

Consumer Perception towards Organized and Unorganized Retail Sector

Abstract

Retailing is currently the flourishing sector of the Indian economy. This sector was unorganized in Initial stage but now it is growing as supermarket and hypermarket. Due to such developments, sizable changes have occurred in retail trade in India. The consumers have been exposed to almost different environment. Divergent opinions are evolving regarding organized and unorganized retail trade. The exposure to new environment enforces them to have different consumer behavior. Consumer behavior is influenced by multiplicity of demographic factors, such as gender, age, occupation and so on. This study is concerned with the consumers of the Punjab. This article is devoted to understand the behavior of consumers towards organized and unorganized retail trade. It is based on the survey of 400 consumers scattered over the Patiala and Ludhiana cities of Punjab.

Keywords: Organized Retail, Unorganized Retail, Consumer Behavior, Survey.

Introduction

The evolution of retail is an important factor of the current economic scenario in India. There has been emergence of organised retail trade in Indian set up in recent decades. For, the government came forward with a liberal policy towards corporate sector to enter into retail trade. As a consequence, considerable growth has been recorded in the expansion of organised retail trade. Almost all the Indian business players have, directly or indirectly, entered into this business. Moreover, space has also been provided to the foreign players and they are also appearing in this segment here. Due to such developments, sizable changes have occurred in retail trade in India. The consumers have been exposed to almost different environment. Divergent opinions are evolving regarding organised retail trade. There are certain specificities of organised retail trade and consumers are supposed to be enticed in this regard. Consumer behaviour is not an isolated activity. Rather it happens in the context of surroundings. The exposure to new environment enforces them to have different consumer behavior. Consumer behavior is influenced by multiplicity of demographic factors such as gender, age, occupation, income and so on. Moreover, the variety of products available at these stores may influence their behavior. Organized and unorganized retail trade may have different effect on consumer behavior. For, each segment has its strengths and weaknesses. These are required to be explored to have better understanding towards consumer behavior. Multiplicity of interconnected and orthogonal factors are concerned for the consumers' behavior towards organized and unorganized retail trade. Organized retail trade enterprises launch variety of schemes in the market to lure the consumers and have considerable impact on the purchase decision of the consumers. Besides, price, variety, facilities, ambience, entertainment and so on are the additional factors that affect the decision of consumers to buy from the organized retailers.

Review of Literature

According To Talreja Monika & Jain Dhiraj (2013) India is at the crossroads with respect to the retail sector. This study indicated that customers like to buy vegetables & fruits from supermarket but due to the high prices they feel conservative to buy these kinds of products either from the local vegetable seller. This study further revealed that proximity was a major comparative advantage of unorganized retailers.

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Sushmana (2014) revealed that retailing in India came evolutionary patterns from kirana store to supermarket. The growth in the Indian organized retail market is mainly due to the change in the consumer perception. This change has come in the consumer due to increased income, changing lifestyle and patterns of demography which are favorable. Now the consumer wants to shop at a place where he can get food, entertainment and shopping all under one roof. The organized sector in retailing has to go a long way to understand the customer requirement.

Alauddin Md. (2016) concluded that due to rapid globalization the demand of customers has been changed. Companies are following different marketing strategies to attract the customer that leads to customer satisfaction. This paper is an attempt to identify the customer expectations and perception towards retail chain. This paper highlights, that retail outlet should adopt the efficient inventory management system, employees of retail outlet should be trained and have sufficient knowledge about products that can answer any query of customers.

Shenbagasuriyan R. & Balachander G. (2016) analyze the comparative study on consumer perception towards organized retail sector with unorganized retail sector. Consumer perception carried out the attention of the consumers towards the product, interpretation, memory, purchase and consumer decision of the consumers. The main objective of this study is to create the awareness about the organized retail sector to the consumer. From this research it was suggested that promotion of retail sectors was compulsory in this area. State government must have control over these retailers and closely monitor the functioning of individual retailers. Though that customers have the mindset to trust retailers.

