

## **A Study of Consumer Behavior towards Grocery Retailing in Delhi Region of National Capital Region of India**

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**Abstract :** *The objective of this research paper is to analyze the consumer behavior towards organized and unorganized retailing in Delhi region of NCR. The paper examines the key determinants that influences consumer in making retail outlet choice. The results show that while demographic factors and retail outlet choices were independent of each other, attributes related to product, price, promotion, process etc. do impact consumer decision in Delhi region.*

**Key words:** *Organized Retailing, Unorganized Retailing, Demographic Segmentation*

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### **I. Introduction**

The term “retail” has been derived from the French term “retailer” meaning someone who cuts-off or sheds a small piece from something. Retail is simply the act of selling goods to the consumer meant purely for the purpose of consumption. In 2004, The High Court of Delhi defined the term ‘Retail’ as a sale for final consumption in contrast to a sale for further sale or processing (i.e. wholesale), a sale to the ultimate consumer. Thus, retailing can be said to be the interface between the producer and the individual consumer buying for personal consumption. This excludes direct interface between the manufacturer and institutional buyers such as the government and other bulk customers. Retailing is the last link that connects the individual consumer with the manufacturing and distribution chain. A retailer is involved in the act of selling goods to the individual consumer at a margin of profit.(Ms Sonia)

Retailing is broadly divided into two categories, unorganized and organized. According to the National Accounts Statistics of India “the unorganized sector includes units whose occupation is not regulated by any statute or legal provision, and/or those, which do not maintain regular accounts”. Unorganized retailing is also known as traditional form of low-cost retailing. These include the neighborhood local baniya, general stores, the local kirana shop, provision stores, local markets, hand cart, pavement vendors, fruit vendors, vegetable vendors , fruit vendor, Mom and Pop Stores, weekly haats and bazaar, sabjimandi, , general readymade garment shop, footwear shop, tailoring, shoe repairing, paanwala etc. On the other hand organized retailing denotes to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These retailers comprise the corporate-supported retail chains and hypermarkets, departmental store, discount stores, drug stores, factory outlets, and large retail businesses.

Indian retail industry has emerged as one of the most promising and fastest growing industries, in recent time. Globally it is the fifth largest destination in retail space. Indian retail industry is dominated by unorganized retail format which is highly segmented and fragmented. The ever changing lifestyle of the consumers has contributed immensely to the growth of this industry. It creates and generates large employment opportunities, and thus has a very strong linkage with the GDP of the economy.

Considering that retailing is an important source of employment and profit generation, a large number of big companies are investing in this industry. With this the spirit of competition has become intense and this in turn has enlarged the choice basket of the consumers. With the availability of large choice set consumer’s perception has changed and they are adapting and absorbing the recent trends in terms of quality expectations, convenience, price comparisons, public relation, and promotion campaigns as the parameters for measuring satisfaction.

In this dynamic business environment, retailing in India is not only limited to domestic players rather many international players have also entered into the organized retail sector. In such a saturated situation where firms are surviving on margins and spending large amount on the study of consumers satisfaction and loyalty, this research paper is a small effort to understand the key drivers that are responsible for retail outlets choice (Unorganized and organized outlets), and its overall impact on the consumer satisfaction.

Understanding the behavior of consumer towards retailing is a subject of interest across the globe. Various researches have already been conducted to analyze and discuss the growth and development of retail industry, internationalization of retailing and consumer's behavior. For instance, K Rajanath et al (2014) studied the need of consumer centric organized retailing in India due to revolutionary transformation in retail industry. Mark Lang et al (2013) explored the similarities and dissimilarities of shopping experience on customer satisfaction shown in non-food and food retailing. Madhurima Deb, (2012) explored that the most preferred value that determines mall preference by Indian customers. This study helped managers to develop a better understanding of customer's mall preferences and identify their own strengths and weaknesses. Urmila Jagadeeswari Itam (2012) discussed the level of employee engagement in organized retail sector in Hyderabad and key changes in their personal and professional life. Rajul Bhardwaj (2011) surveyed 180 peoples from the food retail sector of India to identify the relation between attribute perceptions and consumer satisfaction as well as between consumer satisfaction and sales performance. B. Krishna Reddy et al (2010) explained the demographic parameters of consumer behavior and impact of availability of choices on various products. Zameer Asif et al (2011) studied the patronage behavior of organized and unorganized retailing especially in case of food and grocery commodities. Patricia Huddleston et al (2009) compared and contrasted customer perceptions related to satisfaction with conventional grocery stores as compared to specialty grocery stores. Many multinational consultancy firms like PwC, Deloitte, KPMG and Tata are also involved in the consumer behavior research related to retail industry and publishing numerous reports and articles on regular basis.

