Competitive Strategies for Unorganised Retail Business: Understanding Structure, Operations, and Profitability of Small Mom and Pop Stores in India

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ABSTRACT: Despite the emergence of a large scale organised retail industry, the unorganised retail market is the most significant mode of retailing for the major population in India. Today's Indian retail industry is evolved from the traditional unorganised retailing. The unorganised retail consist of small retail stores operating on the lower scale with slight or no standardisation and selling goods in split quantities to the local consumers within a small geographical area. Unorganized retail stores do not use any technology or maintain processes in their businesses. However, they have a huge potential for growth and development in India. This paper outlines various aspects of the organised and unorganised retailing and further analyses their operating structure, sale distribution, promotional tools, factors for store functioning and income differences in India. In this research, the primary data is collected using a survey of 150 small scale retailers from Pune. The results of the paper shows the impact of shopping malls on small grocery shops and further elaborates on the challenges faced by them. This study provides the suggestions based on the analysis of data collected from the small scale retailers to improve their sales, developing credit facility, providing home delivery and capitalising on long term relationships with the customers.

Keywords: Retailing in India, Unorganized Retailing, Retail Strategy, Promotion in Retail, Small Scale Retailing, Retail Culture.

I. INTRODUCTION

The retail industry in India is transforming in a big way, and this sector is experiencing significant changes in its structure and operations. Earlier, the retail business in India was limited to small traditional kirana stores called mom and pop stores or general stores. Slowly this identity is replaced by big retail malls and shopping complexes and in addition to the entry of foreign retail giants. Even though 10 percent of retail business falls under organized retailing, but it is quite visible and growing exponentially. Online retail has also growing significantly in India and changing the rule of the business and forcing retailers to come out with innovative ideas and offerings to attract customers [1].

According to the Indian Council for Research in International Economic Relations, retailing presently contributes about 10 percent to India's Gross Domestic Product (GDP) and 15-20 percent of employment with 15 million retail outlets, India has the highest local retail density in the world. However, only 4 percent of these outlets are more than 500 sq. ft in size, and almost all are family-owned shops and establishments. India have a population of more than a billion, is being touted as the next big retail destination. This is evident from recent reports of A. T. Kearney and KPMG which has ranked India as the second fastest-growing retail market in the world. The retail market in India is estimated to the tune of USD 800 billion, of which organised retail's growth during 2018 is 20 percent. Thus, the organised retail accounts for just 9% of the total Indian retail market, while the remaining 91% is an unorganised retail market. Due to the entry of big players in the retail sector, the organised retail market in India is experiencing inorganic growth. The sector is expected to grow with the present growth rate, with market research firms like AT Kearney and KPMG estimating it to grow at 35 percent while the overall retail market is growing at the rate of 12%-13% per annum [2].

Big players like reliance group, bharati group, adityabirla group, as well as existing big players like future group, pyramids, shoppers stop, ITC groupand TATA group are trying to consolidate their positions in the market. This competition has given the customers many choices for a large variety of quality products in the market. The market has suddenly become customer-centric, with everyone trying to pull the customer by providing them with exciting offers and discounts. Also, on the other hand, the spending power of an average Indian consumer has increased over the last few years because of increasing per capita income. This growth in organised retail is said to be adversely affecting the unorganised retail market. That is the reason why small shopkeepers are protesting against the establishments of new malls and supermarkets in their locality. This is the case in almost every part of the country, and the government (both central as well as the various states) is under pressure because of such strikes and protests. The central government has recently constituted a committee to understand the impact of the organised retailers on the unorganised retail market.

II. REVIEW OF LITERATURE
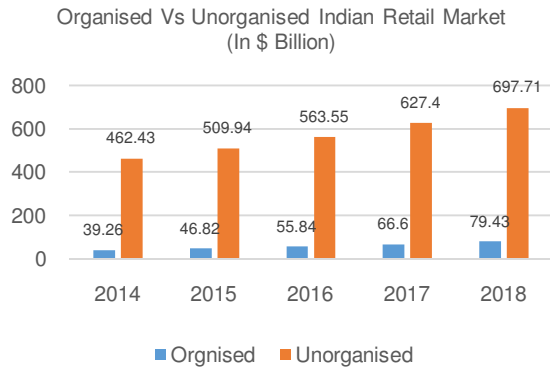
Fig. 1. Indian retail market overview.

Fig. 1 represents the higher revenue progression of the unorganised retail sector in India for last five years, while the organised sector shows the steady revenue progression, which indicates that there is more growth potential in unorganised retail than organised retail in the Indian business environment. While the India retail market size concerning the growth of organised and unorganised retail based on years is mentioned below.