Chaudhary Sandeep & Sharda Shruti (2017) found that it acts as an interface between producers and consumers improve the flow of goods and services and raise the efficiency of distribution in an economy. The study has given a positive result that the consumers are highly influenced by the factors which are easy accessible, quality stock, comfort zone, infrastructure, quality time, add on services or facilities.

Objective of the study

To know the consumer perception regarding organized and unorganized retail sector.

This study is concerned with the consumers of the Punjab. This chapter is devoted to understand the behaviour of consumer towards organised retail trade. It is based on the survey of 400 consumers scattered over the Patiala and Ludhiana cities of Punjab.

Results and Discussion

Demographic Profile of Respondents

This has already been established in the theory of consumer behaviour that it is influenced by the demographic profile of the consumers. So, it has been taken care to make the survey inclusive by incorporating respondents from every segment of the

demographic factors. These are explained in the ensuing discussion.

Gender

It is very common that male and female behave differently so far as the consumption decisions are concerned and it is not expected to be different in the case of organised retail trade. Gender distribution of the sampled individuals has been summarized in table-1.

Table-1.1: Gender Distribution of Sampled Individuals

Gender	No. of Respondents	Percentage
Male	198	49.5
Female	202	50.5
Total	400	100

Table 1.1 reveals that the respondents are judiciously divided into males and females. For, 198 (49.5 percent) sampled individuals from the sample of 400 are from the male category and rest of them 202 (50.5 percent) are from female category of gender. Hence, males and females are adequately representing the sample. Therefore, it is expected that whatever behavioural differences males and females possesses will be appropriately reflected here

Age

Age is an important factor in the behaviour of consumer, more so, in the organised retail trade. It is expected that younger generation is more attracted by new exposures. Therefore, their purchase behaviour might be different than the elder people. To make this surely reflect in our results, an effort has been made to spread over the sampled individuals. Age distribution of sampled individuals is displayed in table 1.2.

Table-1.2: Age Distribution of Sampled Individuals

Age Group	No. of Respondents	Percentage
18-24	108	27.0
25-32	108	27.0
33-40	90	22.5
40 & above	94	23.5
Total	400	100

Table 1.2 shows that sampled individuals are evenly distributed among different age groups. 54 percent of the sampled individuals are less than 32 years of age. Of which, half of them are less than 24. In other words, majority of the sampled individuals are in the category of young (less than 32). Rest of them are above 32, of which 23.5 percent are in the category of above 40. Thus, the sample is representative so far as the age distribution is concerned.

Education

It has been proved in the recognized literature that education of individual may change their consumer behaviour. Aspects of better livings, gradually, enter among people as they attain better education. Better educated persons may be willing to take the exposure of organised retail trade. Therefore, it is expected that education may prove to be an important factor in explaining the consumer behaviour. In this context, the sampled individuals

have been taken from the all levels of education categories. The distribution of 400 sampled individuals according to education has been demonstrated in table-1.3

Table-1.3: Education Level of Sampled Individuals

Level of Education	No. of Respondents	Percentage
Up to Matric	23	5.8
Up to Secondary/Diploma	45	11.3
Under-Graduate	99	24.8
Graduate	123	30.8
Post-Graduate	82	20.5
Higher degree	28	7.0
Total	400	100

Table 1.3 reveals that all levels of education are amply given space in the sample. Out of the sample of 400 individuals, 30.8 percent are graduates and 20.5 percent belongs to the category of post graduates. Under graduates are also given due space; as 24.8 percent of the sampled individuals had come from this category. Adequate representation has also been given to the up to matric and higher secondary categories of education. The spread of data over various classes of education is expected to be fully reflected in the consumer behaviour so far as their selection of organised retail trade is concerned.

Income

Higher income groups have more space to play as a consumer. Large variety of products are available under one roof in the case of organised retail trade. Hence, larger income can give different consumer behaviour as compared to people with low levels of income. To have such expected reflection, sampled individuals have been selected from every category income. The distribution of sampled individuals in various income groups has been presented in table-1.4.