## **II. Objectives of the Study**

This research is undertaken the following objectives

- To study the influence of demographics factors (Education, Age, Income, Gender etc) on the consumers preference towards selection of retail outlets.
- To identify the difference in the frequency of purchase between unorganized and organized retail outlet.
- To study the attributes (Product, Price, Promotion, Service, Process etc) that influences consumers to buy from different retail outlets.

## **III. Methodology:**

This study is descriptive in nature. The data used in this study is primarily primary data, obtained through a survey conducted to analyze the behavior of respondents. The stratified random sampling technique was used to collect the data. The survey was conducted on the randomly selected 100 respondents from the Delhi region. A systematic questionnaire was designed consisting of various questions related to demographics segmentation, frequency of purchase and key drives that are responsible for the choice of retail outlets.

For the purpose of study, the NCT Delhi Region was selected, which is further divided into nine districts Central Delhi, North Delhi, South Delhi, East Delhi, North East Delhi, South West Delhi, New Delhi, North West Delhi and West Delhi. From these nine districts, a number of locations were selected on random basis like, ISBT Anand Vihar, Shastri Park, Welcome Metro Station, Shahadra Railway Station, New market Seelampur, Connaught Place, Sadar Bazar, New Delhi Railway Station, etc and feedback of the respondents were analyzed and discussed for further study. The study considered some facts which were taken from the census report 2011 as secondary data source. The study used test of significance (Chi-square test), Test for Equality of Variance (F distribution), and Standard Deviation for the purpose of analyzing the data.

## **IV. Data Analysis and results:**

The data collected from the census report showed that Delhi region had tremendous growth in the urban population in the year 2001-11. According to the census 2011, 100 percent Central Delhi population lives in urban area, followed by East Delhi (99.79%), West Delhi (99.75%), South Delhi (99.55%), North East Delhi (99.04%), North Delhi (98%), New Delhi (97.50%), North West Delhi (94.15%), and South West Delhi (93.73%) respectively. This is a good indicator of the acceptance and growth of different retail format in Delhi region. The fast adopting urban lifestyle and mall culture was also responsible for the growth of the organized retail in the Delhi region.

### **4.1 Demographics and Socio-economic Characteristics of Delhi Respondents**

Demographics and Socio-economic characteristics is a combined total measure of an individual's or family's economic and social position based on education, income, and occupation. Consumer's age, gender, education attainment level, income, profession, household size, marital status, was found to have statistically significant effect on consumer belief to purchase from different retail format. Out of 100 respondents 57 percent were purchasing from organized retailing remaining 43 percent from unorganized retailing. The detail of the demographic profile of the Delhi respondents are discussed below, table (2)

**Table 2: Details of Demographics and Socio Economic profile of Delhi Respondents**

Variable	Attribute	% of Respondents Frequency
Age	Below 20	3
	20-29	48
	30-39	18
	40-49	11
	50-59	14
	Over 60	6
Gender	Male	48
	Female	52
Marital Status	Married	79
	Unmarried	21
Education	Below SSC	1
	SSC/Diploma	6
	Graduate	26
	PG and above	67
Profession	Housewife	15
	Salaried	28
	Business	18
	Others	39
MHI	Upto 10,000	2
	10,000-30,000	20
	30,000-50,000	35
	50,000-1,00,000	33
	Above 1,00,000	10
Family Size	2-4 members	57
	4 and above	43
Family Type	Nuclear Family	72
	Joint family	28

For the purpose of analyzing the impact of demographic and socio-economic factors on retail outlet choice attributes such as age, gender, marital status, education, profession, Monthly household income and family structure were considered. It was found that the dominating age group of respondent was 20-29, that contributes 48 percent of the Delhi sampled population, followed by 30-39 age (18 percent). The study showed that the 79 percent of the respondent were married. Two type of family size came into the picture, one having 2-4 member consisting 57 percent of the respondents and the other with 4 and above members comprising 43 percent respondents. Sampled population also showed varieties of profession (i.e own business, salaried, housewife, consultant, educationist etc.). Another interesting aspect was that approximately one third population was holding the post graduate or above degree.

