CHAPTER - IV
DATA ANALYSIS AND INTERPRETATION

Introduction

Analysis and interpretation are central steps in the research process. The aim of the analysis is to organize, classify and summarize the collected data so that they can be better comprehended and interpreted to give answers to the questions that triggered the research. Interpretation is the search for the broader meaning of findings. Analysis is not fulfilled without interpretation, and interpretation cannot proceed without analysis. So, both are inter dependent. In this chapter a detailed analysis of the collected data has been attempted by dividing it into nine parts as per the objectives and hypothesis stated earlier. They are:

4.1 Socio-economic status of customers, organized and unorganized retailers.

4.2 Level of perception of customers, organized and unorganized retailers towards global retailers.

4.3 Significant difference in the socio-economic status of the customers, organized and unorganized retailers.

4.4 Association between socio-economic status and customers’, organized and unorganized retailers’ perception, buying behaviour, opportunities and challenges towards global retailers.

4.5 Significant relationship between perception, buying behaviour, opportunities and challenges faced by customers, organized and unorganized retailers due to FDI in Indian retailing.

4.6 Significant difference in the mean ranks towards perception, buying behaviour, opportunities and challenges faced by customers, organized and unorganized retailers due to FDI in Indian retailing.

4.7 Major variables affecting perception, buying behaviour, opportunities and challenges faced by customers, organized and unorganized retailers due to FDI in Indian retailing.

4.8 Sobel test for customers, organized and unorganized retailers.

4.9 Structural Equation Modelling for customers, organized and unorganized retailers.
4.1 Socio–Economic Status of Customers, Organized and Unorganized Retailers

In order to study the socio-economic status of customers, organized retailers and unorganized retailers percentage analysis is applied. The socio economic variables considered for the study are customers’ gender, age, educational qualification, marital status, family size, occupation, earning members of his/her family, monthly income of his/her family. It also includes amount spent by the customers towards shopping, frequency of shopping per month and the reason for changing customers’ needs and preferences. Therefore to study the socio-economic status of organized retailers and unorganized retailers, the variables namely organized retailers’ gender, age, educational qualification, annual turnover, years of experience in retail business, sources of investment, number of trained manpower and area of retail space are considered for the study.

4.1.1 Gender of the Customers

The gender of customers is classified into two categories i.e., male and female. The details are furnished in the following table, 4.1.1

Table 4.1.1
Gender of the Customers

<table>
<thead>
<tr>
<th>Gender of the Customers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>110</td>
<td>55</td>
</tr>
<tr>
<td>Female</td>
<td>90</td>
<td>45</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Chart 4.1.1
Gender of the Customers

<table>
<thead>
<tr>
<th>NO. OF RESPONDENTS</th>
<th>FREQUENCY</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>MALE</td>
<td>110</td>
<td>55</td>
</tr>
<tr>
<td>FEMALE</td>
<td>90</td>
<td>45</td>
</tr>
</tbody>
</table>

GENDER OF THE CUSTOMERS
From the above table, it can be inferred that 55% of the customers are male and the remaining 45% of them are female. It is observed from the analysis that majority of the customers (55%) doing shopping in FDI retail outlets are male.

4.1.2 Age of the Customers

The age of customers is classified into four categories i.e., up to 25 years, 26 – 35 years, 36 - 45 years and above 45 years. The details are shown in the following table, 4.1.1.

<table>
<thead>
<tr>
<th>Age of the Customers (In Years)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 25</td>
<td>47</td>
<td>24</td>
</tr>
<tr>
<td>26 – 35</td>
<td>75</td>
<td>38</td>
</tr>
<tr>
<td>36 – 45</td>
<td>51</td>
<td>25</td>
</tr>
<tr>
<td>Above 45</td>
<td>27</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary data)

From the above table, it can be observed that 38% of the respondents’ age group is between 26 and 35 years, 25% of them are between 36 and 45 years of age, 24% of them are 25 years old or less than that and 13% of them are more than 45 years old.
4.1.3 Educational Qualification of the Customers

The educational qualification of customers is classified into four categories i.e., up to HSC, Diploma, UG and PG degree holders. The details are furnished in the following table, 4.1.3.

<table>
<thead>
<tr>
<th>Educational Qualification of the Customers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to HSC</td>
<td>32</td>
<td>16</td>
</tr>
<tr>
<td>Diploma</td>
<td>44</td>
<td>22</td>
</tr>
<tr>
<td>UG</td>
<td>75</td>
<td>38</td>
</tr>
<tr>
<td>PG</td>
<td>49</td>
<td>24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table, it can be learnt that 38% of the customers are under graduates, 24% of them are post graduates, 33% of them are qualified with HSC or less and 19% of them are diploma holders.

4.1.4 Occupation of the Customers

The occupation of customers is classified into five categories such as student, employee, professional, business and others. The details are shown in the following table 4.1.4.
Table 4.1.4
Occasion of the Customers

<table>
<thead>
<tr>
<th>Occupation of the Customers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>15</td>
<td>8</td>
</tr>
<tr>
<td>Employee</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>Professional</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Business</td>
<td>46</td>
<td>23</td>
</tr>
<tr>
<td>Others</td>
<td>24</td>
<td>12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Chart 4.1.4
Occupation of the Customers

From the above table, it can be studied that 33% of the customers are professionals, 24% of them are employees, 23% of them are business people, 12% of them belong to other categories and 8% of them are students.

4.1.5 Marital Status of the Customers

The marital status of customers is classified into two categories such as married and unmarried customers. The details are furnished in the following table, 4.1.5.

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Table 4.1.5
Marital Status of the Customers

<table>
<thead>
<tr>
<th>Marital Status of the Customers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>134</td>
<td>67</td>
</tr>
<tr>
<td>Unmarried</td>
<td>66</td>
<td>33</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Chart 4.1.5
Marital Status of the Customers

From the above table, it is observed that 67% of the customers are married and the remaining 33% of the customers are unmarried.

4.1.6 Family Size of the Customers

The family size of customers is classified into three categories i.e., below 5 members, 5 - 6 members and above 6 members. The details are shown in the below table, 4.1.6.

Table 4.1.6
Family Size of the Customers

<table>
<thead>
<tr>
<th>Family Size of Customers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 4 members</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>4 - 6 members</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>Above 6 members</td>
<td>33</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be inferred that 50% of the customers’ families consist of 4 to 6 members, 33% of the customers’ families consist of less than 4 members and 17% of the customers’ families consist of more than 6 members.

4.1.7 Earning Members of Customers’ Family

The earning member of customers’ family is classified into four categories such as one, two, three, and four and above. The details are shown in the following table, 4.1.7.

Table 4.1.7
Earning Members of Customers’ Family

<table>
<thead>
<tr>
<th>Earning Members of Customers’ Family</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>69</td>
<td>35</td>
</tr>
<tr>
<td>Two</td>
<td>90</td>
<td>45</td>
</tr>
<tr>
<td>Three</td>
<td>36</td>
<td>17</td>
</tr>
<tr>
<td>Four and above</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it is understood that 45% of the customers have two earning members, 35% of the customers have only one earning member, 17% of them have three earning members and 3% of them have four and above earning members.

### 4.1.8 Monthly Income of Customers’ Family

The monthly income of customers’ family is classified into four categories i.e., up to Rs. 20,000, Rs. 20,001 – Rs. 40,000, Rs. 40,001 – Rs. 60,000 and above Rs. 60,000. The details are shown in the following table, 4.1.8.

#### Table 4.1.8

<table>
<thead>
<tr>
<th>Monthly Income of Customers’ Family (in Rupees)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Rs. 20,000</td>
<td>28</td>
<td>14</td>
</tr>
<tr>
<td>Rs. 20,001 – Rs. 40,000</td>
<td>50</td>
<td>25</td>
</tr>
<tr>
<td>Rs. 40,001 – Rs. 60,000</td>
<td>64</td>
<td>32</td>
</tr>
<tr>
<td>Above Rs. 60,000</td>
<td>58</td>
<td>29</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be learnt that 32% of the customers have monthly income between Rs. 40,001 and Rs. 60,000, 29% of the customers have income above Rs. 60,000, 25% of the customers have income between Rs. 20,001 and Rs. 40,000 and 14% of the customers have income ranging to Rs. 20,000 or less.

### 4.1.9 Amount Spent by Customers to do Shopping per Month

The amount spent by customers to do shopping per month is classified into four categories i.e., up to Rs. 5,000, Rs. 5,001 – Rs. 10,000, Rs. 10,001 – Rs. 15,000 and above Rs. 15,000. The details are shown in the table, 4.1.9.

#### Table 4.1.9

<table>
<thead>
<tr>
<th>Amount Spent by Customers to do Shopping Per Month (In Rupees)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Rs. 5,000</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>Rs. 5,001 – Rs. 10,000</td>
<td>71</td>
<td>35</td>
</tr>
<tr>
<td>Rs. 10,001 – Rs. 15,000</td>
<td>68</td>
<td>34</td>
</tr>
<tr>
<td>Above Rs. 15,000</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be inferred that 35% of the customers are spending Rs. 5,001 to Rs. 10,000 towards shopping per month, 34% of the customers are spending Rs. 10,001 to Rs. 15,000 per month, 24% of the customers are spending more than Rs. 15,000 per month and 7% of the customers are spending Rs. 5,000 or less towards shopping per month.

4.1.10 Frequency of Shopping per Month

The frequency of shopping per month is classified into three categories i.e., once, twice and thrice and above. The details are furnished in the following table, 4.1.10.

<table>
<thead>
<tr>
<th>Frequency of Shopping per Month</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once</td>
<td>46</td>
<td>23</td>
</tr>
<tr>
<td>Twice</td>
<td>91</td>
<td>46</td>
</tr>
<tr>
<td>Thrice and Above</td>
<td>63</td>
<td>31</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it is understood that 46% of the customers are visiting and shopping twice in a month, 31% of the customers are shopping thrice and more in a month and 23% of the customers are shopping once in a month.

### 4.1.11 Gender of the Organized Retailers

The gender of the organized retailers is classified into two categories i.e., male and female. The details are furnished in the following table, 4.1.11.

#### Table 4.1.11

<table>
<thead>
<tr>
<th>Gender of the Organized Retailers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>37</td>
<td>74</td>
</tr>
<tr>
<td>Female</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be inferred that 74% of the organized retailers are male and the remaining 26% of them are female.

4.1.12 Age of the Organized Retailers

The age of organized retailers is classified into four categories i.e., Up to 25 years, 26 – 35 years, 36 - 45 years and above 45 years. The details are shown in the following table 4.1.12.