Table-1.4: Income Levels Distribution Sampled Individuals

Occupation	No. of Respondents	Percentage
Student	46	11.5
Government Job	71	17.8
Private Service	92	23.0
Own Business	109	27.2
Home Maker	70	17.5
Retired	07	1.8
Unemployed	05	1.2
Total	400	100

Table 1.4 exhibits the income distribution of sampled individuals. The data reveals that every income category has been given appropriate representation. Out of the sample of 400 respondents, 14.5 percent are from low income groups (up to Rs. 2.5 lakh) and 8 percent are coming from the category of above Rs. 10 lakhs. Income from 2.5 lakh to 7.5 lakh can be considered as middle income group and they have been given ample representation; as, 62 percent of the respondents belong to this category. Middle income category is more influenced by the development in the market (organised retail trade); hence their consumption behaviour is expected to

change. Such distribution of income categories is imminent to be manifested in their behaviour towards purchase from organised retail trade.

Occupation

Occupation of a person is directly reflected in its personality; consequently, his/her consumer behaviour. People with different occupations may have different consumer behaviour, more so their decision to purchase from organised retail trade. Therefore, an attempt has been that every category should be the part of the sample.

Table-1.5: Occupation Distribution of Sampled Individuals

Income Group (Annual)	No. of Respondents	Percentage
Up to 2.5 lakh	58	14.5
2.5 lakh - 5.0 Lakh	121	30.2
5 lakh-7.5 Lakh	126	31.5
7.5 Lakh – 10 Lakh	63	15.8
10 Lakh & Above	32	8.0
Total	400	100

Table-1.5 reveals the distribution of sampled individuals according to their occupation. It is expected that business people have different consumer behaviour than the people in the service category. Moreover, retired people generally have different consumer behaviour. Students and unemployed youth may have their own way of thinking regarding consumption. Home makers have their own peculiarities. Given this discussion, every category of consumers in terms of their occupation has been adequately represented in the sample. It can be expected that appropriate consumer behaviour will turn out.

Family Formation

Type of family is an important aspect in the consumer behaviour. People belonging to individual and joint family set up may depict different behaviour so far as purchase from organised retail trade is concerned. Hence, it has been endeavoured to make the both type of families a part of the survey. The information in this regard is presented in table 1.6.

Table-1.6: Type of Family of Respondents

Type of Family	No. of Respondents	Percentage
Nuclear	261	65.2
Joint	139	34.8
Total	400	100

The table reveals that out of the 400 sampled individuals, 261 (65.2 percent) belongs to the nuclear family and rest of them (34.8 percent) have come from the joint family set up. Hence, the sample is adequately scattered over the types of families. The elements of joint and nuclear families that may affect the consumer behaviour are expected to be judicially reflected in the consumer behaviour.

In the end we can say that demographic profile of the respondents is well represented by the gender, age, occupation, income, education and type of family. This result supports us to analyse the other aspects of consumer behaviour. This has been discussed in the following sections.

Choice of Retail Trade (Organised and Unorganised) for Product Groups

The items that people purchase from the organised and unorganised retail traders are generally grouped in categories namely-vegetables and fruits, grocery, FMCG products, garments, kitchen utensils and fashion accessories. Every category has its typical feature in terms of durability of the product and frequency of their purchase. The products which are purchased on daily or routine bases are expected to be purchased from the unorganised trade. On the other hand, products which we purchase on occasion basis, consumers may choose the organised retail traders. To have in depth understanding regarding such issue of consumer behaviour, the respondents have been exposed to open question of their choice of organised or unorganised retail traders regarding the purchase of various categories of products. The results so obtained are shown in table 1.7.