The changes taking place in the Indian retail sector are fast as compared with major global markets. Global players took 20 to 25 years to develop the retail sector, but in India, such types of changes are occurring in 10 years. However, at present, we do not know the impact of organised retailing on the unorganised retail sector, i.e., mom and pop stores.

The focus of this study is aimed at investigating the impact of big malls on small shops. The primary objective of this paper is to understand the structure of small retail stores in terms of their demographics, sales, profit, organisation structure, their efforts to attract customers, and their preparation to face the competition from emerging malls across the cities in India. It also deliberated on the impact of big shopping malls on unorganised small retailers. The study explores the association between customer preference and their shopping behavior from a small retail store or big malls and as per their income levels.

Table 1: Organized and unorganised retail growth in India.

No.	Market Type	Year on Year Growth			
		2015	2016	2017	2018
1	Organized	19.10%	19.17%	19.15%	19.22%
2	Unorganized	10.17%	11.08%	11.12%	11.26%

Source: Technopak(2018)[4]

II. REVIEW OF LITERATURE

It is mentioned that small retailers have dominated the Indian retail sector, and most of the customers like to shop from these stores for their day to day needs [5]. It isrealised that traditional small are retailers dominating the Indian retail development. On the other hand, traditional retail stores will have to improve their service levels and functional structure; otherwise, they will lose their market share [6]. Similarly, a research conducted for small retailers observed that average consumers have their criteria like, convenience of place, acquaintance, and availability of credit as essential elements for purchasing goods from small retailer and this facilitates them in acquiring goods and other products without making the immediate payment which suits their requirement [7]. Furthermore, the role of small retailers and showed typical behaviour of healthy involvement and interaction with the customers [8]. It was also found that their relationship with the local community gives them insights about consumers' needs and other product requirements. They enhance their relationship by associating themselves with local events and strengthen their interaction with the social communities. They have found that social interaction with the community and personalised service provides a highly valued relationship in retailing [9]. While as per the business environment, small retailers need to follow various differentiation strategies to compete with big retailers, the big retailers always have the advantage of promoting substantial discounts and other offers to consumers, and this will not be feasible for small unorganised retailers to offer similar prices, promotions, and discounts [10].

It is observed that, the small and unorganised retail stores are run by the family members, and they only provide the services desired by the customers (e.g., customised assortment). It is realised that India has the highest number of retail density per every hundred people in the world [11]. While investigating the insight into the impact of retailing on the economy. It is deliberated that retailing is a significant part of the world commerce. Further, they have observed that retail sales and employment are vital economic contributors and retail trends are reflected in an overall national economy [12]. In the context of 'Retailing Management'it is realisedthat the retailing activity is now the crucial economic activity of nations. Hence there is wide importance for retail development activities taking place around the world. It includes retail operations, retail strategies, developing retail processes, and systems in growing economies [13]. Especially in the context of small businesses, the innovation in business model has a positive impact on the performance of the firm [14]. Subsequently, managing the inventory is a challenge for many organizations and establishments. The inventory deteriorating cost as well as holding cost is high [15].