<table>
<thead>
<tr>
<th>Age of the Organized Retailers (in Years)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 25</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>26 - 35</td>
<td>16</td>
<td>32</td>
</tr>
<tr>
<td>36 - 45</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Above 45</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be studied that 32% of the respondent’s age group is between 26 and 35 years, 26% of them are between 36 and 45 years of age, 22% of them are more than 45 years old and 20% of the retailer are with the age of 25 years or less.

4.1.13 Educational Qualification of the Organized Retailers

The educational qualification of organized retailers is classified into three categories i.e., Up to HSC, Diploma, UG and PG degree holders. The details are furnished in the following table, 4.1.14.

<table>
<thead>
<tr>
<th>Educational Qualification of the Organized Retailers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to HSC</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Diploma</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>UG</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td>PG</td>
<td>18</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be learnt that 44% of the organized retailers are post graduates, 26% of them are graduates, 14% of them are diploma holders and 6% of them are qualified with HSC or less.

4.1.14 Sources of Investment of Organized Retailers

The sources of investment is classified into three categories such as own investment, bank loan and corporate investment. The details are shown in the following table, 4.1.14.

Table 4.1.14
Sources of Investment of Organized Retailers

<table>
<thead>
<tr>
<th>Sources of Investment</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own investment</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td>Bank loan</td>
<td>27</td>
<td>54</td>
</tr>
<tr>
<td>Corporate investment</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be observed that 54% of the organized retailers have started their retail business with the support of bank loan, 26% of them have started with his/her own investment and 10% of them have started their retail business with the support of corporate investment.

4.1.15 Years of Experience in Organized Retail Business

The years of experience in organized retail business is classified into three categories i.e., below 5 years, 5 - 10 years and above 10 years. The details are shown in the following table, 4.1.15.

<table>
<thead>
<tr>
<th>Years of Experience in Retail Business</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 5 years</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>5 – 10 years</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>Above 10 years</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it is understood that 40% of the organized retailers have below
5 years of experience in retail business, 34% of them have between 5 and 10 years of
experience and 26% of them have above 10 years of experience in retail business.

4.1.16 Annual Turnover of the Organized Retailers

The annual turnover of organized retailers is classified into four categories i.e., below 1
crore, 1 – 2 crores, 2 – 3 crores and above 3 crores. The details are furnished in the following
table, 4.1.16.

<table>
<thead>
<tr>
<th>Annual Turnover of the Organized Retailers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1 crore</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>1 - 2 crores</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td>2 – 3 crores</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Above 3 crores</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be inferred that 36% of the organized retailers’ annual turnover is between 1 and 2 crores, 24% of the organized retailers’ annual turnover is between 2 and 3 crores and each 20% of them have less than 1 crore and more than 3 crores turnover in their retail business.

4.1.17 Number of Trained Manpower in Organized Retail Business

The number of trained manpower in organized retail business is classified into three categories i.e., below 50, 50 – 100, and above 100 manpower. The details are shown in the following table, 4.1.17.

<table>
<thead>
<tr>
<th>Number of Trained Manpower</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 50</td>
<td>14</td>
<td>28</td>
</tr>
<tr>
<td>50 - 100</td>
<td>16</td>
<td>32</td>
</tr>
<tr>
<td>Above 100</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be deduced that 40% of the organized retailers have employed more than hundred trained manpower in their retail shop, 32% of the retailers have 50 - 100 trained manpower and 28% of the retailers have less than 50 trained manpower.

4.1.18 Area of Retail Space of the Organized Retailers

The area of retail space is classified into three categories such as below 1000 Sq. Meters, 1000-2000 Sq. Meters and above 2000 Sq. Meters. The details are shown in the following table 4.1.19.

<table>
<thead>
<tr>
<th>Area of Retail Space (In Sq. Meters)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1000</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>Above 2000</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be inferred that 40% of the organized retailers’ have 1000 - 2000 Sq. Meters retail space area, 26% of the retailers have more than 2000 Sq. Meters retail space area and 26% of the retailers have less than 1000 Sq. Meters retail space area.

4.1.19 Gender of the Unorganized Retailers

The gender of unorganized retailers is classified into two categories i.e., male and female. The details are furnished in below table, 4.1.19.

<table>
<thead>
<tr>
<th>Gender of the Unorganized Retailers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>28</td>
<td>56</td>
</tr>
<tr>
<td>Female</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be observed that 56% of the unorganized retailers are male and the remaining 44% of them are female.

### 4.1.20 Age of the Unorganized Retailers

The age of unorganized retailers is classified into four categories i.e., up to 25 years, 25 – 35 years, 36 - 45 years and above 45 years. The details are shown in the following table, 4.1.20.

#### Table 4.1.20

<table>
<thead>
<tr>
<th>Age of the Unorganized Retailers (in Years)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 25</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>26 - 35</td>
<td>19</td>
<td>38</td>
</tr>
<tr>
<td>36 - 45</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>Above 45</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be inferred that 38% of the respondents’ age group is between 26 and 35 years, 26% of them are up to 25 years of age, 22% of them are between 36 and 45 years of age and 14% of them are above 45 years of age.

4.1.21 Educational Qualification of the Unorganized Retailers

The educational qualification of the unorganized retailers is classified into four categories i.e., below HSC, Diploma, UG and PG degree holders. The details are furnished in the following table, 4.1.21.

Table 4.1.21
Educational Qualification of the Unorganized Retailers

<table>
<thead>
<tr>
<th>Educational Qualification of Unorganized Retailers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below HSC</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Diploma</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>UG</td>
<td>21</td>
<td>42</td>
</tr>
<tr>
<td>PG</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it is understood that 42% of the unorganized retailers are undergraduates, 34% of them are post graduates, 14% of them are diploma holders and 10% of them are qualified with HSC or less.

4.1.22 Sources of Investment of Unorganized Retailers

The sources of investment of unorganized retailers is classified into two categories like own investment and bank loan. The details are shown in the following table, 4.1.22.

<table>
<thead>
<tr>
<th>Sources of Investment of Unorganized Retailers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own investment</td>
<td>16</td>
<td>32</td>
</tr>
<tr>
<td>Bank loan</td>
<td>34</td>
<td>68</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be studied that 68% of the unorganized retailers have started their retail business with the support of bank loan and 32% of them have started with their own investment.

### 4.1.23 Years of Experience in Unorganized Retail Business

The years of experience in unorganized retail business is classified into three categories i.e., below 5 years, 5 - 10 years and above 10 years. The details are shown in the following table, 4.1.23.

<table>
<thead>
<tr>
<th>Years of Experience in Retail Business</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 5 years</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>5 – 10 years</td>
<td>23</td>
<td>46</td>
</tr>
<tr>
<td>Above 10 years</td>
<td>14</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be inferred that 46% of the unorganized retailers have 5 and 10 years of experience in retail business, 28% of them have more than 10 years of experience and 26% of them have less than 5 years of experience.

4.1.24 Annual Turnover of the Unorganized Retailers

The annual turnover of unorganized retailers is classified into four categories i.e., below 5 lakhs, 5 – 10 lakhs, 10 – 15 lakhs and above 15 lakhs. The details are furnished in the following table, 4.1.24.

<table>
<thead>
<tr>
<th>Annual Turnover of the Unorganized Retailers (In Lakhs)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 5</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td>5 – 10</td>
<td>15</td>
<td>30</td>
</tr>
<tr>
<td>11 – 15</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Above 15</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be observed that 36% of the unorganized retailer’s annual turnover is less than Rs. 5 lakhs, 30% of them have annual turnover between Rs 5 and Rs.10 lakhs, 20% of them have annual turnover between Rs. 10 and Rs. 15 lakhs and 14% of them have annual turnover of more than Rs.15 lakhs.

4.4.25 Number of Trained Manpower in Unorganized Retail Business

The number of trained manpower in unorganized retail business is classified into four categories i.e., below 10, 10 – 20, 21 – 30 and above 30. The details are shown in the following table, 4.1.25.

<table>
<thead>
<tr>
<th>Number of Trained Manpower</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 10</td>
<td>24</td>
<td>48</td>
</tr>
<tr>
<td>10 – 20</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>21 - 30</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>Above 30</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be inferred that 48% of the unorganized retailers have less than 10 employees, 26% of the retailers have 10 - 20 manpower, 14% of the retailers have 21 - 30 employees and 12% of the retailers have more than 30 employees.

4.4.26 Area of Retail Space of the Unorganized Retailers

The area of retail space of the unorganized retailers is classified into three categories such as below 500 Sq. Meters, 500 - 1000 Sq. Meters and above 1000 Sq. Meters. The details are shown in the following table 4.1.26.

<table>
<thead>
<tr>
<th>Area of Retail Space (In Sq. Meters)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 500</td>
<td>31</td>
<td>62</td>
</tr>
<tr>
<td>500 - 1000</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Above 1000</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, it can be learnt that 62% of the unorganized retailers have less than 500 Sq. Meters retail space area, 26% of the retailers have 500 - 1000 Sq. Meters retail space area and 12% of the retailers have more than 1000 Sq. Meters retail space area.

4.2 Level of Perception of Customers, Organized and Unorganized Retailers towards Global Retailers

In order to study the perceptive level of customers, organized and unorganized retailers towards global retail outlets descriptive analysis is used. From the value of mean and standard deviation, the customers, organized and unorganized retailers’ perception is interpreted.

<table>
<thead>
<tr>
<th>Reason for Changing Customers’ Needs and Preferences</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nuclear Family</td>
<td>5.63</td>
<td>1.25</td>
</tr>
<tr>
<td>Dual Income</td>
<td>4.95</td>
<td>1.65</td>
</tr>
<tr>
<td>Brand Preferences</td>
<td>3.69</td>
<td>1.55</td>
</tr>
<tr>
<td>Changing Life Style</td>
<td>1.96</td>
<td>0.99</td>
</tr>
<tr>
<td>Personal and Health Care</td>
<td>2.75</td>
<td>1.89</td>
</tr>
<tr>
<td>Credit Card Facilities</td>
<td>3.27</td>
<td>1.24</td>
</tr>
<tr>
<td>Status</td>
<td>6.35</td>
<td>0.72</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
From the above table, based on the mean value, changing life style (1.96) is considered to be the most significant reason in changing needs and preferences of customers, followed by personal and health care (2.75), credit card facilities (3.27), brand preferences (3.69), dual income (4.95), nuclear family (5.63) and status (6.35).