As stated in the objectives above, to examine whether these demographic and socio-economic factors influences the consumers choice of retail outlet format following tests were conducted and analyzed.

**Test of Significance:**

A Pearson chi square test was used to understand the relationship or interdependence between demographic parameters and retail outlet choice. A set of hypotheses were formulated to determine the random variation between these categorical variables for instance, age group and choice of retailing, gender impact on the buying behavior etc.

**(a) Age Group Impact on Retail Outlet Selection**

**Hypothesis:**

**Null Hypothesis (H<sub>0</sub>)**                      There is no impact of the respondent's age group on the choice of the retail outlet.

**Alternative hypothesis (H<sub>a</sub>)**            There is an impact of the respondents age group on the choice of the retail outlet

**Table 3: Chi test on the Age group on Delhi respondents.**

Age Group	Actual		Expected	
	Organized	Unorganized	Organized	Unorganized
Below 20	1	2	1.71	1.29
20-29	28	20	27.36	20.64
30-39	13	5	10.26	7.74
40-49	3	8	6.27	4.73
50-59	12	2	7.98	6.02
Over 60	0	6	3.42	2.58
Total	57	43	57	43
Chi Square Critical Value: 11.07049775 (confidence level 95%, degree of freedom-5)			Chi Test Value: 0.001880373	

From the results shown in table (3), it was observed that chi square calculated value 0.001880373 was less than the critical value 11.070498. Hence accepting the null hypothesis and rejecting the alternative, it was concluded that the age group of the Delhi respondents and choice of retail format was statistically independent variable. It means that age group has no impact on the choice of retail outlet.

**(b) Gender Impact on the choice of retail Outlet**

**Hypothesis:**

**Null Hypothesis (H<sub>0</sub>)**                      The gender of the respondents and the choice of retail format (organized and unorganized retail format) are independent variables.

**Alternative hypothesis (H<sub>a</sub>)**            The gender of the respondents and the choice of retail format (organized and unorganized retail format) are related to each other.

**Table 4: Gender Impact on decision making to choose retail outlet**

Gender	Actual		Expected	
	Organized	Unorganized	Organized	Unorganized
Male	27	21	27.36	20.64
Female	30	22	29.64	22.36
Total	57	43	57	43
Chi Square Critical Value: 3.841459149			Chi Test Value: 0.884277609	

Since  $0.884277609 < 3.841459149$ ,  $\chi^2$  is not in the rejection region, hence null hypothesis cannot be rejected. Thus it was concluded that there was no impact of respondent's gender on the choice of retail format.

**(c) Education Status Impact on the Choice of Retail Outlet**

**Hypothesis**

**Null Hypothesis( H<sub>0</sub>)** The level of education and choice of retail format are independent variables.

**Alternative hypothesis (H<sub>a</sub>)** The level of education and choice of retail format are related variables.

**Table 5: Test of significance on the role of education status and the choice of different retail outlet**

Education Status	Actual		Expected	
	Organized	Unorganized	Organized	Unorganized
Below SSC		1	0.57	0.43
SSC/Diploma	2	4	3.42	2.58
Graduate	15	11	14.82	11.18
PG and above	40	27	38.19	28.81
Chi Square Critical Value:7.814727764			Chi Test Value : 0.50655	

The above table shows that the  $\chi^2 <$  critical value, hence we cannot reject the null hypothesis. It was concluded that the two variables the level of education of the respondents and decision to choice retail format both are independent variables.

**(d) Income Impact on the choice of Retail Outlet**

**Hypothesis**

**Null Hypothesis( H<sub>0</sub>)** The income of the respondents and the choice of retail format are independent variables.