Table-1.7: Choice of Retail Trade Store/Shop of Respondents (Organised or/and Unorganised)

Item	Organised (Numbers/ Percentage)	Unorganised (Numbers/ Percentage)
Vegetables & Fruits	141 (35.2)	360 (90.0)
Grocery	199 (49.8)	313 (78.2)
FMCG Products	203 (50.8)	358 (89.5)
Garments	212 (53.0)	265 (66.2)
Kitchen Utensils	229 (57.2)	211 (52.8)
Fashion Accessories	217 (54.2)	249 (62.2)

The information given in the table shows that vegetables, fruits and grocery are highly purchased from the unorganised retail trade stores. Though, these items are also being purchased from the

Table-1.8: Rating of Various Attributes by Respondents regarding Buying from Organised Retailers

Ranking→ Attribute↓	No. of Respondents						Average Rating	C.V.
	Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	Total		
Prices of Products	30 (7.5)	77 (19.2)	96 (24.0)	144 (36.0)	53 (13.2)	400 (100.0)	3.282	0.347
Quality of Products	30 (7.5)	88 (22.0)	145 (36.2)	109 (27.2)	28 (7.0)	400 (100.0)	3.042	0.341
Variety of Products	23 (5.8)	56 (14.0)	78 (19.5)	200 (50.0)	43 (10.8)	400 (100.0)	3.460	0.302
Location	60 (15.0)	93 (23.2)	78 (19.5)	123 (30.8)	46 (11.5)	400 (100.0)	3.005	0.421
Promptness in Service	26 (6.5)	59 (14.8)	81 (20.2)	195 (48.8)	39 (9.8)	400 (100.0)	3.405	0.311
Everything under one Place	23 (5.8)	41 (10.2)	75 (18.8)	218 (54.5)	43 (10.8)	400 (100.0)	3.542	0.282
Offers	20 (5.0)	44 (11.0)	75 (18.8)	218 (54.5)	43 (10.8)	400 (100.0)	3.550	0.279
Relationship	59 (14.8)	108 (27.0)	85 (21.2)	107 (26.8)	41 (10.2)	400 (100.0)	2.907	0.425
Ambience	18 (4.5)	46 (11.5)	75 (18.8)	218 (54.5)	43 (10.8)	400 (100.0)	3.555	0.276
Home Delivery	72	171	71	78	08	400	2.447	0.432

organised traders, but the exposure is relatively less. This may be due the fact that the existence of organised retailers is relatively less. Moreover, such items are in the category of daily purchase; hence, planned purchase may not be applicable here. However, there is considerable exposure for organised traders so far as the kitchen utensils, fashion accessories and garments are concerned.

We can conclude that organised retail trade has remarkably entered in the choice of stores by the consumers. The items which are purchased frequently have relatively less exposure from organised retail than the items which are purchased occasionally.

Satisfaction of Consumers while buying from Organised/Unorganised Retail Traders

Consumer satisfaction is an important component of consumer behaviour. Purchasing from the unorganised traders is an age old practice. The question of satisfaction of customer did not arise in past due to non-existence of the organised traders. Now, they have entered into market and gradually cornering the market share. The consumers are also tilted towards this new form of purchasing experience. As already stated, organised and unorganised retail traders have their own strengths and weaknesses, hence, they may provide different attributes of consumer satisfaction. In this context, the respondents have been exposed to eighteen satisfaction attributes to respond on. They have been asked to respond on five point Likert scale (1-highly dissatisfied, 2-dissatisfied, 3-Neutral, 4-satisfied, 5-highly satisfied) on each attributes. The attributes ranges from price, quality, variety, ambience, service, display, payment, relationship, location and so on. The response has been summarized in table 1.8 and 1.9 for organised and unorganised traders respectively.