Table 4.2.2
Customers’ Perception towards Global Retailers

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability of fresh products.</td>
<td>3.65</td>
<td>1.02</td>
</tr>
<tr>
<td>Availability of domestic and foreign goods.</td>
<td>3.53</td>
<td>1.01</td>
</tr>
<tr>
<td>Consistent quality of goods.</td>
<td>3.49</td>
<td>1.07</td>
</tr>
<tr>
<td>Fair price compared to open market.</td>
<td>3.56</td>
<td>1.01</td>
</tr>
<tr>
<td>Environmental friendly.</td>
<td>3.66</td>
<td>1.11</td>
</tr>
<tr>
<td>Adequate selection of merchandise.</td>
<td>3.62</td>
<td>1.17</td>
</tr>
<tr>
<td>Huge assortment of goods.</td>
<td>3.62</td>
<td>1.08</td>
</tr>
<tr>
<td>Improved servicescape.</td>
<td>3.52</td>
<td>1.12</td>
</tr>
<tr>
<td>All goods at one place.</td>
<td>3.61</td>
<td>1.19</td>
</tr>
<tr>
<td>Availability of updated products.</td>
<td>3.65</td>
<td>1.19</td>
</tr>
<tr>
<td>Hygienic with good infrastructure.</td>
<td>3.64</td>
<td>1.24</td>
</tr>
<tr>
<td>Good atmosphere for family shopping.</td>
<td>3.54</td>
<td>1.17</td>
</tr>
<tr>
<td>Right discount at right time.</td>
<td>3.42</td>
<td>1.17</td>
</tr>
<tr>
<td>Economic growth and image of our country.</td>
<td>3.64</td>
<td>1.20</td>
</tr>
<tr>
<td>Change in people’s life style.</td>
<td>3.65</td>
<td>1.19</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table, it is apparent that the mean value for all the statements is more than 3.00, which means all the customers have a positive perception about the FDI in Indian retailing. Based on the mean value, the statement “Environmental friendly (3.66)” is considered to be the significant statement in customers’ perception towards global retailers, followed by “Availability of fresh products (3.65)”, “Availability of updated products (3.65)”, “Change in people’s life style (3.65)”, “Hygienic with good infrastructure (3.65)” and “Economic growth and image of our country (3.65)”. 
Table 4.2.3
Customers’ Preference and Buying Behaviour towards Global Retailers

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I prefer organized retail outlet to unorganized one to purchase food and</td>
<td>3.59</td>
<td>1.17</td>
</tr>
<tr>
<td>grocery items.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchasing goods and apparels global retailers is most preferable one.</td>
<td>3.41</td>
<td>1.15</td>
</tr>
<tr>
<td>Easy accessibility enabled me to prefer global retailers.</td>
<td>3.47</td>
<td>1.10</td>
</tr>
<tr>
<td>I am satisfied with the good and hygienic environment of global retailers.</td>
<td>3.41</td>
<td>1.04</td>
</tr>
<tr>
<td>Due to comfortable parking facilities I often go to the shop.</td>
<td>3.45</td>
<td>1.09</td>
</tr>
<tr>
<td>Fresh availability of products increases my loyalty towards the shop.</td>
<td>3.39</td>
<td>1.13</td>
</tr>
<tr>
<td>Updated technological products enable me to prefer the shop.</td>
<td>3.35</td>
<td>1.12</td>
</tr>
<tr>
<td>All branded items with good quality are the great advantage for global</td>
<td>3.49</td>
<td>1.17</td>
</tr>
<tr>
<td>retailers.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am satisfied with the fair price of global retailers.</td>
<td>3.39</td>
<td>1.07</td>
</tr>
<tr>
<td>Proper communication and good service increase my preference towards</td>
<td>3.45</td>
<td>1.07</td>
</tr>
<tr>
<td>global retailers.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adequate product information and excellent hospitality enhance reliability</td>
<td>3.40</td>
<td>1.10</td>
</tr>
<tr>
<td>towards the shop.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Good place for family shopping during weekends.</td>
<td>3.54</td>
<td>1.17</td>
</tr>
<tr>
<td>Great discount, offers and gifts during special occasions attract me to be</td>
<td>3.30</td>
<td>1.13</td>
</tr>
<tr>
<td>a member of the shop.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is the place for relaxed shopping with greater safety and entertainment.</td>
<td>3.47</td>
<td>1.14</td>
</tr>
<tr>
<td>Shopping in such a mall increases image and changes life style of</td>
<td>3.41</td>
<td>1.19</td>
</tr>
<tr>
<td>customers.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Facility of online shopping is also one of the major reasons to choose</td>
<td>3.24</td>
<td>1.17</td>
</tr>
<tr>
<td>global retailers.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Innovative fragmented market of global retailers increases the shopping</td>
<td>3.38</td>
<td>1.14</td>
</tr>
<tr>
<td>habit of customers.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table, it is observed that the mean value for all the statements is more than 3.00, which means that the preference and buying behaviour of customers towards global retailers are increasing. Based on the mean value, the statement “I prefer organized retail outlet to unorganized one to purchase food and grocery items (3.59)” is considered to be the most
significant statement in customers’ preference and buying behaviour towards global retailers, followed by “Good place for family shopping during weekends (3.54)”, “All branded items with good quality are the great advantage for global retailers (3.49)”, “It is the place for relaxed shopping with greater safety and entertainment (3.47)”, “Easy accessibility enabled me to prefer global retailers (3.47)”, “Due to comfortable parking facilities I often go to the shop (3.45)” and “Proper communication and good service increase my preference towards global retailers (3.45)”.

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDI resorts to predatory pricing.</td>
<td>3.54</td>
<td>1.19</td>
</tr>
<tr>
<td>Place for high class customers.</td>
<td>3.35</td>
<td>1.14</td>
</tr>
<tr>
<td>Lack of bargaining.</td>
<td>3.40</td>
<td>1.13</td>
</tr>
<tr>
<td>No choice of split purchases.</td>
<td>3.34</td>
<td>1.14</td>
</tr>
<tr>
<td>Non-availability of credit facilities.</td>
<td>3.37</td>
<td>1.13</td>
</tr>
<tr>
<td>Higher price compared with other retail outlets.</td>
<td>3.34</td>
<td>1.10</td>
</tr>
</tbody>
</table>

(Source: Primary data)

From the above table, it is understood that the mean value for all the statements is more than 3.00, which means the customers are facing problems or challenges from global retailers. Based on the mean value, the statement “FDI resorts to predatory pricing (3.54)” is considered to be the significant statement in challenges faced by customers from global retailers, followed by “Lack of bargaining (3.40)”, “Non-availability of credit facilities (3.37)”, “Place for high class customers (3.35)”, “No choice of split purchases (3.34)” and “Higher price compared with other retail outlets (3.34)”.
### Table 4.2.5
Organized Retailers’ Perception towards Global Retailers

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDI has greater impact over Indian retailing.</td>
<td>3.74</td>
<td>1.52</td>
</tr>
<tr>
<td>Favourable government policies support FDI for easy entry into retailing.</td>
<td>3.40</td>
<td>1.40</td>
</tr>
<tr>
<td>It provides improvement in backend infrastructure.</td>
<td>3.30</td>
<td>1.46</td>
</tr>
<tr>
<td>It increases economy’s GDP by encouraging export.</td>
<td>3.30</td>
<td>1.37</td>
</tr>
<tr>
<td>It understands customer’s choice and serves according to their changing life styles.</td>
<td>3.54</td>
<td>1.16</td>
</tr>
<tr>
<td>It offers best management practices and IT friendly techniques.</td>
<td>3.56</td>
<td>1.51</td>
</tr>
<tr>
<td>It provides an aid to Indian agriculture.</td>
<td>3.46</td>
<td>1.46</td>
</tr>
<tr>
<td>It increases liquidity through foreign exchange reserves.</td>
<td>3.44</td>
<td>1.33</td>
</tr>
<tr>
<td>It offers huge employment opportunities.</td>
<td>3.14</td>
<td>1.34</td>
</tr>
<tr>
<td>It is endowed with high fragmented distribution network.</td>
<td>3.32</td>
<td>1.50</td>
</tr>
<tr>
<td>It encourages investment and employment in supply chain management.</td>
<td>3.24</td>
<td>1.39</td>
</tr>
<tr>
<td>It introduces smart shopping like effective display, home delivery, self-service etc.</td>
<td>3.54</td>
<td>1.27</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table, it is observed that the mean value for all the statements is more than 3.00, which means all the organized retailers have a positive perception on FDI in Indian retailing. Hence it is clearly understood that the Indian retailers have been accepting the fact regarding improved contribution of global retailers towards India’s GDP. Based on the mean value, the statement “FDI has greater impact over Indian retailing (3.74)” is considered to be the significant statement in organized retailers’ perception towards global retailers, followed by “It offers best management practices and IT friendly techniques (3.56)”, “It understands customer’s choice and serves according to their changing life styles (3.54)”, “It introduces smart shopping like effective display, home delivery, self-service etc (3.54)”, “It provides an aid to Indian agriculture (3.46)” and “It increases liquidity through foreign exchange reserves (3.44)”.  

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Table 4.2.6
Opportunities for Organized Retailers due to FDI in Indian Retailing

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upgrading their technology and renovating their stores according to global retailers.</td>
<td>2.86</td>
<td>1.20</td>
</tr>
<tr>
<td>Progress with additional branded product lines.</td>
<td>3.18</td>
<td>1.40</td>
</tr>
<tr>
<td>Joint venture solves the problem of capital constraints.</td>
<td>3.10</td>
<td>1.31</td>
</tr>
<tr>
<td>Effective global advertisement enhances the sales of their products.</td>
<td>2.80</td>
<td>1.29</td>
</tr>
<tr>
<td>Control by government regarding percentage entry of global retailers gives chance for them to grow.</td>
<td>2.94</td>
<td>1.24</td>
</tr>
<tr>
<td>Change in the management policies like shifting from MRP to EMI.</td>
<td>3.12</td>
<td>1.30</td>
</tr>
<tr>
<td>It started serving both modern and traditional products.</td>
<td>2.82</td>
<td>1.32</td>
</tr>
<tr>
<td>It increases mergers and association with foreign retailers.</td>
<td>2.82</td>
<td>1.30</td>
</tr>
<tr>
<td>It improves their food processing, packaging and logistics.</td>
<td>2.98</td>
<td>1.39</td>
</tr>
<tr>
<td>Improved support by various financing institutions.</td>
<td>2.92</td>
<td>1.28</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table, it is observed that the mean value for majority of the statements is less than 3.00, which means the organized Indian retailers have very minimum opportunities to grow due to the emergence of global retailers. Based on the mean value, the statement “Progress with additional branded product lines (3.18)” is considered to be the significant statement in opportunities available for organized retailers due to emergence of FDI in Indian retailing, followed by “Change in the management policies like shifting from MRP to EMI (3.12)”, “Joint venture solves the problem of capital constraints (3.10)”, “It improves their food processing, packaging and logistics (2.98)”, “Control by government regarding percentage entry of global retailers gives chance for them to grow (2.94)”, and “Improved support by various financing institutions (2.92)”.