**Alternative hypothesis (H<sub>a</sub>)** The income of the respondents and the choice of retail format are related variables.

**Table 6: Impact of Income of the respondents on the choice of retail format**

Income (MHI)	Actual		Expected	
	Organized	Unorganized	Organized	Unorganized
Upto 10,000		2	1.14	0.86
10,000-30,000	2	18	11.4	8.6
30,000-50,000	27	8	19.95	15.05
50,000-1,00,000	18	15	18.81	14.19
Above 1,00,000	10		5.7	4.3
Chi Square Critical Value: 9.487729037			Chi Test Value: 9.1846E-06	

Since the calculated  $\chi^2$  (9.1846E-06) is less than the tabulated (9.487729037), it implies that the result of the chi test gives a strong support to the claim that monthly household income and choice of retail format both are independent variables.

**a. Frequency of purchase**

Next objective of the study is to examine the frequency of purchase from the two different retail outlet formats. For this purpose the following test was used and analyzed.

**Test for Equality of Variance**

This test was used to analyze the behavior of the buyer in making choice between organized or unorganized retailing especially in case of grocery products. This study mainly focused on ten grocery categories ( i.e staple food, Processed food, Beverages, Daily products, spices and condiments, fruits and vegetables, frozen food, Toilettes, personal care, Stationary and toys).

**Table 7: Frequency of purchase of Grocery Products by Delhi Respondents (%age)**

Grocery categories	Monthly	Twice a Month	Weekly	Twice/Thrice a week	Daily
Staple Food	66	30	4	0	0
Processed Food	46	31	7	16	0
Beverages	46	29	9	16	0
Dairy Products	0	0	10	10	80
Spices and Condiments	71	18	1	10	0
Fruits and Vegetables	0	0	22	40	38
Frozen Food	45	36	17	0	2
Toilettes	77	22	1	0	0
Personal Care	71	24	5	0	0
Stationary and Toys	61	25	12	0	2
<b>Total (%age)</b>	<b>48.3</b>	<b>21.5</b>	<b>8.8</b>	<b>9.2</b>	<b>12.2</b>

**Test for Equality of Variance: Delhi Region Of NCR**

**Hypothesis**

**Null Hypothesis:** Frequency of purchase from organized and unorganized retail is not equal in Delhi Region of NCR.

**Ho: organized retail  $\sigma^2 \neq$  unorganized retail  $\sigma^2$**

**Alternative Hypothesis:** Frequency of purchase from organized and unorganized retail is equal in Delhi Region of NCR.

**Ha: organized retail  $\sigma^2 =$  unorganized retail  $\sigma^2$**

**Table 8: F-test between organized and unorganized retailing on frequency of purchase preferred by Delhi Respondents**

Grocery categories	Organized			Unorganized			F distribution
	Mean	SD	Variance	Mean	SD	Variance	
Staple Food	4.53	0.50	0.25	4.74	0.62	0.39	1.52
Processed Food	4.07	0.94	0.89	4.07	1.26	1.59	1.79
Beverages	4.12	1.02	1.04	3.95	1.19	1.43	1.37
Dairy Products	1.49	0.76	0.58	1.02	0.15	0.02	24.76
Spices and Condiments	4.56	0.82	0.68	4.42	1.07	1.15	1.70
Fruits and Vegetables	1.91	0.71	0.51	1.74	0.82	0.67	1.32
Frozen Food	4.53	0.60	0.36	3.81	1.01	1.01	2.80
Toilettes	4.65	0.48	0.23	4.91	0.37	0.13	1.73
Personal Care	4.81	0.40	0.16	4.47	0.70	0.49	3.11
Stationary and Toys	4.70	0.46	0.21	4.07	1.10	1.21	5.68

**F critical value:** 1.630918742

F-Test has been conducted on two different samples taken from organized and unorganized retail shoppers. The mean, standard deviation and variance of the frequency of purchase from organized and unorganized retail shoppers were calculated separately and finally F-test was conducted on each grocery categories. In case of the staple food like atta, rice, pulses, oil etc the value of F-test (1.52) lie in the non rejection region so data support to **accept the null hypothesis** and reject the alternative hypothesis. This implies that the mean frequency of purchase is equally irrespective of retail format. The shopper purchasing from organized or unorganized is same. **In case of processed food** the value of F-test was found to be 1.79, which was more than the critical value hence we have rejected the null hypothesis and finally it is held that the frequency of purchase from organized outlet **were not equal to the frequency** of purchase from unorganized retail outlets pertaining to processed food.