The retail sector is exponentially growing in India and has a significant influence on new economic policy and changes taking place in marketing and economic systems. There is an underlined role of retailing in the development of economic policy and its impact on businesses. It is also stressed that retailing has come to occupy a prominent position in today's modern society in India. Because of a surge in demand, there has been a growth in economic stability, and changes in the demographic profiles of the consumers of India [16-17]. It is also highlighted that the store preference criteria are

crucial for success in the retail business. The determinants of availability, affordability, accessibility, and visibility are the key drivers of store choice criteria in the urban area in India [18]. The role of retailing in socioeconomic development in rural India is significant. Retailing is the largest non-farm occupation in India. Unorganized retailers grant support for rural consumer's life by disseminating information, ensuring availability of goods and services in India. It indicates the integration of unorganized retailers in India's rural societies [19]

However, it has described that the mall culture is developing, and it has changed the way of shopping for customers. It is deliberated that shopping is an enjoyment activity among friends and families. The culture of shopping mall influences the thinking process of consumers. Few empirical studies on shopping malls provide inferences for retailers, shopping malls, and brand stores on various variables such as parking facilities, ambience, and location [20]. In this context, the retail shoppers have shown a significant change in their shopping behaviour in India. It is happening because of the place of shopping and their involvement in the shopping of the product [21]. There are many changes taking place in the Indian retail segment. It has recorded a tremendous growth in malls and shopping complexes in India but raised a question on its sustainability. It is iterated that the malls and shopping complexes add value to their customer expectations in order to maintain the hold in the market, while the retailer will provide the value for money to survive in the market [22]. The internet is evolving, with many new social media platforms. Hence, social media promotion creates much interest in the consumer's mind, which affects his/her buying decisions. Even in the retail segment, social media plays a vital role in customer attraction and retention [23].

Once the area of the research has been identified, the researcher must enter the field without exhausting the prior literature. The present paper has also adopted a grounded theory approach in the initial phase [24]. The researchers have also identified the gaps for further exploration and put efforts to recognize the customer groups of the mom and pop stores, the demographic profile of the small retailers, and competition for their retail stores. The researchers have attempted to identify the effect of malls on small stores in terms of business sales, profits, and any changes they have made to sustain their businesses.

III. MATERIALS AND METHODS

A questionnaire was prepared to extract the information from the shopkeepers. The questionnaire consisted of a total of 15 open-ended questions covering a range of issues of retailing. The data collected were of the primary and secondary type. It was collected using a personal Interview technique and data available through various journals, magazines, and websites. The personal interview method have an advantage to obtain detailed information about personal feelings, perceptions and opinions. It allows researchers to ask detailed questions and usually achieve a high response rate. Hence, this is an effective method to fulfil the objectives and derive inferences.

The target population for the study consisted of shops across various segments like grocery, clothing and accessories, and pharmaceutical. The selection was based on the rationale that the impact should be measured across various categories of unorganised retailers. The sample was chosen based on probability sampling methods, which was a combination of stratified random sampling and cluster sampling as per the area. The population was divided into mutually exclusive groups like grocery, clothing, accessories, and pharmaceutical, and random samples were drawn from each group. The survey consisted of 150 small retailers as respondents representing various regions of the Pune city. The population was divided into mutually exclusive groups such as city blocks of kothrud, aundh, sangvi region, pune camp, lakshmi road region, and pimpri region, and then the survey was conducted. Furthermore, the collected data was used for analysis and to develop findings.

IV. RESULTS AND DISCUSSION

A. Retailers operating small stores

It is realizedthat almost 27% of the respondents had their shops running much before the advent of organised retailers, while another 40% had their shops running for more than a decade. Thus, in all, 65% of the respondents were in the business before the organised retail was not even heard of in the country. Another 20% of respondents had established their shops at almost the same time when the organised retail segment has just started to take off in the country. Only 13% of the respondents interviewed had started their shops after the arrival of organised retail players. Thus, several respondents interrogated gave a fair idea of the impact of organised retail on unorganised stores because most of the shops had been running for a long time.

B. Competitors of small retailers

The biggest competition for small retailers is other similar traditional Kirana shops. While, most of the mom and pop shop owners faced tough competition from malls and other big retailers operating in the city.

C. Effect on the number of customers visiting after the introduction of malls

The numbers of respondents answering positively to this question were mostly shopkeepers having grocery and clothing shops. The change was mainly due to the introduction of the mall culture. Almost 75% of the grocery shopkeepers answered positively to this question while the remaining 25% answered no because they had a loyal customer base. This number was almost 90% in clothing and accessories cases. The remaining 10% of the shopkeepers were those who offered regular discounts and other schemes to the customers. In the case of pharmaceutical shops, almost all the respondents answered negatively to this aspect.