Table 4.2.7
Challenges Faced by Organized Retailers due to FDI in Indian Retailing

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stiff competition results in large exit of domestic retailers.</td>
<td>3.56</td>
<td>1.26</td>
</tr>
<tr>
<td>Recession of local retail stores due to global retailers.</td>
<td>3.86</td>
<td>1.13</td>
</tr>
</tbody>
</table>

(to be continued...)
(...continued)

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dropping off loyal customer due to global retailers.</td>
<td>3.86</td>
<td>0.99</td>
</tr>
<tr>
<td>Marginalization of the domestic players.</td>
<td>3.72</td>
<td>1.14</td>
</tr>
<tr>
<td>Increased dependability on other countries.</td>
<td>3.66</td>
<td>1.29</td>
</tr>
<tr>
<td>Labour shortage in local retail stores due to global retailers.</td>
<td>3.60</td>
<td>1.09</td>
</tr>
<tr>
<td>Providing 24X7 services.</td>
<td>3.48</td>
<td>1.22</td>
</tr>
<tr>
<td>Essential products are being controlled by foreign retailers.</td>
<td>3.78</td>
<td>1.15</td>
</tr>
<tr>
<td>Jobs in manufacture sector will be lost.</td>
<td>3.74</td>
<td>1.08</td>
</tr>
<tr>
<td>Favourable government policies towards FDI are great obstacles for the growth.</td>
<td>3.84</td>
<td>1.03</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table, it is observed that the mean value for all the statements is more than 3.00, which means the organized retailers are facing certain challenges due to FDI in Indian retailing. Based on mean value, the statements “Recession of local retail stores due to Global retailers (3.86)” and “Dropping off loyal customer due to Global retailers (3.86)” are considered to be the significant statements with respect to challenges faced by organized retailers due to FDI in Indian retailing, followed by “Favourable government policies towards FDI are great obstacles for the growth (3.84)”, “Essential products are being controlled by foreign retailers (3.78)”, “Jobs in manufacture sector will be lost (3.74)”, “Marginalization of the domestic players (3.72)”, and “Increased dependability on other countries (3.66)”.

### Table 4.2.8

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDI has greater impact over Indian retailing.</td>
<td>3.32</td>
<td>1.25</td>
</tr>
<tr>
<td>Favourable government policies support FDI for easy entry into retailing.</td>
<td>3.30</td>
<td>1.43</td>
</tr>
<tr>
<td>It provides improvement in backend infrastructure.</td>
<td>3.20</td>
<td>1.28</td>
</tr>
<tr>
<td>It increases economy’s GDP by encouraging export.</td>
<td>3.38</td>
<td>1.34</td>
</tr>
<tr>
<td>It understands customer’s choice and serves according to their changing life styles.</td>
<td>3.29</td>
<td>1.27</td>
</tr>
</tbody>
</table>

(to be continued...)

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From the above table, it is observed that the mean value for all the statements is more than 3.00, which means all the unorganized retailers have a moderate positive perception about the FDI in Indian retailing. Hence it is clearly understood that the Indian unorganized retailers are also accepting the fact regarding high contribution of global retailers towards India’s GDP. Based on the mean value, the statement “It increases liquidity through foreign exchange reserves (3.56)” is considered to be the significant statement in unorganized retailers’ perception towards global retailers, followed by “It provides an aid to Indian agriculture (3.42)”, “It offers best management practices and IT friendly techniques (3.40)”, “It increases economy’s GDP by encouraging export (3.38)”, “FDI has greater impact over Indian retailing (3.32)” and “Favourable government policies support FDI for easy entry into retailing (3.30)”.

Table 4.2.9
Opportunities for Unorganized Retailers due to FDI in Indian Retailing

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upgrading their technology and renovating their stores according to global retailers.</td>
<td>2.92</td>
<td>1.21</td>
</tr>
<tr>
<td>Progress with additional branded product lines.</td>
<td>2.80</td>
<td>1.14</td>
</tr>
<tr>
<td>Joint venture solves the problem of capital constraints.</td>
<td>2.78</td>
<td>1.18</td>
</tr>
<tr>
<td>Effective global advertisement enhances the sales of their products.</td>
<td>2.84</td>
<td>1.20</td>
</tr>
<tr>
<td>Control by government regarding percentage entry of global retailers gives chance for them to grow.</td>
<td>2.64</td>
<td>1.03</td>
</tr>
</tbody>
</table>
(...continued)

<table>
<thead>
<tr>
<th>Change in the management policies like shifting from MRP to EMI.</th>
<th>2.74</th>
<th>1.05</th>
</tr>
</thead>
<tbody>
<tr>
<td>It started serving both modern and traditional products.</td>
<td>2.88</td>
<td>1.21</td>
</tr>
<tr>
<td>It increases mergers and association with foreign retailers.</td>
<td>2.90</td>
<td>1.18</td>
</tr>
<tr>
<td>It improves their food processing, packaging and logistics.</td>
<td>2.50</td>
<td>1.07</td>
</tr>
<tr>
<td>Improved support by various financing institutions.</td>
<td>2.85</td>
<td>1.27</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table, it is observed that the mean value of all the statements is less than 3.00, which means the unorganized retailers have very minimum opportunities to grow due to the emergence of global retailers. Based on the mean value, the statement “Upgrading their technology and renovating their stores according to global retailers (2.92)” is considered to be the significant statement in opportunities available for unorganized retailers due to emergence of FDI in Indian retailing, followed by “It increases mergers and association with foreign retailers (2.90)”, “It started serving both modern and traditional products (2.88)”, “Improved support by various financing institutions (2.85)”, “Effective global advertisement enhances the sales of their products (2.84)” and “Progress with additional branded product lines (2.80)”.

**Table 4.2.10**

| Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing |
|-------------------------------------------------|------|------|
| Statements                                      | Mean | SD   |
| Stiff competition results in large exit of domestic retailers. | 3.34 | 1.15 |
| Recession of local retail stores due to Global retailers. | 3.30 | 1.08 |
| Dropping off loyal customer due to Global retailers. | 3.54 | 1.07 |
| Marginalization of the domestic players.         | 3.40 | 1.14 |
| Increased dependability on other countries.      | 3.50 | 1.34 |
| Labour shortage in local retail stores due to Global retailers. | 3.42 | 1.03 |
| Providing 24X7 services.                         | 3.50 | 1.33 |
| Essential products are being controlled by foreign retailers. | 3.26 | 1.38 |
| Jobs in manufacture sector will be lost.         | 3.54 | 1.18 |
| Favourable government policies towards FDI are great obstacles for the growth. | 3.42 | 1.31 |

(Source: Primary Data)
From the above table, it is observed that the mean value for all the statements is more than 3.00, which means the unorganized retailers are facing certain challenges due to FDI in Indian retailing. Based on mean value, the statements “Jobs in manufacture sector will be lost (3.54)” and “Dropping off loyal customer due to Global retailers (3.54)” are considered to be the significant statements with respect to challenges faced by unorganized retailers due to FDI in Indian retailing, followed by “Providing 24X7 services (3.50)”, “Increased dependability on other countries (3.50)”, “Labour shortage in local retail stores due to Global retailers (3.42)”, “Favourable government policies towards FDI are great obstacles for the growth (3.42)”, and “Marginalization of the domestic players (3.40)”.

4.3 Significant Difference in the Socio-Economic Status of the Customers, Organized and Unorganized Retailers

In order to study the significant difference in the socio-economic status of the customers, organized and unorganized retailers t-test and ANOVA test are applied.

**Hypothesis (H₁):** There is no significant difference in the socio-economic status with of customers, organized retailers and unorganized retailers.

**Null Hypothesis:** There is no significant difference between gender and customers’ perception, preference, buying behaviour and challenges towards global retailers.

Table 4.3.1

**Gender and Customers’ Perception, Preference, Buying Behaviour and Challenges towards Global Retailers (t test)**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Male</th>
<th>Female</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailers</td>
<td>57.52</td>
<td>13.75</td>
<td>58.88</td>
<td>12.16</td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td>20.28</td>
<td>5.53</td>
<td>20.44</td>
<td>4.78</td>
</tr>
</tbody>
</table>

(Source: Primary data)  
(Note: *Denotes significant at 5% level.)
Since P value is less than 0.050, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between male and female customers with respect to challenges faced by them towards global retailers.

Since P value is greater than 0.050, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between male and female customers with respect to their perception, preference and buying behaviour towards global retailers i.e., both men and women perceive global retailers in the same way and there is no change in preference and buying behaviour of gender towards global retailers. The mean level of female customers is better than male customers with respect to their perception, preference, buying behaviour and challenges faced by them towards global retailers.

**Null Hypothesis:** There is no significant difference between marital status and customers’ perception, preference, buying behaviour and challenges towards global retailers.

**Table 4.3.2**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Married</th>
<th>Unmarried</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
<td></td>
</tr>
<tr>
<td>55.02</td>
<td>10.93</td>
<td>51.29</td>
<td>12.49</td>
<td>2.165</td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
<td></td>
</tr>
<tr>
<td>58.48</td>
<td>12.74</td>
<td>57.42</td>
<td>13.71</td>
<td>0.536</td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
<td></td>
</tr>
<tr>
<td>20.73</td>
<td>5.21</td>
<td>19.58</td>
<td>5.12</td>
<td>1.484</td>
</tr>
</tbody>
</table>

(Source: Primary data)

Since P value is more than 0.050, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between married and unmarried customers with respect to their perception, preference, buying behaviour and
challenges faced by them towards global retailers. The mean level of married customers is better than unmarried customers with respect to their preference, buying behaviour and the challenges faced by them towards global retailers.

**Null Hypothesis:** There is no significant difference between age and customers’ perception, preference, buying behaviour and challenges faced by them towards global retailers.

### Table 4.3.3

**Age and Customers’ Perception, Preference, Buying Behaviour and Challenges towards Global Retailers (ANOVA test)**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Age of the Customers (in Years)</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>Up to 25</td>
<td>5.081</td>
<td>0.002**</td>
</tr>
<tr>
<td></td>
<td>26 - 35</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>36 - 45</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailers</td>
<td>48.21(^a) (12.09)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>55.61(^b) (10.35)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>55.67(^b) (9.75)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>54.89(^b) (14.31)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td>52.91(^a) (12.55)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>59.70(^b) (12.19)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>59.49(^b) (11.98)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>60.26(^b) (16.12)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>17.79(^a) (4.72)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>21.32(^b) (4.55)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>21.09(^b) (5.17)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>20.70(^b) (6.39)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary data)

**Note:**

1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.
4. Different alphabet between age of customers denote significant at 5% level using Duncan Multiple Range Test (DMRT).
5. Regarding customers’ perception and challenges faced by them towards global retailers ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed. With regard to preference and buying behavior of customers towards global retailers ‘a’ denotes below
 neutrally agreed, ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between age with respect to perception and challenges faced by the customers towards global retailers.