**In case of beverages** the calculated F- value was 1.37 that is less than the F-critical value (1.63). Since we fall into the non rejection area, **the null hypothesis** cannot be rejected. Similarly calculated F-value in case of fruit & vegetable purchase fall into the non rejection area so data support to **accept the null hypothesis** and reject the alternative.

**On the other hand in case of dairy products** the F-value was way out to the right and fall in the rejection area thereby rejecting the null hypothesis and **accepting the alternative hypothesis** means respondents from organized and unorganized retail showed different pattern of purchase frequency.

**In case of Spices and Condiments, Frozen Food, Toilettes, Personal Care, Stationary and Toys** the value of F-distribution was way out in the rejection area implying the rejection of **the null hypothesis** and acceptance of the alternative one.

#### 4.3 Attributes Responsible for Buying Decision of Grocery products

Finally the study has also included the changing role of marketing scenario in attracting and holding customers. To understand the marketing and servicing attributes, questions were asked related to product, price, promotion, place, public relation, physical environment, process and service offered by retailers. In order to analyze the relative importance of these market attributes, the consumers' perception on these attributes was taken on a Likert scale

(5= Strongly Agree, 4= Agree, 3= neither agree nor disagree, 2= Disagree, 1= Strongly Disagree,). Data was also collected on consumers' perception on various product attributes, price attributes, promotion and place attributes. The reactions and responses of the customer were also collected related to process attributes such as fast payment and packaging procedure. The service attributes were also included such as home delivery, parking facility, payment options, membership benefits, time save, shopping under one roof, bargaining power of the consumers to know the relative importance in the selecting retail format.

The study found that customers are interested to buy the bundles of benefit in terms of product. The study considered that these eight major attributes plays crucial role in the decision making of respondents.

**Table 9: Importance of various attributes in purchase of Grocery products by Delhi Respondents**

Attributes	Organized Retail			Unorganized Retail		
	Mean	Mode	Standard Deviation	Mean	Mode	Standard Deviation
<b>Product Related</b>						
Wide range of product	4.71	5	0.456	3.84	4	0.721
Better Quality Product	4.53	5	0.601	4.14	5	0.889
Choice of Brand	4.74	5	0.483	3.81	4	1.139
Choice of size	3.61	3	0.818	4.35	5	0.720
Fresh and new stock	4.02	4	0.744	3.88	4	0.905
<b>Price Related</b>						
lesser than MRP	3.75	4	0.786	4.16	4	0.531
Credit system	2.93	3	0.776	3.72	4	1.120
<b>Promotion Related</b>						
Discounts/Offer	4.00	4	0.378	4.12	4	0.625
Privilege Benefits	3.88	4	0.426	3.72	4	0.854
<b>Place Related</b>						
Distance	4.28	5	0.921	4.26	5	0.875
Easy Access	4.16	4	0.797	4.00	4	0.724
<b>Public Relation</b>						
Customer Care Service	4.35	5	0.719	3.58	4	0.982
Personalized Attention	3.12	3	0.758	4.19	4	0.664
Goodwill	2.93	3	0.753	4.23	4	0.684

<b>Physical Environment</b>						
Ambience	4.26	4	0.552	2.79	3	0.965
Display	4.32	4	0.506	2.88	4	1.005
<b>Process Related</b>						
Fast Payment	3.91	4	0.714	3.05	3	0.975
Fast Packing	3.77	4	0.598	3.05	3	0.950
<b>Service Related</b>						
Home Delivery	3.19	4	1.025	4.35	5	0.783
Parking facility	3.74	4	0.936	2.56	2	1.098
Payment Options	3.98	4	0.612	2.93	4	1.033
Membership benefits	4.32	5	0.760	2.67	3	0.944
Time saving	3.88	4	0.709	3.49	3	0.827
One stop shopping	4.37	4	0.522	3.77	4	0.611
Bargain	2.32	2	0.711	3.79	4	0.914

The table(9) portrays the role of each attribute in affecting the choice of organized and unorganized retail outlets among Delhi respondents. The mean, mode and standard deviation were calculated for both retail outlets.

