.3	50	19.8	50	36.0
EZC	SC	9	22	9	34.6	9	18.4	9	33.3	9	17	9	33.3	10	18.5	10	35.7	10	17.9	10	32.3	47	18.6	47	33.8
	CH	7	17.1	7	26.9	8	16.3	8	29.6	8	15.1	8	29.6	8	14.8	8	28.5	9	16.1	9	29	40	15.8	40	28.8
WZC	RE	7	17.1	0	0	5	10.2	0	0	8	15.1	0	0	9	16.7	0	0	9	16.1	0	0	38	15	0	0
	BN	2	4.88	0	0	6	12.2	0	0	5	9.4	0	0	7	13	0	0	6	10.7	0	0	26	10.3	0	0
SZC	TN	6	14.6	0	0	8	16.3	0	0	10	18.9	0	0	10	18.5	0	0	10	17.9	0	0	44	17.4	0	0
	NN	0	0	0	0	3	6.12	0	0	3	5.66	0	0	0	0	0	0	0	0	0	0	6	2.37	0	0
Total		41	100	26	100	49	100	27	100	53	100	27	100	54	100	28	100	56	100	31	100	253	100	139	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

Table 8: None with Parking Facility of Vehicles.

Particulars		Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total			
		C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%
NZC	SN	10	25.6	10	18.5	10	32.3	10	18.9	10	37	10	18.9	10	38.5	10	19.2	8	33.3	8	16.3	48	32.7	48	18.4
	GN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EZC	SC	1	2.56	1	1.85	1	3.23	1	1.89	1	3.7	1	1.89	0	0	0	0	0	0	0	0	3	2.04	3	1.1
	CH	3	7.69	3	5.56	2	6.45	2	3.77	2	7.41	2	3.7	2	7.6	2	3.8	1	4.17	1	2.04	10	6.8	10	3.8
WZC	RE	3	7.69	10	18.5	5	16.1	10	18.9	2	7.41	10	18.9	1	3.8	10	19.2	1	4.17	10	20.4	12	8.1	50	19.2
	BN	8	20.5	10	18.5	4	12.9	10	18.9	5	18.5	10	18.9	3	11.5	10	19.2	4	16.7	10	20.4	24	16.3	50	19.2
SZC	TN	4	10.3	10	18.5	2	6.45	10	18.9	0	0	10	18.9	0	0	10	19.2	0	0	10	20.4	6	4.08	50	19.2
	NN	10	25.6	10	18.5	7	22.6	10	18.9	7	25.9	10	18.9	10	38.5	10	19.2	10	41.7	10	20.4	44	29.9	50	19.2
Total		39	100	54	100	31	100	53	100	27	100	53	100	26	100	52	100	24	100	49	100	147	100	261	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

IV. Stores having More than One Counter for Billing.

In table 9, while talking about departmental stores having more than one counter for billing, speaking of low income consumers, there was about 50 per cent increase in the current period as compared to the previous one. Talking about low-middle income consumers, there was about 50 per cent increase in the current period as compared to previous one. In context with middle-income consumers, there was about 48.7 per cent increase in the current period as compared to previous one. In the case of high- middle income consumers, there was about 49.3 per cent increase in the current period as compared to previous one. Speaking of high income consumers, there was about 47.5 per cent increase in the current period as compared to previous one. With reference to overall income ranges, there was about 49.11 per cent increase in the total number of consumers in the current period as compared to previous one. It was observed that due to increase in the number of customers in big stores, they were offering multiple billing counters so that customers had not worried about long queues for billing whereas billing process became fast and convenient. Arrival of multiple billing counters reduced paper work which automatically saves precious time of customers. Multiple billing counters offer quick and easy services so that profit margin and sales will be increased. One billing counter brings huge rush in the departmental store due to which many mistakes done by employees whereas billing process takes longer time when buyers purchase in bulk quantity. Both the consumers and retailers face losses due to this situation. It was also found that some big stores offered two different queues i.e., one for digital payment and other for cash payment. On the other hand, in fashion segment of retail stores, separate billing counters for men and women had been opened.

Table 9: Departmental Stores having More than One Counter for Billing.