	(18.0)	(42.8)	(17.8)	(19.5)	(2.0)	(100.0)		
Process	78 (19.5)	143 (35.8)	58 (14.5)	79 (19.8)	42 (10.5)	400 (100.0)	2.660	0.481
Payment Option	21 (5.2)	42 (10.5)	76 (19.0)	218 (54.5)	43 (10.8)	400 (100.0)	3.550	0.280
Easy Returns	24 (6.0)	40 (10.0)	75 (18.8)	218 (54.5)	43 (10.8)	400 (100.0)	3.540	0.285
Shopping Experience	52 (13.0)	72 (18.0)	140 (35.0)	78 (19.5)	58 (14.5)	400 (100.0)	3.045	0.399
Attractive Display	20 (5.0)	43 (10.8)	76 (19.0)	218 (54.5)	43 (10.8)	400 (100.0)	3.552	0.278
Status Symbol	05 (1.2)	36 (9.0)	112 (28.0)	173 (43.2)	74 (18.5)	400 (100.0)	3.687	0.248
Parking Facility	20 (5.0)	43 (10.8)	75 (18.8)	219 (54.8)	43 (10.8)	400 (100.0)	3.555	0.278
Credit Facility	74 (18.5)	149 (37.2)	118 (29.5)	57 (14.2)	02 (0.4)	400 (100.0)	2.482	0.743

Note: Figures in Parentheses are percentages

Table-1.9: Rating of Various Attributes by Respondents regarding Buying from Unorganised Retailers

Ranking→ Attribute↓	No. of Respondents						Average Rating	C.V.
	Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	Total		
1. Prices of Products	48 (12.0)	134 (33.5)	143 (35.8)	71 (17.8)	04 (1.0)	400 (100.0)	2.622	0.360
2. Quality of Products	40 (10.0)	73 (18.2)	111 (27.8)	136 (34.0)	40 (10.0)	400 (100.0)	3.157	0.361
3. Variety of Products	61 (15.2)	184 (46.0)	119 (29.8)	33 (8.2)	03 (0.8)	400 (100.0)	2.332	0.368
4. Location	01 (0.2)	31 (7.8)	128 (32.0)	171 (42.8)	69 (17.2)	400 (100.0)	3.690	0.231
5. Promptness in Service	01 (0.2)	28 (7.0)	122 (30.5)	190 (47.5)	59 (14.8)	400 (100.0)	3.695	0.220
6. Everything under one Place	40 (10.0)	147 (36.8)	115 (28.8)	83 (20.8)	15 (3.8)	400 (100.0)	2.715	0.376
7. Offers	91 (22.8)	212 (53.0)	92 (23.0)	05 (1.2)	00 (0.0)	400 (100.0)	2.027	0.351
8. Relationship	01 (0.2)	29 (7.2)	122 (30.5)	175 (43.8)	73 (18.2)	400 (100.0)	3.725	0.228
9. Ambience	67 (16.8)	161 (40.2)	99 (24.8)	50 (12.5)	23 (5.8)	400 (100.0)	2.502	0.434
10. Home Delivery	21 (5.2)	50 (12.5)	80 (20.0)	205 (51.2)	44 (11.0)	400 (100.0)	3.502	0.291
11. Process	01 (0.2)	29 (7.2)	122 (30.5)	175 (43.8)	73 (18.2)	400 (100.0)	3.725	0.228
12. Payment Option	67 (16.8)	161 (40.2)	99 (24.8)	50 (12.5)	23 (5.8)	400 (100.0)	2.502	0.434
13. Easy Returns	21 (5.2)	65 (13.8)	79 (19.8)	202 (50.5)	43 (10.8)	400 (100.0)	3.477	0.295
14. Shopping Experience	59 (14.8)	91 (22.8)	79 (19.8)	124 (31.0)	47 (11.8)	400 (100.0)	3.022	0.418
15. Attractive Display	67 (16.8)	161 (40.2)	99 (24.8)	50 (12.5)	23 (5.8)	400 (100.0)	2.502	0.434
16. Status Symbol	67 (16.8)	161 (40.2)	99 (24.8)	50 (12.5)	23 (5.8)	400 (100.0)	2.502	0.434
17. Parking Facility	67 (16.8)	161 (40.2)	99 (24.8)	50 (12.5)	23 (5.8)	400 (100.0)	2.502	0.434
18. Credit Facility	17 (4.2)	40 (10.0)	76 (19.0)	223 (55.8)	44 (11.0)	400 (100.0)	3.592	0.266

Note: Figures in Parentheses are percentages

Prices of the Products

The organised sector claims that they enjoy the economies of scale and able to cut the costs; hence, can sell the products at lesser price. In this context, table 5.8 reports that 49 percent of the respondents are satisfied with the price being charged at the organised stores and 24 percent were indifferent towards the price. Rest of them (about 27 percent) were dissatisfied with the prices at organised retail. But average of rating is tilted towards satisfied segment. We can conclude that consumers are satisfied with the price charged at the organised retail stores.