D. Effects and changes in the sales of small retailers

It is identifiedthat 85 percent of the respondents reported falling sales (Fig. 2). In only 10 percent of the shops were the sales unaffected by the large retail malls. Only 5 percent reported an increase in sales. These shops were offering products and services which were not available in the big malls, like stationery, photocopying facilities, courier services, mobile phones, and computer accessories. The clothing section took a significant beating, and most shopkeepers reported that

sales were down around 30% because of the mall culture. The grocery shopkeepers said that, they had suffered a loss in sales, but the impact was little less compared to the clothing shopkeepers. Most shopkeepers said that they lost around 10%-15% of sales because of the arrival of big retail players like Big Bazzar and DMart.
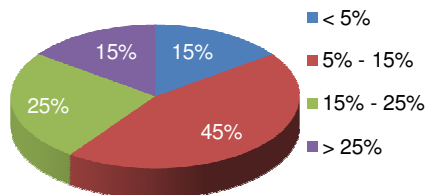

Fig. 2. Impact on sale of small retail stores.

Most medical shopkeepers replied that they were unaffected by the advent of malls in the city while few said that they might lose business because of the entry of apollo medical chain opened in their locality.

E. Change in the profit
One significant thing that was observed in the survey was that most of the respondents reported a dip in the profit margin. Out of the 150 shops surveyed, over 110 said that their profits were reduced. This number constituted even those shopkeepers who said that their sales were unaffected. Most of the respondents said that they suffered a dip of 5% to 10% in their profit margin. The shopkeepers, which said their profits were unaffected, consisted mostly of medical stores and stores which had been providing goods at wholesale prices from many years to their customers.

F. Organisation and policies followed by small retailers
The research team briefed the respondents on what they meant by administrative policies. Administrative precisely means the number of employees that are working in the shops, records regarding their absenteeism, wages policy, and contractual papers. Most of the respondents had no formal contracts to recruit the workers. Moreover, almost 70% of the respondents had either the owner himself working or had members of his family working in the shops. Thiswas particularly true for small grocery shops, while most garment stores had employed 1 or 2 salespeople to assist the customers. The average employment per shop was 2.5 persons and the most frequent type of shop had two family members crewing operations. So the samples we remainly composed of the family-owned small shop.

Table 2: Type of employment structure of a small retail store.

No.	Type	No. of shops	Percentage
1	Self-employed family members only	102	68
2	Family members and employees	48	32
	Total	150	100

The workforce pattern of the small retail stores is as per their requirements. It is realized that the majority of the small store has 2 to 3 employees.
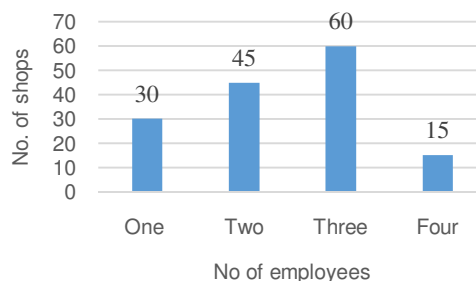

Fig. 3. Workforce pattern of small retail stores.

G. Measures adopted by small retailers:
The small retailers have taken active steps in terms of display in the shop and other changes in their retail environment due to the arrival of mall culture. Almost 80% of the respondents said that they did not change the store layout for many past years. The remaining 20% had just started their shops or had renewed it, and therefore, they gave special attention to the store layout. Also, store layout has changed from one locality to another. For instance, the store located at D. P. Road in aundh area did not pay any attention to the display, and the store layout was also traditional. The reason for the same was that most of the customers were slum dwellers who were not interested in the store design but rather on different things like credit purchasing. On the other hand, shops located at kothrud had an attractive displays and special attention was given to store layout. This is because customers of these shops were mostly affluent people living in nearby posh societies. The display type in most of the grocery shops was traditional and continued to have a stack of sacks containing grains and cereals. The dimensional area of shops were small hence it was difficult for shopkeepers himself to move into the store. Also, one more thing noticed was that employees in a few shops took longer to locate the things the customers demanded. In the case of readymade garments shops, the salesmen made the customer wait longer because the salesman had to go inside the storeroom to find out a particular size or color demanded by the customer. Particularly, many stores have lackedin the variety hence these stores lost many customers. In spite of this, again surprisingly, most of the shopkeepers continued with their traditional layout of the store.