Particulars		Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total			
		C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%
NZC	SN	10	12.8	0	0	10	12.5	0	0	10	12.8	0	0	10	12.6	0	0	10	12.5	2	4.76	50	12.7	2	1
	GN	10	12.8	10	25.6	10	12.5	10	25	10	12.8	10	25	10	12.6	10	25	10	12.5	10	23.8	50	12.7	50	24.9
EZC	SC	10	12.8	10	25.6	10	12.5	10	25	10	12.8	10	25	10	12.6	10	25	10	12.5	10	23.8	50	12.7	50	24.9
	CH	9	11.5	9	23.1	10	12.5	10	25	10	12.8	10	25	10	12.6	10	25	10	12.5	10	23.8	49	12.4	49	24.4
WZC	RE	10	12.8	0	0	10	12.5	0	0	8	10.2	0	0	10	12.6	0	0	10	12.5	0	0	48	12.2	0	0
	BN	9	11.5	0	0	10	12.5	0	0	10	12.8	0	0	9	11.3	0	0	10	12.5	0	0	48	12.2	0	0
SZC	TN	10	12.8	0	0	10	12.5	0	0	10	12.8	0	0	10	12.6	0	0	10	12.5	0	0	50	12.7	0	0
	NN	10	12.8	10	25.6	10	12.5	10	25	10	12.8	10	25	10	12.6	10	25	10	12.5	10	23.8	50	12.7	50	24.9
Total		78	100	39	100	80	100	40	100	78	100	40	100	79	100	40	100	80	100	42	100	395	100	201	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

Table10: None having More than One Counter for Billing.

Particulars	Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total				
	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	
NZC	SN	0	0	10	24.4	0	0	10	25	0	0	10	25	0	0	10	25	0	0	8	21.1	0	0	48	24.1
	GN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EZC	SC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	CH	1	50	1	2.44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	20	1	0.5
WZC	RE	0	0	10	24.4	0	0	10	25	2	100	10	25	0	0	10	25	0	0	10	26.3	2	40	50	25.1
	BN	1	50	10	24.4	0	0	10	25	0	0	10	25	1	100	10	25	0	0	10	26.3	2	40	50	25.1
SZC	TN	0	0	10	24.4	0	0	10	25	0	0	10	25	0	0	10	25	0	0	10	26.3	0	0	50	25.1
	NN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2	100	41	100	0	0	40	100	2	100	40	100	1	100	40	100	0	0	38	100	5	100	199	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

V. Ecommerce

In table 11, speaking of consumer's trust for online trade, in the case of low income consumers, there was about 88.8 per cent increase in the 'yes' responses in the current period as compared to previous one. In context with low-middle income consumers, there was about 81.8 per cent increase in the 'yes' responses in the current period. Talking about middle income consumers, there was about 94.7 per cent increase in the 'yes' responses in the current period. With reference to high-middle income consumers, there was about 72.8 per cent increase in the 'yes' responses in the current period as compared to previous one. While talking about high-income consumers, there was about 95.7 per cent increase in the 'yes' responses in the current period. Talking about middle income as well as high income consumers had more trust towards online trade. Speaking of overall income ranges, there was about 87.09 per cent increase in the 'yes' responses in the current period as compared to previous one. It was observed that online trade saves time that is why customers trust online trade. Without any delays, all the items were easily available to customers as they compare the price of product through different sites in order to purchase the cheapest one. Online shopping also offered cash on delivery option whereas it also offered free home delivery. As compared to small and big stores, customers are able to get reasonable good quality items during online shopping. On the other hand, customers who had not know anything about online purchases that how to buy from mobile application are worried more about online frauds.

Table 11: Customers Trust on Online Trade.

Particulars	Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total				
	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	
NZC	SN	2	11	0	0	6	13.6	3	37.5	7	12.3	0	0	8	13.6	5	31	10	14	0	0	33	13.3	8	25
	GN	3	17	0	0	4	9.09	0	0	8	14	0	0	8	13.6	5	31	10	14	1	33.3	33	13.3	6	18.8
EZC	SC	3	17	0	0	6	13.6	0	0	5	8.77	0	0	8	13.6	0	0	10	14	0	0	32	12.9	0	0
	CH	5	28	0	0	4	9.09	0	0	4	7.02	1	33.3	10	16.9	0	0	9	13	1	33.3	32	12.9	2	6.25
WZC	RE	1	5.6	1	50	7	15.9	0	0	7	12.3	0	0	7	11.9	0	0	7	10	0	0	29	11.7	1	3.13
	BN	1	5.6	1	50	5	11.4	2	25	8	14	1	33.3	9	15.3	5	31	7	10	0	0	30	12.1	9	28.1
SZC	TN	3	17	0	0	6	13.6	3	37.5	9	15.8	1	33.3	5	8.47	1	6.3	7	10	0	0	30	12.1	5	15.6
	NN	0	0	0	0	6	13.6	0	0	9	15.8	0	0	4	6.78	0	0	10	14	1	33.3	29	11.7	1	3.13
Total		18	100	2	100	44	100	8	100	57	100	3	100	59	100	16	100	70	100	3	100	248	100	32	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