On the other hand, it shows that only 19 percent respondents are satisfied with the prices at the unorganised retail stores. In contrast, rest of them either could not give any conclusive answer (35.8 percent) or were dissatisfied (45.5 percent). So we can say, that people are not satisfied with the prices charged at the unorganised retail stores.

This result has serious concern for the existence of the unorganised retail stores in the future. They should mend their ways of charging higher prices from the customers.

Quality of Products

The perceptions of the respondents regarding the quality of the products from organised and unorganised retail stores has been summarized in table 1.8 and 1.9 respectively. The 34 percent respondents in the organised retail stores have recorded their satisfaction regarding the quality of the products and 36.2 percent were indecisive regarding the quality of the product at the organised retail trade. It can be deduced here that majority of the customers are either neutral or satisfied so far the quality attribute is concerned. However, the average rating is at the level of neutral. We can say that the people are lacking knowledge to judge the quality of the products at the organised retail stores.

Almost similar situation has been displayed at unorganised stores with relatively more tilted towards satisfied rating.

It can be said that people are not well aware about the quality of the products irrespective of their purchase from organised or unorganised retail trade stores.

Variety of Products

It is an important content of consumer behaviour. Organised retail traders maintains that they are able to provide large variety of the products for the best satisfaction of the consumers. It has been proved in the survey. For, 60.8 percent of the respondents have shown their satisfaction regarding the variety of the products and 19.5 percent could not give their clear answer in this regard. However, 19.8 percent were dissatisfied with this attribute of satisfaction. The average rating is also skewed towards satisfaction with relatively very less coefficient of variation (0.302) (table-1.8).

The customers are dissatisfied for variety attribute of satisfaction at the unorganised retail stores. For, more than 60 percent have out rightly displayed their dissatisfaction and about 30 percent are neutral answer this query (table-1.9).

It can be inferred here that consumers are satisfied at organised retail stores so far as the variety component of consumer behaviour is concerned. However, such attribute is in the dissatisfied category in the case of unorganised retail trade stores.

Location

Unorganised retail stores are generally scattered and organised retail stores are generally at faraway places. In this context, respondents have been asked to display their opinion in terms of satisfaction regarding location. 42 percent of the respondents are satisfied with the location of the organised store and 38 percent are not satisfied with its location (table-1.8). However, the opinion is opposite in the case of unorganised retail stores. For, 60 percent of respondents have shown their satisfaction and only 8 percent were dissatisfied for the location of unorganised store.

It can be deduced that location of organised stores is not according to the requirements of the customers. However, this issue hardly emerges in the case of consumers at the unorganised retail stores.

Promptness in Service

The organised retail traders uphold that they are quick in service due to their organised set up. This attribute holds true in case of organised retail trade. For, about 60 percent of the respondents endorsed this attribute. However, 21 percent negated this attribute of promptness (table 1.8). Similar result has been received in the case of unorganised retail trade regarding the promptness attribute. As, 62 percent of the sampled individuals are satisfied the attribute of promptness. Only 7 percent have recorded their dissatisfaction (table 1.9).

The promptness of service has been supported by the consumers irrespective of the nature of retail trade.

Everything at one Place

It is expected that consumer will be more satisfied with this attribute of organised retail trade. Accordingly, this has been proved true; as, 65 percent of the sampled individuals showed their satisfaction regarding the availability of the products under one roof. Though, 19 percent could not give their decisive answer (table 1.8). This attribute is not a forte of unorganised retail traders. They are not big enough to provide every facility and product under one roof. For, only 24 percent has revealed their satisfaction with the 'availability at one place' attribute and rest of the sampled individuals were either dissatisfied or neutral in their response (table 1.9).