V. HYPOTHESIS TESTING

The researchers have formulated the hypothesis based on the literature review and research questions. The formulated hypothesis is analyzed and tested using statistical tests.
H1: Small retailers adopt different promotional tools to face competition from retail malls
As there are parameter wise differences, the researchers have used one way ANOVA test to check parameter wise differences in preferences for different promotional tools applied by the retailers.

Table 3: Annova test for promotional tools.

Observation	Discounts	Offers	Display	Card Payment	Bulk Buying	X(1-5)
1	10	18	20	17	9	74
2	16	18	20	15	12	81
3	12	18	17	14	10	71
4	19	20	18	17	15	89
5	18	19	15	10	14	76
Sum	75	93	90	73	60	391
Mean	15	19	18	15	12	
N(1-4)	5	5	5	5	5	

Based on the above test, the computation for values is done as follows.
- $T = Sum (x_{ij}) = 391$
- $T^2 = 152881$
- $Sum(x^2_{ij}) = 5376$
- $C = 6115.24$

Table 4: ANOVA Table for variation of promotional tools.

Source of Variation	Actual Variation	Difference	MSS	F Ratio
SSBC	145.36	4.00	36.34	5.44
SSW	140.40	21.00	6.69	
TSS	285.76	24.00		

As per the source of variation (Table 4), the following computation of values is performed.
- $F_{cal} = 5.44$
- $F_{table}(4,21) = 2.81$
- $5.44 > 2.81$ hence $F_{cal} > F_{table}$

As the calculated value is more than the table value; hence, we can thus accept H1 (by rejecting null) with a 5% (0.05) level of significance. Thus, there are parameter-wise differences. Hence, it is confirmed that the small retailers adopt different promotional tools to face competition from retail malls.

The opening new store by small retailers is based on the rent, services, customers, locality and organized approach. The second hypothesis regarding the factors used for opening new stores of the study is as below,

H2: There are differences regarding the factors used for opening new stores by small retailers

In order to test this hypothesis, the researchers have used the Kolmogorov-Smirnov test. It has been used to determine the factors used for opening new stores by small retailers.

With the computed calculations from Table 5, we derive the following values.
- Calculated Value = 0.240
- Formula Value = 0.136

As it is realized that the Calculated Value (0.24) is more than the Formula Value (0.136) hence we accept the hypothesis (H2). Hence there are differences regarding the factors used for opening new stores by the small retailers.

We have realized from the literature review that, the customer income plays a pivotal role in purchase decisions. The third hypothesis is formulated based on the income difference in small retail shops.

H3: There are income wise differences in selection of small retail shop or big retail malls

Researchers used one way ANOVA test to check income-wise differences in preferences of customers for organized and unorganized retail. The outcome is presented in Table 6.

Table 5: Kolmogorov-Smirnov test for factors of stores.

Rank	No. of Respondents	Cf	Response Proportion	Cumulative Proportion	Null Proportion	Cumulative Null Proportion	Val
Less rent	8	8	0.08	0.08	0.20	0.20	-0.12
Service	31	39	0.31	0.39	0.20	0.40	-0.01
Customers	45	84	0.45	0.84	0.20	0.60	0.24
Locality	15	99	0.15	0.99	0.20	0.80	0.19
Organized	1	100	0.01	1.00	0.20	1.00	0.00

Table 6: Annova test for income differences.

Income	Unorganized	Organized	Both	Sum
0 –50,000	12	2	4	18
50,000 – 1,00,000	4	2	3	9
1,00,000 –5,00,000	8	9	14	31
5,00,000 –10,00,000	3	4	15	22
More than 10,00,000	3	3	14	20
Total	30	20	50	100

With the results of the ANOVA test for income differences, the following values are computed.
- $T = Sum(x_{ij}) = 100$
- $T^2 = 10000$
- $Sum(x^2_{ij}) = 998$
- $C = 666.66$
- $TSS = Sum(x^2_{ij}) - C = 331.34$
- $\sum X^2_i/n_i = 750$
- $SSBC = 83.34$
- $SSW = TSS - SSBC = 248$

Table 7: Annova Table for variation of income.