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between age with respect to preference and buying behaviour of customers towards global retailers.

Based on Duncan Multiple Range test, customers with the age group of more than 45 years (54.89b) (20.70b), between 36 and 45 years (55.67b) (21.09b) and 26 and 35 years (55.61b) (21.32b) of customers have strongly agreed with the positive perception and challenges faced by them towards global retailers than the customer with age group of 25 years or less (48.21a) (17.79a).

The customers of more than 45 years (60.26b) and between 36 and 45 years (59.49b) have strongly agreed that they like to prefer and enjoy shopping in global retail outlets than the age group of 25 years or less (52.91a). But the customers between 26 and 35 years (59.70ab) are insignificant with other customers under the age group of 25 years or less, 36 and 45 years and more than 45 years. Hence, it is concluded that all the age groups prefer to buy products in global retail outlets

**Null Hypothesis**: There is no significant difference between educational qualification and customers’ perception, preference, buying behaviour and challenges towards global retailers.
### Table 4.3.4

Educational Qualification and Customers’ Perception, Preference, Buying Behaviour and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Educational Qualification of the Customers</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to HSC</td>
<td>Diploma</td>
<td>UG</td>
</tr>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>46.50(^a) (13.14)</td>
<td>48.43(^a) (11.51)</td>
<td>57.51(^b) (10.24)</td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailers</td>
<td>50.09(^a) (15.99)</td>
<td>53.59(^a) (11.67)</td>
<td>61.84(^b) (10.93)</td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td>17.13(^a) (5.84)</td>
<td>18.23(^a) (5.07)</td>
<td>21.83(^b) (4.46)</td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note:

1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. Different alphabet between educational qualification of customers denote significant at 5% level using Duncan Multiple Range Test (DMRT).
4. Regarding customers’ perception, preference, buying behavior and challenges faced by them towards global retailers ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed.

    Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between educational qualification with respect to perception, preference, buying behaviour and challenges faced by the customers towards global retailers.

    Based on Duncan Multiple Range test, the customers qualified with post graduates (57.67\(^b\)) (61.78\(^b\)) (22.10\(^b\)) and under graduates degree (57.51\(^b\)) (61.84\(^b\)) (21.83\(^b\)) have strongly...
agreed with the positive perception, preference, buying behaviour and challenges faced them towards global retailers than the customers qualified with diploma (48.43\textsuperscript{a}) (53.59\textsuperscript{a}) (18.23\textsuperscript{a}) and higher secondary course or less (46.50\textsuperscript{a}) (50.09\textsuperscript{a}) (17.13\textsuperscript{a}). Hence, it is concluded that educationally qualified customers are aware of the usefulness, advantages and variety of offers provided by global retailers through the information provided in websites, newspapers, journals and instant information through mobile phones.

**Null Hypothesis:** There is no significant difference between occupation and customers’ perception, preference, buying behaviour and challenges towards global retailers.

**Table 4.3.5**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Occupation of the Customers</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>A 45.33\textsuperscript{a} (12.06)</td>
<td>21.299</td>
<td>&gt;0.001**</td>
</tr>
<tr>
<td></td>
<td>B 46.25\textsuperscript{a} (12.30)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>C 58.52\textsuperscript{b} (8.71)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>D 60.46\textsuperscript{b} (4.73)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>E 48.17\textsuperscript{b} (12.14)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailers</td>
<td>A 49.13\textsuperscript{a} (12.40)</td>
<td>18.899</td>
<td>&gt;0.001**</td>
</tr>
<tr>
<td></td>
<td>B 49.67\textsuperscript{a} (10.74)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>C 62.21\textsuperscript{b} (12.88)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>D 66.41\textsuperscript{b} (8.84)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>E 53.42\textsuperscript{b} (10.13)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td>A 16.93\textsuperscript{a} (4.48)</td>
<td>16.706</td>
<td>&gt;0.001**</td>
</tr>
<tr>
<td></td>
<td>B 17.23\textsuperscript{a} (4.99)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>C 22.21\textsuperscript{b} (4.73)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>D 23.20\textsuperscript{b} (3.51)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>E 18.09\textsuperscript{b} (4.74)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

**Note:**

1. A - Student, B – Employee, C – Professionals, D – Business and E - Others
2. The values within the bracket denote standard deviation.
3. ** Denotes significant at 1% level.
4. Different alphabet between occupation of customers denote significant at 5% level using Duncan Multiple Range Test (DMRT).
5. Regarding customers’ perception, preference, buying behavior and challenges faced by them towards global retailers ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between occupation with respect to perception, preference, buying behaviour and challenges faced by the customers towards global retailers.

Based on Duncan Multiple Range test, the customers under the category of business (60.46\(^b\)) (66.41\(^b\)) (23.20\(^b\)), professionals (58.52\(^b\)) (62.21\(^b\)) (22.21\(^b\)) and others (48.17\(^b\)) (53.42\(^b\)) (18.09\(^b\)) have significantly and strongly agreed with the positive perception, preference, buying behaviour and challenges faced by them towards global retailers than the customers who are students (45.33\(^a\)) (49.13\(^a\)) (16.93\(^a\)) and employees (46.25\(^a\)) (49.67\(^a\)) (17.23\(^a\)). Hence, it is concluded that business people and professionals have a strong and positive perception and prefer to buy products in global retail outlets.

**Null Hypothesis:** There is no significant difference between family size and customers’ perception, preference, buying behaviour and challenges faced by them towards global retailer.

### Table 4.3.6

**Family Size and Customers’ Perception, Preference, Buying Behaviour and Challenges towards Global Retailers (ANOVA test)**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Family Size of the Customers</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 5 members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>57.24(^a) (8.80)</td>
<td>4.638</td>
<td>0.011*</td>
</tr>
<tr>
<td></td>
<td>52.02(^a) (12.72)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>52.15(^a) (11.62)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailers</td>
<td>61.12(^a) (10.98)</td>
<td>2.738</td>
<td>0.167</td>
</tr>
<tr>
<td></td>
<td>56.43(^a) (13.82)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>57.21(^a) (13.78)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td>21.00(^a) (4.54)</td>
<td>0.822</td>
<td>0.441</td>
</tr>
<tr>
<td></td>
<td>20.09(^a) (5.65)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>19.82(^a) (5.02)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)
Note:

1. The values within the bracket denote standard deviation.
2. * Denotes significant at 5% level.
3. Different alphabet between family size of customers denote significant at 5% level using Duncan Multiple Range Test (DMRT).
4. With regard to customers’ perception, preference, buying behaviour and challenges faced by them towards global retailers ‘a’ denotes neutrally and below neutrally agreed.

   Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between family size with respect to perception of customers towards global retailers.

   Since P value is greater than 0.050, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between family size with respect to preference, buying behaviour and challenges faced by the customers towards global retailers.

   Based on Duncan Multiple Range test, the customers belonging to different family size are neutrally and below neutrally agreed with the positive perception (57.24\*\(a\)) (52.02\*\(a\)) (52.15\*\(a\)), preference and buying behaviour (61.12\*\(a\)) (56.43\*\(a\)) (57.21\*\(a\)) and challenges faced by them (21.00\*\(a\)) (20.09\*\(a\)) (19.82\*\(a\)) towards global retailers. Hence, it is concluded that the family size is not considered as a significant factor that influences customers towards global retailers. It is also seen that there is a significant difference between family size with respect to perception of customers towards global retailers.

**Null Hypothesis:** There is no significant difference between earning members of family and customers’ perception, preference, buying behaviour and challenges towards global retailers.
Table 4.3.7  
Earning Members of Family and Customers’ Perception, Preference, Buying Behaviour and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Earning Members of Customer’s Family</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>One</td>
<td>Two</td>
<td>Three</td>
</tr>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>48.81&lt;sup&gt;a&lt;/sup&gt; (12.51)</td>
<td>55.74&lt;sup&gt;ab&lt;/sup&gt; (11.02)</td>
<td>57.71&lt;sup&gt;ab&lt;/sup&gt; (7.90)</td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailer</td>
<td>53.38&lt;sup&gt;a&lt;/sup&gt; (12.73)</td>
<td>59.90&lt;sup&gt;ab&lt;/sup&gt; (12.08)</td>
<td>61.43&lt;sup&gt;ab&lt;/sup&gt; (13.70)</td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td>18.54&lt;sup&gt;a&lt;/sup&gt; (5.30)</td>
<td>20.94&lt;sup&gt;ab&lt;/sup&gt; (4.72)</td>
<td>21.94&lt;sup&gt;ab&lt;/sup&gt; (5.26)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:
1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. Different alphabet between earning members of customer’s family denote significant at 5% level using Duncan Multiple Range Test (DMRT).
4. Regarding customers’ perception, preference, buying behaviour and challenges faced by them towards global retailers ‘a’ denotes below neutrally agreed, ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between earning members with respect to perception, preference, buying behaviour and challenges faced by the customers towards global retailers.
Based on Duncan Multiple Range test, the customers having four and above earning members \((58.83^b)\) \((67.00^b)\) \((23.00^b)\) have significantly and strongly agreed with the positive perception, preference, buying behaviour and challenges faced by them towards global retailers than the customers having only one earning member \((48.81^a)\) \((53.38^a)\) \((18.54^a)\) in his/her family. But the customers having two \((55.74^{ab})\) \((59.90^{ab})\) \((20.94^{ab})\) and three earning members \((57.71^{ab})\) \((61.43^{ab})\) \((21.94^{ab})\) are insignificant with customers having four earning members and one earning member. Hence, it is concluded that with the increase in earning members, the amount allocated towards shopping also increases.

**Null Hypothesis:** There is no significant difference between monthly income of family and customers’ perception, preference, buying behaviour and challenges towards global retailers.

**Table 4.3.8**
Monthly Income of Family and Customers’ Perception, Preference, Buying Behaviour and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Monthly Income of Customer’s Family (in Rupees)</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to 20,000</td>
<td>20,001 – 40,000</td>
<td>40,001 – 60,000</td>
</tr>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>31.75(^a) (5.43)</td>
<td>49.42(^b) (6.51)</td>
<td>57.73(^c) (5.27)</td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailers</td>
<td>42.18(^a) (6.95)</td>
<td>50.46(^b) (11.34)</td>
<td>58.34(^c) (7.39)</td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td>14.32(^a) (3.89)</td>
<td>17.10(^b) (4.40)</td>
<td>20.68(^c) (2.91)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:

1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. Different alphabet between monthly income of customer’s family denote significant at 5% level using Duncan Multiple Range Test (DMRT).