In table 12, with reference to 'Discount offers on E-commerce purchases', in the case of low income consumers, there were about 4 consumers those who replied 'yes' in the current period and no consumers replied in the previous period. Speaking of low-middle income consumers, there was about 30 consumers those who replied 'yes' in the current period and no consumers replied in the previous period. Talking about middle income consumers, there were about 57 consumers those who replied 'yes' in the current period and no consumers replied in the previous period. In context with high-middle income consumers, there were about 41 consumers those who replied 'yes' in the current period and no consumers replied in the previous period. In the case of high- income consumers, there was about 97.8 per cent increase in the 'yes' responses in the current period as compared to previous one. While talking about the overall income ranges, there was about 99.4 per cent increase in the 'yes' responses in the current period as compared to previous one. It was observed that customers loyalty won by ecommerce retailers due to which reserved stocks of the year came to an end by

offering discounts to their buyers. During online shopping every websites started selling cheaper items due to rise in the competition. Freebies, special discounts and incentives were offered by number of websites. Talking about price off incentives, customers get it through the use of coupon code and direct cash discount. It was found that only limited period was reserved for these direct cash discounts, if the period is over then the customers missed the golden chance to save their money. On the other hand, special lottery and lucky draw schemes were offered by government to these ecommerce buyers. Speaking of value added offers, special free gifts offered to the customers. In order to get free shipping, shoppers had to add more and more products in their carts. As far as customers were free to choose their best seller as ecommerce offered list of sellers for even a single specific item. On the other hand, some buyers do not have any trust on ecommerce sites as they had no option to check the authenticity and quality of an item. That is why they decided to purchase from big departmental stores where they can check the originality and authenticity of their product.

Table 12: Discount Offers on E-commerce Purchases.

Particulars	Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total				
	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	
NZC	SN	1	25	0	0	3	10	0	0	7	12.3	0	0	5	12.2	0	0	7	14.9	0	0	23	12.8	0	0
	GN	1	25	0	0	3	10	0	0	8	14	0	0	5	12.2	0	0	5	10.6	0	0	22	12.3	0	0
EZC	SC	1	25	0	0	6	20	0	0	4	7.02	0	0	8	19.5	0	0	6	12.8	0	0	25	14.0	0	0
	CH	1	25	0	0	3	10	0	0	6	10.5	0	0	4	9.7	0	0	7	14.9	1	100	21	11.7	1	100
WZC	RE	0	0	0	0	5	16.7	0	0	7	12.3	0	0	8	19.5	0	0	5	10.6	0	0	25	14.0	0	0
	BN	0	0	0	0	3	10	0	0	8	14	0	0	6	14.6	0	0	7	14.9	0	0	24	13.4	0	0
SZC	TN	0	0	0	0	3	10	0	0	8	14	0	0	2	4.8	0	0	5	10.6	0	0	18	10.1	0	0
	NN	0	0	0	0	4	13.3	0	0	9	15.8	0	0	3	7.3	0	0	5	10.6	0	0	21	11.7	0	0
Total		4	100	0	0	30	100	0	0	57	100	0	0	41	100	0	0	47	100	1	100	179	100	1	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