It can be concluded that consumer is satisfied with the 'availability under one roof' attribute in organised retail trade. However, such inference is not true with the unorganised retail trade.

Offers

It is expected that organised retailers give more offers as compared to unorganised retail traders. Of the sampled individuals, about 65 percent are satisfied with the offers by the organised retailers. Rest of them were either dissatisfied or neutral in their response (table 1.8). Dissatisfaction may occur due to higher expectations of the consumers from the organised retailers. Even then it can be recognised

that consumers are largely satisfied with the offers provided by the organised retail traders.

To give offers are beyond the capacity of the unorganised retail traders. Hence, it is expected that they will not provide much offers to their customers. Almost negligible respondents were satisfied with offers and 76 percent dissatisfied with the offers given by unorganised retailers. Hence, providing offers are beyond the reach of unorganised retail traders.

Relationship

The consumers at organised retail trade are, essentially, not satisfied with the relationship attribute of the consumer behaviour. For, out of the sample of 400, 62 percent are either dissatisfied or neutral in their response. Besides, average rating (2.907) is also leaned towards the dissatisfaction with considerable amount of variation among the respondents (C.V.=0.425) (table 1.8).

This has been proved true in our survey of consumer satisfaction so far as the relationship attribute is concerned. Table 1.9 shows that about 93 percent of the sampled individuals were either satisfied or did not give their conclusive answer. Only seven percent have exhibited their dissatisfaction with this attribute of consumer behaviour.

It can be inferred that the consumers are satisfied at unorganised retail trade so far as relationship attribute is concerned; however, such belief is entirely rejected at the organised retail trade stores.

Ambience

At organised retail trade stores, 65 percent of the sampled individuals have recorded satisfaction with the ambience and 19 percent were neutral in their response (table 1.8). The unorganised retail traders are unable to provide such satisfaction to the customers. For, 72 percent of the sampled individuals are either dissatisfied or unable to decide about such attribute (table 1.9).

It can be deduced here that consumers are satisfied at the organised retail trade where as such satisfaction is missing at unorganised retail trade stores.

Home Delivery

Home delivery has turned out to be a wonderful attribute in case of unorganised retail trade stores. Out of the 400 sampled individuals, 62 percent had expressed satisfaction with the home delivery attribute. Besides, average rating (3.502) is also skewed towards satisfaction segment with small variation (C V = 0.291) among the respondents (table 1.9).

However, this facility is rarely available at organised retail stores and the respondents have shown their dissatisfaction with this attribute of consumer behaviour. About 61 percent of the sampled individuals displayed their dissatisfaction and 17.8 percent were indecisive to respond on (table 1.8).

Therefore, home delivery is a considerable attribute at the unorganised retail trade stores and it is largely missing at the organised retail stores.

Payment Option

Organised retail traders provide multiple options to the customers to pay for their purchase. Consequently, sampled individuals have largely revealed their satisfaction (65 percent) and only 16 percent have shown their dissatisfaction (table 1.8). However, this satisfaction did not happen to the buyers from the unorganised retailers. Only 18 percent are satisfied with the payment option attribute of consumer behaviour (table 1.9).

It can be concluded that payment options provide considerable satisfaction to the customers at the organised retail trade. However, unorganised retail traders failed to provide such satisfaction to their customers.

Shopping Experience

Enjoyable shopping experience is an important attribute of consumer behaviour. Good shopping experience may shift the consumer behaviour. The retail traders are supposed to give good shopping experience to their customers. This attribute seems to be stronger in case of organised retail traders as compared to unorganised retail traders. This could not be decisively proved in the survey results; for, shopping experience turned out to be average in both formats of retail trades (table 1.8 and table 1.9).

Attractive Display

It is generally believed that organised retail traders have innovative idea to display the products, hence, they can provide better satisfaction to the customers in comparison to the unorganised retail traders. Out of the 400 sampled people, 65 percent have expressed their satisfaction towards the display of the products (table 1.8). However, this attribute is absent in unorganised retail trades; for, 82 percent of the sample people were either dissatisfied or neutral with the attractive display attribute of consumer behaviour (table 1.9).