Source of Variation	Actual Variation	Difference	MSS	F Ratio
SSBC	83.34	4.00	20.80	0.839
SSW	248.00	10.00	24.80	
TSS	331.34	14.00		

With the help of the above statistical analysis, we have summarised the values to test the hypothesis are as follows.

- F_{cal} = 0.839
- $F_{table}(4,10)$ = 3.480

It is realisedthat the value of F_{table} (3.480) is more than F_{cal} (0.839). We thus reject H3 with a 5% (0.05) level of significance. Thus, there are no wise income differences in the selection of small retail shops or big retail malls among retail customers.

The researchers have proposed the findings of the study based on data analysis and hypothesis testing results.

VI. FINDINGS OF STUDY

Under this study, our primary focus was to evaluate the effect of malls like Big Bazaar, Spencer, Star bazar, etc. on the age-old Kirana stores in Pune. In extension to this researchers have also studied the behaviour of the customers in unorganised retail sector in Pune. Based on the collected information, data analysis, and hypothesis testing, the study reveals different facets of organized and unorganized retail in Pune city.

Customers prefer buying groceries from both malls as well as Kirana stores irrespective of which income group they belong. The main attraction for customers to buy from the unorganised sector is the easy accessibility of these stores and the home delivery facility provided by them. The lower-income group customers prefer buying from Kirana stores, mainly because of the credit system provided by them. Generally, daily or weekly shopping is done in the unorganised stores like Kirana stores, small market stores, or street stores. The monthly shopping is preferred in malls. Customers feel that both malls, as well as kiranastores offer the right quality products as per their needs. However, at the same time, most of them think that malls are advantageous over Kirana stores.

It was also found that, there is a negative impact on sales of the kirana stores due to the opening up of shopping malls. The strategy of malls to give mass discounts and come up with mega offers has affected the Kirana stores the most. Moreover, the malls have an advantage of display and economies of scale due to bulk buying. However, the owners of Kirana stores have come up with different strategies like attracting the customers with home delivery and credit system to meet the competition. In order to sustain in retail, Kirana store owners have also adopted strategies like keeping seasonal items, mobile phone recharge coupons, fresh vegetables, readymade food items, and various new products. Hence, considering the above information, we can say that there has been a negative impact on Kirana store sales due to the organised retail sector in India. However, people still prefer buying in Kirana stores due to the availability, convenience and credit. Moreover, Kirana stores have the advantage of maintaining a personal relationship with the customers, which is their real strength against the malls. Now small Kirana owners have also came up with their strategies to attract customers. Even though the shopping malls have their share of advantages but Kirana stores will continue to exist. It is because customers in India value fresh products and do not like to travel more distances to stock up products, which can be delivered to their doorstep in a single phone call.

VII. CONCLUSION

The retail in India is largely unorganized and predominantly consists of small, independent, and owner managed shops. India is the country in which large number of people are engaged in retail trade for their livelihood. The traditional grocery shops (mom and pop stores) are the most affected by the introduction of the shopping mall culture in India. The traditional grocery shops are trying to compete and improve their sales by the better display of products, providing credit facility, free home delivery service and capitalising on their long term relationships with the customers. It is visible that unorganised retailers are making efforts to compete with organised retailers by reaching out to the customers residing around their retail store and improving their service quality. In unorganised retail, majority of the pharmaceutical shops are least affected by organized retailing. In India, organised and unorganised retailing will exist and survive together. They have their targeted customer base and segment groups. There is an influence of shopping malls on unorganised retail stores (mom and pop or kirana stores). The unorganised retail stores view big shopping malls as the most significant threat to their existence.

VIII. FUTURE SCOPE

The future of retail in India is bright and there is a broad scope for further research in this area. The study of specific factors and consumer behavior related to unorganised retailing can enhance the contribution in this knowledge domain. Furthermore, based on this study, researchers can work on developing specific models for unorganised retailing in India. The retailers can use these inferences to design the effective strategies for their businesses and government to develop the policies for retail sector in India.

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