4. Regarding customers’ perception, preference, buying behaviour and challenges faced by them towards global retailers ‘a’ denotes below disagreed, ‘b’ denotes above neutrally agreed, ‘c’ denotes agreed and ‘d’ denotes strongly agreed.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between monthly income of family with respect to perception, preference, buying behaviour and challenges faced by the customers towards global retailers.

Based on Duncan Multiple Range test, the customers’ family monthly income more than Rs. 60,000 (63.85d) (72.21d) (25.71d) have more significantly and strongly agreed with the positive perception, preference, buying behaviour and challenges faced by them towards global retailers than the customer’s family income which is equal to Rs. 20,000 or less (31.75a) (42.18a) (14.32a). The customers’ family monthly income between Rs. 40,001 and Rs. 60,000 (57.73c) (58.34c) (20.68c) have significantly agreed with the perception, preference, buying behaviour and challenges faced by them towards global retailers than the customer’s family income between Rs. 20,001 and Rs. 40,000 (49.42b) (50.46b) (17.10b). Hence it is concluded that the income is the most significant factor that influences the customers towards global retailers. If the income of the customer increases, the amount spent by them towards shopping also increases.

**Null Hypothesis:** There is no significant difference between amount spent towards shopping and customers’ perception, preference, buying behaviour and challenges towards global retailers.
<table>
<thead>
<tr>
<th>Factors</th>
<th>Amount Spent towards Shopping (in Rupees)</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to 5,000</td>
<td>5,001 – 10,000</td>
<td>10,001 – 15,000</td>
</tr>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>49.00(^a)</td>
<td>47.70(^a)</td>
<td>58.04(^b)</td>
</tr>
<tr>
<td></td>
<td>(14.47)</td>
<td>(12.74)</td>
<td>(8.43)</td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailers</td>
<td>55.54(^a)</td>
<td>51.37(^{ab})</td>
<td>61.50(^{bc})</td>
</tr>
<tr>
<td></td>
<td>(12.30)</td>
<td>(12.58)</td>
<td>(11.53)</td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td>18.46(^a)</td>
<td>18.08(^a)</td>
<td>21.71(^b)</td>
</tr>
<tr>
<td></td>
<td>(5.16)</td>
<td>(5.56)</td>
<td>(4.27)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:

1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. Different alphabet between amount spent towards shopping by customers denotes significant at 5% level using Duncan Multiple Range Test (DMRT).
4. Regarding customers’ perception and challenges faced by them towards global retailers ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed. With regard to customers’ preference and buying behaviour towards global retailers ‘c’ denotes above agreed, ‘a’ denotes below disagreed and ‘ab’ and ‘bc’ are insignificant with ‘a’ ‘c’.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between amount spent towards shopping with respect to perception, preference, buying behaviour and challenges faced by the customers towards global retailers.
Based on Duncan Multiple Range test, the customers’ spending between Rs. 10,001 and Rs. 15,000 (58.06\(^b\)) (22.30\(^b\)) and more than Rs. 15,000 (58.04\(^b\)) (21.71\(^b\)) towards shopping have significantly and strongly agreed with the positive perception and challenges faced by them towards global retailers than the customers’ spending between Rs. 5,001 and Rs. 10,000 (47.70\(^a\)) (18.08\(^a\)) and Rs. 5,000 or less (49.00\(^a\)) (18.46\(^a\)).

The customers’ spending above Rs. 15,000 (64.06\(^c\)) towards shopping have significantly and strongly agreed with the preference and buying behaviour towards global retailers than the customers who spend Rs. 5,000 or less (55.54\(^a\)). But the customers who spend between Rs. 5,001 and Rs. 10,000 (51.37\(^ab\)) and Rs. 10,000 and Rs. 15,000 (61.50\(^bc\)) are insignificant with customers spending more than Rs. 15,000 and Rs. 5000 or less. Hence, it is concluded that if the amount spent by the customers towards shopping increases, their perception, preference and challenges towards global retailers also increases.

**Null Hypothesis:** There is no significant difference between frequency of shopping per month and customers’ perception, preference, buying behaviour and challenges towards global retailers.

**Table 4.3.10**

*Frequency of Shopping per Month and Customers’ Perception, Preference, Buying Behaviour and Challenges towards Global Retailers (ANOVA test)*

<table>
<thead>
<tr>
<th>Factors</th>
<th>Frequency of Shopping per Month</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Once (a)</td>
<td>Twice (ab)</td>
<td>Thrice and Above (b)</td>
</tr>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>49.89(^a) (12.98)</td>
<td>54.21(^ab) (11.99)</td>
<td>56.03(^b) (9.09)</td>
</tr>
<tr>
<td>Customers’ Preference and Buying Behaviour towards Global Retailers</td>
<td>53.61(^a) (13.62)</td>
<td>58.64(^ab) (12.75)</td>
<td>60.70(^b) (12.38)</td>
</tr>
<tr>
<td>Challenges Faced by Customers towards Global Retailers</td>
<td>18.76(^a) (5.70)</td>
<td>20.24(^ab) (5.16)</td>
<td>21.67(^b) (4.54)</td>
</tr>
</tbody>
</table>

(Source: Primary data)
Note:
1. The values within the bracket denote standard deviation.
2. Different alphabet between frequency of shopping per month by customers denote significant at 5% level using Duncan Multiple Range Test (DMRT).
3. Regarding customers’ perception, preference, buying behaviour and challenges faced by them towards global retailers ‘a’ denotes below neutrally agreed, ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’.

Since P value is more than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between frequency shopping with respect to perception, preference, buying behaviour and challenges faced by the customers towards global retailers. Obviously it is known that frequency of shopping is not a determining factor that influences the customers’ towards global retailers.

Based on Duncan Multiple Range test, the customers who went for shopping more than thrice in a month (56.03\textsuperscript{b}) (60.70\textsuperscript{b}) (21.67\textsuperscript{b}) have significantly and strongly agreed with the positive perception, preference, buying behaviour and challenges faced by them towards global retailers than the customers preferring to go shopping once in a month (49.89\textsuperscript{a}) (53.61\textsuperscript{a}) (18.76\textsuperscript{a}). But the customers who go shopping twice in a month (54.21\textsuperscript{ab}) (58.64\textsuperscript{ab}) (20.24\textsuperscript{ab}) are insignificant with the customers who are used to go shopping more than thrice and once in a month. Hence, it is concluded that if the frequency of shopping by customers in global retail outlets increases, their perception, preference and challenges towards global retailers also increases.

**Null Hypothesis:** There is no significant difference between reason for changing customers’ needs & preferences and their perception, preference, buying behaviour and challenges towards global retailers.
<table>
<thead>
<tr>
<th>Factors</th>
<th>Reason for Changing Customers’ Needs and Preferences</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NF</td>
<td>DI</td>
<td>BP</td>
</tr>
<tr>
<td>CPTGR</td>
<td>34.42&lt;sup&gt;a&lt;/sup&gt; (10.03)</td>
<td>51.79&lt;sup&gt;b&lt;/sup&gt; (8.58)</td>
<td>60.28&lt;sup&gt;bc&lt;/sup&gt; (10.61)</td>
</tr>
<tr>
<td>CPBBTGR</td>
<td>45.42&lt;sup&gt;a&lt;/sup&gt; (7.81)</td>
<td>53.24&lt;sup&gt;ab&lt;/sup&gt; (11.10)</td>
<td>66.78&lt;sup&gt;abc&lt;/sup&gt; (12.77)</td>
</tr>
<tr>
<td>CFCTGR</td>
<td>15.08&lt;sup&gt;a&lt;/sup&gt; (4.83)</td>
<td>18.25&lt;sup&gt;a&lt;/sup&gt; (4.31)</td>
<td>22.89&lt;sup&gt;ab&lt;/sup&gt; (4.93)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:
1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. Different alphabet between reason for changing customers’ needs and Preferences denotes significant at 5% level using Duncan Multiple Range Test (DMRT).
4. Regarding customers’ perception towards global retailers ‘a’ denotes below disagreed, ‘b’ denotes agreed, ‘e’ denotes above strongly agreed, and ‘bc’ ‘bcd’, ‘cde’ and ‘de’ are insignificant with ‘a’, ‘b’ and ‘e’. With regard to customer’s preference and buying behaviour towards global retailers ‘a’ denotes below disagreed, ‘e’ denotes strongly agreed, and ‘ab’, ‘abc’, ‘bcd’, ‘cd’ and ‘de’ are insignificant with ‘a’ and ‘e’. Regarding challenges faced by the customers towards global retailers ‘a’ denotes below disagreed, ‘d’ denotes strongly agreed, and ‘ab’, ‘bc’, ‘cd’ are insignificant with ‘a’ and ‘d’.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between reason for changing customers’ needs and preferences with respect to perception, preference, buying behaviour and challenges faced by them towards global retailers.
Based on Duncan Multiple Range test, the customers have said that it is due to ‘Status’ (62.91\textsuperscript{e}) there is a change in their needs and preferences, so they have significantly and strongly agreed with the positive perception towards global retailers than the customers who have said that it is due to ‘Nuclear family’ (34.42\textsuperscript{a}). But the customers who have said the reasons such as ‘Brand preferences’ (60.28\textsuperscript{bc}), ‘Changing life styles’ (54.23\textsuperscript{bcd}), ‘Personal and health care’ (58.31\textsuperscript{cde}) and Credit card facilities (49.00\textsuperscript{de}) are insignificant with the customers who have said that it is due to ‘Status’ and ‘Nuclear family’. The customers who have said that it is due to ‘Dual income’ (51.79\textsuperscript{b}) there is a change in their needs and preferences have significantly agreed with their perception towards global retailers.

Among the customers who have said that it is due to ‘status’ (71.37\textsuperscript{e}) there is a change in their needs and preferences and they have significantly and strongly agreed with their preference and buying behaviour towards global retailers than the customers who have said that it is due to ‘Nuclear family’ (45.42\textsuperscript{a}). But the customers who have expressed the reasons such as ‘Dual income’ (53.24\textsuperscript{ab}), ‘Brand preferences’ (66.78\textsuperscript{abc}), ‘Changing life styles’ (61.18\textsuperscript{bcd}), ‘Personal and health care’ (59.56\textsuperscript{cd}) and ‘Credit card facilities’ (51.76\textsuperscript{de}) are insignificant with the customers who have said that it is due to ‘Status’ and ‘Nuclear family’.