In table 13, while talking about ‘Cashless shopping in Ecommerce’, in the case of low income consumers, there were about 16 consumers those who replied ‘yes’ in the current period and no consumers replied in the previous period. Speaking of low-middle income consumers, there were about 51 consumers those who replied ‘yes’ in the current period and no consumers replied in the previous period. Talking about middle income consumers, there was about 98.5 per cent increase in the ‘yes’ responses in the current period as compared to previous period. In context with high-middle income consumers, there was about 98.6 per cent increase in the ‘yes’ responses in the current period. In the case of high- income consumers, there were about 71 consumers those who replied ‘yes’ in the current period and no consumers replied in the previous period. With reference to total income ranges, there was about 99.2 per cent increase in the ‘yes’ responses in the current period as compared to previous one. It was observed that cashless shopping brought transparency as managing of bulky shopping bags or cash was reduced. Black money creation was also curtailed through cashless shopping. A customer could order anything with free mind at their homes as there was no need to carry bulky wallets. During cashless shopping, customers always stay behind in his budget as they know about their bank balance with the help of reminder. Talking about offline shopping, customers returned back 2 or 4 rupees to the retailer who no change left with him. But in the case of online shopping, payment regarding last paisa like 0.40 Rs. or 0.60 Rs. was very much accurate or correct. Talking about a person going for purchasing goods and if suddenly his cash get stolen that means cash was stolen forever. But due to advantage of debit or credit card, if a person had a card, he can be able to block their account easily and saved his cash as it was the foremost advantage of going for a cashless shopping. Speaking of financial digitalization, it was observed that a customer needs not to worry about counterfeit currency. In the case of customers who say ‘no’, did not have any knowledge about transaction process? In context with the signs of poor knowledge regarding transaction process, entering wrong digit in a hurry and hacking into one account in case of susceptibility of server were the blunders done by many persons.

Table 13: Cashless Shopping in E-commerce.

Particulars		Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total			
		C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%
NZC	SN	3	18.8	0	0	9	17.6	0	0	9	13	0	0	10	13.7	0	0	10	14.0	0	0	41	14.6	0	0
	GN	2	12.5	0	0	3	5.8	0	0	10	14.5	0	0	10	13.7	0	0	9	12.6	0	0	34	12.1	0	0
EZC	SC	2	12.5	0	0	6	11.7	0	0	5	7.25	0	0	8	11	0	0	10	14.0	0	0	31	11.0	0	0
	CH	4	25.0	0	0	3	5.8	0	0	6	8.7	0	0	6	8.22	0	0	9	12.6	0	0	28	10	0	0
WZC	RE	5	31.3	0	0	7	13.7	0	0	10	14.5	0	0	9	12.3	1	100	10	14.0	0	0	41	14.6	1	50
	BN	0	0	0	0	9	17.6	0	0	10	14.5	0	0	10	13.7	0	0	7	9.8	0	0	36	12.8	0	0
SZC	TN	0	0	0	0	9	17.6	0	0	9	13	0	0	10	13.7	0	0	7	9.8	0	0	35	12.5	0	0
	NN	0	0	0	0	5	9.8	0	0	10	14.5	1	100	10	13.7	0	0	9	12.6	0	0	34	12.1	1	50
Total		16	100	0	0	51	100	0	0	69	100	1	100	73	100	1	100	71	100	0	0	280	100	2	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

In table 14, while talking about consumer’s satisfaction with small retailers according to their purchase capacity, in the case of low income consumers, there was about 3.8 per cent increase in the ‘yes’ responses in the current period as compared to previous one. Speaking of low-middle income consumers, there was about 6.6 per cent increase in the ‘yes’ responses in the current period as compared to the previous one. Talking about middle income consumers, there was about 12 per cent increase in the ‘yes’ responses in the current period. As far as high- middle income consumers, there was no change in the ‘yes’ and ‘no’ responses. With reference to high- income consumers, there was about 4.8 per cent increase in the ‘yes’ responses in the current period. In context with the overall income ranges were concerned, there was about 5.46 per cent increase in the ‘yes’ responses in the current period as compared to previous one. It was found that there was a very slight increase in the ‘yes’ responses in all the income ranges in the current period. In the case of ‘no’ responses, again there was a very slight decrease in ‘no’ option. As far as there were still more than half of the percentage of people who replied ‘no’. It was found that small traditional retailers showed hygienic culture as they exhibit their commodities in the appropriate shelves. It was observed that ten years ago, kirana and provision shops were filled with rats and no hygienic atmosphere had been found there. But in the current time period all the items were safely packed in the plastic containers whereas there had been a lot of changes in electronic weighing machine, packaging of commodities etc. Generally, customers preferred these small stores due to proximity. New outlets had been opened for customers due to rise in demand in the current time. Speaking of street vendors, they wander door to door in many societies and sell fruits and vegetables to their buyers. On the other hand, only 5 percent share of perishable items sold by a departmental store that is why maximum customers wished to buy these fruits and vegetables from street vendors only. Small traditional retailers offered good credit facilities to their customers whereas they also attached emotionally with their buyers. In context with street vendors, those who do not have any fixed spot and moving here and there on roads were removed whereas others with licenses were shifted to vending zones. Due to establishment of vending zones, it saves precious time of the customers as they purchase fresh grocery items from them. It was found that small traditional stores are offering more facilities in the current period as compared to ten years ago. It eventually leads to slight increase in the current time. It was found that due to appearance of big stores, small mom and pop stores imitate big stores by providing more discounts and good quality products in order to raise their sales and profit margin. Inventory was the main shortcoming due to small size of mom and pop stores. As these mom and pop stores suffered due to low margins and low skill development, they rarely offered special discounts, free gifts, home deliveries and after sale services etc to their customers. That is why many buyers were switching towards big stores. Customers satisfy their daily needs from kirana and provision stores whereas only monthly purchases carried out from big stores. It was found that polythene bags are harmful that is why government banned them whereas no convenient packing was found in mom and pop stores. Moreover, many customers are not in favor of polythene loose packing whereas municipal corporations also impose fine for using polythene bags for eatable things. Talking about fix price policy, mom and pop stores loosened their policy like if they sold a product for Rs.508, then, they may sold it for Rs.500 only so that buyers get the benefit of Rs.8 and small retailers raised their profit margin as well as sales. But this type of policy was not found in big stores. Efforts should be made to save these mom and pop stores from big stores.