**(a) Product attributes**

Most of the respondents have selected the organized retail due to the reason of wide range of available product, better qualitative products range, more than one choice among brands and fresh stock. The better quality and choice of size were the most common reason to purchase from unorganized retail. The standard deviation was within the range except in case of choice of brand attributes of unorganized retail response.

**(b) Price attributes**

Large number of the respondents from unorganized retail agreed that lesser price than MRP and availability of credit system both were very important attributes while making the choice.

**(c) Promotion attributes**

Maximum respondents agreed upon the fact that promotion related attributes like discounts offered from outlets, sales promotion offers, and privilege benefits plays an important role in making selection decision.

**(d) Price Attributes**

Location of the outlet was one of the significant aspects for selecting the shopping outlet irrespective of any format. A large number of the respondents strongly agreed that distance from the residence to the shopping outlet plays very crucial role for purchase decision. The respondents of unorganized retails outlet would like to choose the nearest and reliable shopkeeper.

**(e) Public relation attributes**

The shoppers of organized retail outlets strongly agreed that the customer care service plays a crucial in consumer's final purchase decision. The good customer care department is the back bone of the acceptance of organized retail in the metro cities. While the respondents of unorganized retail found that personalized attention of the shopkeeper and goodwill generated in the area were the most agreeable factors to choose an outlet.

**(f) Physical Environment**

The organized retail shoppers agreed that systematic display of the commodities in the stores and the neat and clean ambience were also fundamental factors in choosing a particular outlet. While the respondents from unorganized retail were rated display neutral.

**(g) Process attributes**

The process related attributes include fast billing and fast packing facility, organized retail shopper agreed that the billing process should be fast and packaging should be done in proper manner. While the unorganized retail shopper showed neutral response towards fast billing and packing facility.

**(h) Service attributes**

Today retail outlet is providing a range of service facilities to capture the attention of customer and to increase their sales. The free home deliver, bargain, parking facility, payment options and membership benefits are some of most famous service related options available with retail outlets. The study was conducted to know the responses related to service offered by retail outlets and it was found that many of the organized shopper would like to shop from same outlet as to avail membership benefit associated with each purchases made. They also



agreed that parking facility, home delivery, one stop shopping and different payment options are significant factors to decide the shopping destination. While unorganized shopper favored mostly the availability free home delivery option followed by payment options, bargain and one stop shopping.

### **V. Conclusion:**

The study highlights that Delhi consumers are purchasing from both organized and unorganized retail outlets. It was found that the demographic attributes like Age, Gender, Education status, income and the choice of retail format were independent to each other. It means that the former have no impact on the latter.

In case of frequency of purchase of grocery items, monthly purchase was most preferred by the respondents followed by twice a month with the exceptional daily product bought on daily basis.

The result of F-test concluded that there is difference in the frequency of purchase between organized and unorganized retailing shopper in the staple food, processed food, beverages, fruits & vegetables. But there is no frequency difference in case of daily products, Spices and Condiments, Frozen Food, Toilettes, Personal Care, Stationary and Toys.

Finally respondents agreed that location and offers are the most important criteria to choose an outlet irrespective to any retail format. The wide range of product attributes, fast billing process, customer service, parking facility, systematic display, attracts the consumers to buy from organized retail outlet. On the other hand, choice of size, price lesser than MRP and goodwill were most common criteria which influenced the consumers to buy from unorganized retail outlets.

Given that the Indian retail industry is emerging as one of the profitable and fastest growing industries, the level of competition has become intense. In the phase of fast changing lifestyle (taste and preferences) of the consumer, both the organized and unorganized retailers need to be more innovative in order to survive, attract and retain the consumers.

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