Among the customers who have said that it is due to ‘Status’ (25.09\textsuperscript{d}) there is a change in their needs and preferences and they have significantly and strongly agreed with the challenges faced by them towards global retailers than the customers who have said that it is due to ‘Nuclear family’ (15.08\textsuperscript{a}) and ‘Dual income’ (18.25\textsuperscript{a}). But the customers who have stated the reasons such as ‘Brand preferences’ (22.89\textsuperscript{ab}), ‘Changing life styles’ (22.21\textsuperscript{bc}), ‘Personal and health care’ (21.41\textsuperscript{cd}) and ‘Credit card facilities’ (17.86\textsuperscript{cd}) are insignificant with the customers who have said that it is due to ‘Status’, ‘Nuclear family’ and ‘Dual income’.

The customers of high status prefer to have global retailers because they like to go for serene shopping in a hygienic situation irrespective of high price charged by global retailers.
Apart from that other factors that influence customers’ towards global retailers are dual income, brand preferences, changing life styles, personal and health care and credit card facilities.

**Null Hypothesis:** There is no significant difference between gender and organized retailers’ perception, opportunities and challenges towards global retailers.

**Table 4.3.12**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Mean Male</th>
<th>SD Mean</th>
<th>Mean Female</th>
<th>SD</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organized Retailers’ Perception towards Global Retailers</td>
<td>43.84</td>
<td>12.97</td>
<td>32.85</td>
<td>12.79</td>
<td>2.638</td>
<td>0.912</td>
</tr>
<tr>
<td>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</td>
<td>28.62</td>
<td>7.44</td>
<td>21.31</td>
<td>8.59</td>
<td>2.931</td>
<td>0.147</td>
</tr>
<tr>
<td>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</td>
<td>38.62</td>
<td>8.62</td>
<td>32.77</td>
<td>10.80</td>
<td>1.971</td>
<td>0.036</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Since P value is less than 0.050, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between male and female organized retailers with respect to challenges faced by them towards global retailers.

Since P value is greater than 0.050, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between male and female organized retailers with respect to their perception and opportunities available due to FDI in Indian Retailing i.e., both men and women retailers perceived global retailers in the same way. The mean level of male organized retailers is better than female organized retailers with respect to their perception, opportunities and challenges faced by them towards global retailers.

**Null Hypothesis:** There is no significant difference between age and organized retailers’ perception, opportunities and challenges towards global retailers.
Table 4.3.13
Age and Organized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Age of the Organized Retailers (In Years)</th>
<th></th>
<th></th>
<th></th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to 25</td>
<td>26 - 35</td>
<td>36 - 45</td>
<td>Above 45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organized Retailers’ Perception towards Global Retailers</td>
<td>51.90&lt;sup&gt;b&lt;/sup&gt; (1.91)</td>
<td>42.50&lt;sup&gt;ab&lt;/sup&gt; (12.74)</td>
<td>38.31&lt;sup&gt;a&lt;/sup&gt; (13.57)</td>
<td>32.00&lt;sup&gt;a&lt;/sup&gt; (15.15)</td>
<td>5.081</td>
<td>0.005**</td>
</tr>
<tr>
<td>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</td>
<td>32.60&lt;sup&gt;c&lt;/sup&gt; (3.03)</td>
<td>30.06&lt;sup&gt;bc&lt;/sup&gt; (6.53)</td>
<td>23.23&lt;sup&gt;ab&lt;/sup&gt; (7.88)</td>
<td>20.64&lt;sup&gt;a&lt;/sup&gt; (9.14)</td>
<td>3.415</td>
<td>&gt;0.001**</td>
</tr>
<tr>
<td>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</td>
<td>41.80&lt;sup&gt;b&lt;/sup&gt; (4.26)</td>
<td>40.00&lt;sup&gt;b&lt;/sup&gt; (8.64)</td>
<td>35.85&lt;sup&gt;ab&lt;/sup&gt; (9.96)</td>
<td>30.09&lt;sup&gt;a&lt;/sup&gt; (10.07)</td>
<td>5.420</td>
<td>0.013*</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:
1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.
4. Different alphabet between age of organized retailers denotes significant at 5% level using Duncan Multiple Range Test (DMRT).
5. Regarding perception and challenges faced by organized retailers towards global retailers ‘a’ denotes below neutrally agreed, ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’. Regarding opportunities available to organized retailers due to FDI in Indian retailing ‘a’ denotes strongly disagreed, ‘c’ denotes strongly agreed and ‘ab’ ‘bc’ are insignificant with ‘a’ and ‘c’.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between age with respect to perception and opportunities available to organized retailers due to FDI in Indian retailing.
Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between age with respect to challenges faced by organized retailers towards global retailers.

Based on Duncan Multiple Range test, the organized retailers belonging to 25 years or less (51.90\(^b\)) have strong and positive perception towards global retailers than the age group of more than 45 years (32.00\(^a\)) and between 36 and 45 years (38.31\(^a\)). But the organized retailers between 26 and 35 years (42.50\(^ab\)) are insignificant with other organized retailers under the age group of 25 years or less, between 36 and 45 years and more than 45 years.

The organized retailers who belong to 25 years or less (32.60\(^c\)) have strongly agreed that they have more opportunities to develop due to FDI in Indian Retailing than the organized retailers of the age group above 45 years (20.64\(^a\)). But the organized retailers between 26 and 35 years (30.06\(^bc\)) and between 36 and 45 years are insignificant with other organized retailers under the age group of 25 years or less and more than 45 years.

The organized retailers belonging to 25 years or less (41.80\(^b\)), between 26 and 35 years (40.00\(^b\)) have strongly agreed that they were facing more challenges due to FDI in Indian Retailing than the age group of more than 45 years (30.09\(^a\)). But the age group between 35 and 45 years (35.85\(^ab\)) are insignificant with other organized retailers under the age group 25 years or less, 26 and 35 years and more than 45 years. Hence, it is concluded that the organized retailers of age groups of 25 years or less, between 26 and 35 years perceive global retailing in a positive way and also they have said that have more opportunities to develop due to FDI in Indian retailing. On the other side they also said that they were facing problems due to FDI in Indian retailing. The organized retailers belonging to the age group more than 45 years were not interested to have global retailing in India.

**Null Hypothesis**: There is no significant difference between educational qualification and organized retailers’ perception, opportunities and challenges towards global retailers.
Table 4.3.14
Educational Qualification and Organized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Educational Qualification of the Organized Retailers</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to HSC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organized Retailers’ Perception towards Global Retailers</td>
<td>Diploma</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>UG</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PG</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>8.574</td>
<td>&gt;0.001**</td>
</tr>
<tr>
<td>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</td>
<td></td>
<td>7.121</td>
<td>&gt;0.001**</td>
</tr>
<tr>
<td>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</td>
<td></td>
<td>2.951</td>
<td>0.042*</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:
1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.
4. Different alphabet between educational qualification of organized retailers denote significant at 5% level using Duncan Multiple Range Test (DMRT).
5. Regarding perception and opportunities available to organized retailers due to FDI in Indian retailing ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed.
Regarding challenges faced by organized retailers due to FDI in Indian retailing ‘a’ denotes neutrally agreed.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between educational qualification with respect to perception and opportunities available to organized retailers due to FDI in Indian retailing.
Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between educational qualification with respect to challenges faced by organized retailers towards global retailers.

Based on Duncan Multiple Range test, the organized retailers with post graduation (44.89\(^b\)) (27.67\(^b\)) and under graduation qualification (45.14\(^b\)) (30.05\(^b\)) have strongly agreed with the positive perception and opportunities available towards global retailers than the organized retailers qualified with diploma (25.71\(^a\)) (18.00\(^a\)) and below higher secondary (22.67\(^a\)) (17.00\(^a\)).

The organized retailers with post graduation (38.50\(^a\)), under graduation qualification (39.36\(^a\)), diploma holders (29.57\(^a\)) and higher secondary (29.67\(^a\)) have neutrally agreed with the positive perception, opportunities and challenges faced by them towards global retailers. Hence, it is concluded that educationally qualified organized retailers have positive perception and opportunities to develop due to global retailing in India.

**Null Hypothesis**: There is no significant difference between sources of investment and organized retailers’ perception, opportunities and challenges towards global retailers.

**Table 4.3.15**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Sources of Investment</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Own Investment</td>
<td>Bank Loan</td>
<td>Corporate Investment</td>
</tr>
<tr>
<td>Organized Retailers’ Perception towards Global Retailers</td>
<td>32.72(^a) (13.91)</td>
<td>46.48(^b) (10.88)</td>
<td>41.00(^ab) (13.89)</td>
</tr>
<tr>
<td>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</td>
<td>21.56(^a) (9.63)</td>
<td>30.44(^b) (5.77)</td>
<td>25.20(^ab) (4.50)</td>
</tr>
<tr>
<td>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</td>
<td>31.28(^a) (10.64)</td>
<td>41.04(^b) (6.73)</td>
<td>36.80(^ab) (8.23)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
Note:

1. The values within the bracket denote standard deviation.

2. ** Denotes significant at 1% level.

3. Different alphabet between sources of investment denote significant at 5% level using Duncan Multiple Range Test (DMRT).

4. With regard to organized retailers’ perception, opportunities and challenges faced by them due to FDI in Indian retailing ‘a’ denotes below neutrally agreed, ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’.

   Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between sources of investment with respect to perception, opportunities and challenges faced by the organized retailers towards global retailers.

   Based on Duncan Multiple Range test, the organized retailers who stated that they have started their retail business by getting loan from bank (46.48$^b$) (30.44$^b$) (41.04$^b$) have significantly and strongly agreed with the positive perception, opportunities and challenges faced by the organized retailers towards global retailers than the organized retailers who started their retail business with their own investment (32.72$^a$) (21.56$^a$) (31.28$^a$). But the organized retailers who started their retail business with corporate investment (41.00$^{ab}$) (25.20$^{ab}$) (36.80$^{ab}$) are insignificant with organized retailers who started their business with bank loan and own investment. Hence, it is concluded that those retailers who got the source from bank to start their business would like to have FDI in Indian retailing to support them financially and others aspects than those retailers who started their business with their own investment.