It is concluded that attractive display is part and parcel of the organised retailers; however, this is not a necessary attribute at unorganised retail stores.

Status Symbol

Status symbol is an integral part of consumer behaviour. The consumers, in the present survey, were exposed to the open question of status symbol at organised and unorganised retail trades. Out of the 400 sampled individuals, 63 percent have displayed their satisfaction towards status symbol aspect of consumer behaviour. Only 10 percent people did not recognise status symbol aspect of consumer behaviour at organised retail trade (table 1.8). In contrast, there is no question of status symbol at the unorganised retail trade. About 82 percent of the sampled individuals have shown either dissatisfaction or are neutral to the status symbol or aspect of consumer behaviour (table 1.9).

It can be said that organised retailers are able to inculcate the status symbol aspect among the customers and this is not present in the unorganised retail setup.

Parking Facility

To check this aspect, sampled consumers were asked to express their satisfaction/

dissatisfaction about the parking facility given by organised and unorganised retail traders. Out of 400 sampled people, about 66 percent expressed their satisfaction regarding the parking facility at the organised retail trade stores; however, 16 percent were dissatisfied (table 1.8). People are dissatisfied with the parking facility at the unorganised retail stores. For, about 82 percent sampled individuals were either dissatisfied or neutral to this aspect of consumer behaviour. So it can be deduced that consumers are happy with the parking facility at organised retail stores and dissatisfied with this aspect at unorganised retail stores.

Credit Facility

This facility has sizable role in changing the purchase decision of the customers from organised and unorganised retail traders. People are highly satisfied with the credit facility available with the unorganised retail stores. Hence, they are tilted towards such stores. As, 67 percent of the sampled individuals are satisfied with the credit facility attribute of consumer behaviour at the unorganised retail trades (table 1.9). However, they are hardly satisfied with the such aspect of consumer behaviour at organised retail stores. Only 14.6 percent have expressed their satisfaction (table 1.8).

Credit facility turned out to be important component of consumer behaviour of unorganised retail trades and such aspect is lacking at organised retail stores.

Conclusion

This chapter is devoted to ascertain the consumer behaviour in the context of organised and unorganised retail trade outlets. In response to liberal policy towards organised retail trade, organised retail trade has entered in this business in a big way India and Punjab. The exposure of consumer to new environment is expected to be reflected in the consumer behaviour. This study is based on 400 individuals scattered Patiala and Ludhiana cities of Punjab. The findings of the study are as under;

1. The demographic profile of the sampled individuals is well represented by the gender, age, occupation, income, education and type of family. Such representation is supportive to analyse the consumer behaviour in depth.
2. The organised retail trade has remarkably entered in the choice of stores by the consumers. The items which are purchased frequently have relatively less exposure from organised retail than the items which are purchased occasionally.
3. The consumer is satisfied at the organised retail trade outlets so far as the price, variety, promptness, availability under one roof, offers, payment option, attractive display, status symbol and parking facility are concerned.
4. People are lacking knowledge to judge the quality of the products at the organised as well as unorganised retail stores.

5. The consumers are not satisfied with the location of the organised outlets. The element of relationship is missing at organised stores. The consumers have displayed dissatisfaction so far as the home delivery and credit facilities are concerned.
6. The study reveals that people are not satisfied with the prices charged at the unorganised retail stores. This result has serious concern for the existence of the unorganised retail stores in the future. They should mend their ways of charging higher prices from the customers.
7. People are not satisfied with the variety of products at unorganised retail stores. Offers are beyond the capacity of such stores. The consumers have shown dissatisfaction so far as the availability under one roof, payment options attractive display, parking facilities are concerned. Moreover, unorganised retailers are unable to incorporate the element of status symbol among the consumers.
8. The issue of location does not emerge in the case of unorganised outlets and consumers are satisfied with the promptness of their service. Relationship and home delivery are important components of consumer behaviour at unorganised outlets.

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