Table 14. Consumers Satisfaction with Small Retailers according to their Purchase Capacity.

Particulars		Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total			
		C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%
NZC	SN	10	12.9	10	13.5	10	13.3	10	14.2	9	12	5	7.5	10	12.9	10	13	5	8.06	5	8.4	44	12.02	40	11.5
	GN	10	12.9	9	12.1	10	13.3	9	12.8	9	12	9	13.6	10	12.9	10	13	10	16.1	9	15.3	49	13.3	46	13.2
EZC	SC	10	12.9	9	12.1	7	9.33	7	10.0	8	10.7	7	10.6	8	10.3	8	10.4	5	8.06	5	8.4	38	10.3	36	10.4
	CH	9	11.6	9	12.1	10	13.3	9	12.8	10	13.3	9	13.6	10	12.9	10	13	5	8.06	5	8.4	44	12.02	42	12.1
WZC	RE	10	12.9	9	12.1	8	10.7	5	7.14	10	13.3	7	10.6	10	12.9	10	13	8	12.9	7	11.9	46	12.5	38	10.9
	BN	9	11.6	9	12.1	10	13.3	10	14.2	10	13.3	10	15.1	10	12.9	10	13	9	14.5	9	15.3	48	13.1	48	13.8
SZC	TN	9	11.6	9	12.1	10	13.3	10	14.2	9	12	9	13.6	10	12.9	10	13	10	16.1	10	16.9	48	13.1	48	13.8
	NN	10	12.9	10	13.5	10	13.3	10	14.2	10	13.3	10	15.1	9	11.6	9	11.7	10	16.1	9	15.3	49	13.3	48	13.8
Total		77	100	74	100	75	100	70	100	75	100	66	100	77	100	77	100	62	100	59	100	366	100	346	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

In table 15, While talking about consumers satisfaction with big retailers according to their purchase capacity, speaking of low income consumers, there was no change in the ‘yes’ responses in the current and previous period. In the case of low-middle income consumers, there was about 50 per cent increase in the ‘yes’ responses in the current period. Talking about middle income consumers, there was about 72.7 per cent increase in the ‘yes’ responses in the current period. In context with high-middle income consumers, there was about 70.1 per cent increase in the ‘yes’ responses in the current period. With reference to high-income consumers, there was about 71.7 per cent increase in the ‘yes’ responses in the current period. In the case of total income ranges, there was about 68.2 per cent increase in the ‘yes’ responses in the current period as compared to previous one. It was found that big departmental stores offered huge assortment of commodities as big stores acted as worldwide dealers. In big departmental stores, consumers get all the items under one roof as everything was available under one umbrella. Big stores usually raises buyer surpluses as there was no defilement of commodities which eventually saves customers from various health hazards. Big departmental stores provide many discount offers like ‘sabse saste char din’ in Big Bazaar. Talking about these four days, all the items become cheaper that is why customers purchase in bulk quantity for monthly needs as bulk purchases offered by departmental stores. Marketing tendencies of big stores are very much sturdy which eventually raises consumer preferences. It was found that Indians are looking for additional brands as they become brand conscious due to boost in the sources of income. Moreover, international, national and private brands were offered by big supermarket chains. Big stores offered automatic and quick billing of huge merchandise through wireless high-speed billing server. It was observed that if the cash obtainable in one’s bank account was fewer than the bill to be remunerated, then having a store credit card were very useful for shopping. Talking about home deliveries, customers just call up the departmental store and the items get delivered at their door step whereas customers also choose the items from the store and get the items delivered next day. Departmental stores offered packaging of goods in a manner that consumers could take it to the long distances without any damage. As far as jute bags were used in big stores as they offered packaging of goods that customers could take it to long distances without any damage. Big stores offered environment friendly packing which provide an edge over kirana and provisional. It was found that dedicated parking facilities were offered by big departmental stores so that customers who are busy in shopping need not too worried about their vehicles. It was found that dedicated parking facilities were offered by big departmental stores so that customers who are busy in shopping need not too worried about their vehicles. Arrival of multiple billing counters reduced paper work which automatically saves precious time of customers. It was found that even customers with income constraints also purchase commodities from big stores due to low prices and discounts due to rise in the number of departmental store. Example, if a customer buys coca-cola, then he get limca free of cost due to ‘buy one get one free’ offer.

Table 15: Consumers Satisfaction with Big Retailers according to their Purchase Capacity.

Particulars		Below 10000				10000-50000				50000-1L				1L-2.5L				Above 2.5L				Total			
		C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%	C	%	P	%
NZC	SN	0	0	0	0	3	8.3	1	5.5	9	13.6	1	5.5	10	12.9	0	0	10	12.8	3	13.6	32	12.4	5	6.1
	GN	0	0	0	0	3	8.3	1	5.5	9	13.6	4	22.2	10	12.9	0	0	10	12.8	1	4.5	32	12.4	6	7.3
EZC	SC	0	0	0	0	5	13.9	4	22.2	6	9.09	2	11.1	10	12.9	8	34.8	10	12.8	4	18.2	31	12	18	22
	CH	0	0	0	0	3	8.3	1	5.5	4	6.06	4	22.2	7	9.09	3	13	8	10.3	7	31.8	22	8.5	15	18.3
WZC	RE	1	100	1	100	8	22.2	4	22.2	9	13.6	2	11.1	10	12.9	7	30.4	10	12.8	5	22.7	38	14.7	19	23.2
	BN	0	0	0	0	5	13.9	1	5.5	10	15.2	0	0	10	12.9	0	0	10	12.8	0	0	35	13.6	1	1.22
SZC	TN	0	0	0	0	3	8.3	1	5.5	10	15.2	1	5.5	10	12.9	0	0	10	12.8	1	4.5	33	12.8	3	3.6
	NN	0	0	0	0	6	16.7	5	27.8	9	13.6	4	22.2	10	12.9	5	21.7	10	12.8	1	4.5	35	13.6	15	18.3
Total		1	100	1	100	36	100	18	100	66	100	18	100	77	100	23	100	78	100	22	100	258	100	82	100

Source: Field Survey.

Note: Figures showing income categories are in Rs.

VI. Suggestions

Qualified customers should have the knowledge about the written information printed on the covers or packets of any item like manufacturing and expiry date, ingredients, address of manufacturer, quality, price most probably for medicines.

It should be very important that both the traditional as well as organized supermarket retailers will coexist in the economy, only if the customers purchase diverse items from small retailers and diverse items from big retailers.

VII. Conclusion

In the end, I concluded that in the initial stage, due to appearance of organized sector, they chased out the maximum consumers from these mom and pop stores which brings changing consumer behavior for these small stores. These big giant supermarket chains generally divert consumers from unorganized to organized sector. Richer sections of the society always go for bulk purchases from big stores. Even low income groups also started purchasing from big stores due to many discount offers, coupons and reasonable prices. As the time passes, there was improvement in the standard of living of customers in modern India in the current time. Consumer is the one who is driving the organized market towards expansion due to changing lifestyle, growth of nuclear families, working women participation etc. It also brings change in the outlook as well as working style of kirana retailers due to rise in the wave of competition. Kirana retailers do not felt depressed as they started repairing and redefining themselves. They have their own customer base and they are prepared with advanced marketing strategies and business practices. They are modernizing their stores by using new technologies. Speaking of farmers, they would also get decent prices from their produce, customers also save more money due to cheaper commodities whereas there was reduction in intermediaries due to appearance of organized sector. As far as India is a country of diversified classes that is why both the big and small retailers will survive in the economy. Consumer act as a winner as like best one survives in the war and there were huge prospect of co-survival of both the retailers. Both are complementary and supplementary to one another.

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