Null Hypothesis: There is no significant difference between years of experience in retail business and organized retailers’ perception, opportunities and challenges towards global retailers.
Table 4.3.16
Years of Experience and Organized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Years of Experience in Retail Business (In Years)</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organized Retailers’ Perception towards Global Retailers</td>
<td>Below 5</td>
<td>47.65(^b) (8.78)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 - 10</td>
<td>38.12(^{ab}) (14.58)</td>
<td>4.890</td>
</tr>
<tr>
<td></td>
<td>Above 10</td>
<td>34.46(^a) (15.10)</td>
<td></td>
</tr>
<tr>
<td>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</td>
<td>Below 5</td>
<td>31.10(^b) (4.75)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 - 10</td>
<td>24.82(^{ab}) (8.55)</td>
<td>5.903</td>
</tr>
<tr>
<td></td>
<td>Above 10</td>
<td>22.46(^a) (9.63)</td>
<td></td>
</tr>
<tr>
<td>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</td>
<td>Below 5</td>
<td>42.00(^b) (5.80)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 - 10</td>
<td>35.47(^{ab}) (10.18)</td>
<td>6.085</td>
</tr>
<tr>
<td></td>
<td>Above 10</td>
<td>31.69(^a) (10.00)</td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:
1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. Different alphabet between years of experience in retail business denote significant at 5% level using Duncan Multiple Range Test (DMRT).
4. Regarding organized retailers’ perception, opportunities and challenges faced by them due to FDI in Indian retailing ‘a’ denotes below neutrally agreed, ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between years of experience with respect to perception, opportunities and challenges faced by the organized retailers towards global retailers.

Based on Duncan Multiple Range test, the organized retailers having less than 5 years of experience in retail business (47.65\(^b\)) (31.10\(^b\)) (42.00\(^b\)) have significantly and strongly
agreed with the positive perception, opportunities and challenges faced by them towards global retailers than the organized retailers having more than 10 years of experience in retail business (34.46\(^a\)) (22.46\(^b\)) (31.69\(^b\)). But the organized retailers who have experience between 5 and 10 years (38.12\(^{ab}\)) (24.82\(^{ab}\)) (35.47\(^{ab}\)) are insignificant with organized retailers who have experience of more than 10 years and less than 5 years. Hence, it is concluded that the organized retailers having less than 5 years of experience were welcoming FDI in Indian retailing than the organized retailers having more than 10 years of experience.

**Null Hypothesis:** There is no significant difference between annual turnover and organized retailers’ perception, opportunities and challenges faced by them towards global retailers.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Annual Turnover of Organized Retailers</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organized Retailers’ Perception towards Global Retailers</td>
<td>Below 1 Crore</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 - 2 Crores</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2 - 3 Crores</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Crores</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</td>
<td>Below 1 Crore</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 - 2 Crores</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2 - 3 Crores</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Crores</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</td>
<td>Below 1 Crore</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 - 2 Crores</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2 - 3 Crores</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Crores</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:

1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.
4. Different alphabet between annual turnover of organized retailers denote significant at 5% level using Duncan Multiple Range Test (DMRT).

5. With regard to organized retailers’ perception and challenges faced by them due to FDI in Indian retailing ‘a’ denotes below neutrally agreed, ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’. Regarding the opportunities available to organized retailers due to FDI in Indian retailing ‘a’ denotes below neutrally agreed, ‘c’ denotes above neutrally agreed and ‘ab’ and ‘bc’ are insignificant with ‘a’ and ‘c’.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between annual turnover with respect to perception and opportunities available to organized retailers due to FDI in Indian retailing.

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between annual turnover with respect to challenges faced by organized retailers towards global retailers.

Based on Duncan Multiple Range test, the organized retailers whose annual turnover is below 1 crore have significantly and strongly agreed with the positive perception (51.30\textsuperscript{b}) and challenges faced by them (43.30\textsuperscript{b}) due to global retailers than the organized retailers whose annual turnover is above 3 crores (31.50\textsuperscript{a}) (31.10\textsuperscript{a}). However, the organized retailers whose annual turnover is between 1 and 2 crores (41.50\textsuperscript{ab}) (38.33\textsuperscript{ab}) and between 2 and 3 crores (39.50\textsuperscript{ab}) (35.08\textsuperscript{ab}) are insignificant with organized retailers whose annual turnover is below 1 crore and above 3 crores.

The organized retailers’ whose annual turnover is below 1 crore (33.50\textsuperscript{c}) have strongly agreed with the opportunities available to them due to global retailers than the organized
retailers’ whose annual turnover is above 3 crores (19.80\(^{ab}\)), but the organized retailers whose annual turnover is between 2 and 3 crores (25.92\(^{ab}\)) and between 1 and 2 crores (27.33\(^{bc}\)) are insignificant with organized retailers whose annual turnover is below 1 crore and above 3 crores. Hence, it is concluded that the organized retailers whose annual turnover is below 1 crore are ready to accept FDI in Indian retailing than the organized retailers whose annual turnover is above 3 crores.

**Null Hypothesis:** There is no significant difference between the number of trained manpower and organized retailers’ perception, opportunities and challenges towards global retailers.

### Table 4.3.18

**Number of Trained Manpower and Organized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (ANOVA test)**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Number of Trained Manpower</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 50</td>
<td>50 - 100</td>
<td>Above 100</td>
</tr>
<tr>
<td>Organized Retailers’ Perception towards Global Retailers</td>
<td>49.71(^{b}) (7.07)</td>
<td>39.00(^{ab}) (14.32)</td>
<td>36.45(^{a}) (14.36)</td>
</tr>
<tr>
<td>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</td>
<td>32.07(^{b}) (5.02)</td>
<td>27.00(^{ab}) (7.57)</td>
<td>22.75(^{a}) (8.84)</td>
</tr>
<tr>
<td>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</td>
<td>40.71(^{a}) (5.77)</td>
<td>37.19(^{a}) (10.02)</td>
<td>34.50(^{a}) (10.63)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

**Note:**

1. The values within the bracket denote standard deviation.

2. ** Denotes significant at 1% level.

3. * Denotes significant at 5% level.

4. Different alphabet between number of trained manpower denote significant at 5% level using Duncan Multiple Range Test (DMRT).
5. Regarding organized retailers’ perception and opportunities available to them due to FDI in Indian retailing ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b. With regard to challenges faced by the organized retailers due to FDI in Indian retailing ‘a’ denotes neutrally agreed.

   Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between the number of trained manpower and the perception and opportunities available to organized retailers due to FDI in Indian retailing.

   Since P value is more than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between the number of trained manpower and the challenges faced by the organized retailers due to FDI in Indian retailing.

   Based on Duncan Multiple Range test, the organized retailers who employed less than 50 manpower (49.71b) (32.07b) have significantly and strongly agreed with the positive perception and opportunities available to them due to FDI in Indian retailing than the organized retailers who employed more than 100 manpower (36.45a) (22.75a). But the organized retailers who employed between 50 and 100 manpower (39.00ab) (27.00ab) are insignificant with organized retailers who employed less than 50 manpower and more than100 manpower.

   The organized retailers who employed less than 50 manpower (40.71a), between 50 and 100 manpower (37.19a) and more than100 manpower (34.50a) have significantly neutrally agreed with the perception, opportunities and challenges faced by them towards global retailers. Hence, it is concluded that the organized retailers who employed less than 50 employees prefer to have global retailing to expand their business to the organized retailers who recruited more than 100 employees. In addition, all are facing the same problems due to FDI in Indian retailing irrespective of the number of employees recruited by them.
Null Hypothesis: There is no significant difference between area of retail space and organized retailers’ perception, opportunities and challenges towards global retailers.

Table 4.3.19
Area of Retail Space and Organized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Area of Retail Space</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organized Retailers’ Perception towards Global Retailers</td>
<td>47.31(^{b}) (11.71)</td>
<td>42.40(^{ab}) (12.28)</td>
<td>34.47(^{a}) (14.56)</td>
</tr>
<tr>
<td>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</td>
<td>31.31(^{b}) (6.28)</td>
<td>28.75(^{b}) (7.13)</td>
<td>20.82(^{a}) (7.92)</td>
</tr>
<tr>
<td>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</td>
<td>39.62(^{a}) (7.60)</td>
<td>39.70(^{a}) (8.51)</td>
<td>32.12(^{a}) (10.29)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:

1. The values within the bracket denote standard deviation.

2. ** Denotes significant at 1% level.

3. * Denotes significant at 5% level.

4. Different alphabet between area of retail space denote significant at 5% level using Duncan Multiple Range Test (DMRT).

5. With respect to organized retailers’ perception towards global retailers ‘a’ denotes below neutrally agreed ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’. Regarding the opportunities available to the organized retailers due to FDI in Indian retailing ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed. With regard to challenges faced by the organized retailers due to FDI in Indian retailing ‘a’ denotes neutrally agreed.
Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between area of retail space and the opportunities available to the organized retailers due to FDI in Indian retailing.

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between area of retail space and the perception and challenges faced by the organized retailers towards global retailers.

Based on Duncan Multiple Range test, organized retailers with less than 1000 sq. metres (47.31b) retail space area have significantly and strongly agreed that they have perceived positively towards global retailers than the organized retailers whose retail space area is more than 2000 sq. metres (34.47a). But the organized retailers whose retail space area is between 1000 and 2000 sq. metres (42.40ab) are insignificant with organized retailers whose retail space area is less than 1000 sq. metres and more than 2000 sq. metres.

The organised retailers with less than 1000 sq. metres (31.31b) retail space area of organized retailers and between 1000 and 2000 sq. metres (28.75b) have significantly and strongly agreed with the opportunities available due to FDI in Indian retailing than the organized retailers whose retail space area in more than 2000 sq. metres (20.82a).

The organised retailers with less than 1000 sq. metres (39.62a), between 1000 and 2000 sq. metres (39.70a) and above 2000 sq. metres (32.12a) retail space area have significantly and neutrally agreed that they were facing challenges due to FDI in Indian retailing. Hence, it is concluded that organised retailers with less than 1000 sq. metres retail space area would like to accept FDI in Indian retailing to expand their space area with modern equipment and updated technology than the organized retailers whose space area is more than 2000 sq. metres. But it is also noted that irrespective of space area, all are facing problems due to FDI in Indian retailing.
Null Hypothesis: There is no significant difference between gender and unorganized retailers’ perception, opportunities and challenges towards global retailers.

Table 4.3.20
Gender and Unorganized retailers’ Perception, Opportunities and Challenges towards Global Retailers (t test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Male</th>
<th>Female</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unorganized Retailers’ Perception towards Global Retailers</td>
<td>39.82</td>
<td>14.51</td>
<td>39.10</td>
<td>12.73</td>
</tr>
<tr>
<td>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</td>
<td>27.68</td>
<td>9.59</td>
<td>28.05</td>
<td>8.86</td>
</tr>
<tr>
<td>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</td>
<td>30.04</td>
<td>8.09</td>
<td>32.14</td>
<td>7.59</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Since P value is less than 0.050, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between male and female unorganized retailers and the challenges faced by them towards global retailers.

Since P value is greater than 0.050, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between male and female unorganized retailers and their perception and opportunities available due to FDI in Indian Retailing i.e., both men and women retailers perceived global retailers in the same way and there is no change in the opportunities available to gender with regard to FDI in Indian Retailing. The mean level of male unorganized retailers is better than female unorganized retailers with respect to their perception, opportunities and challenges faced by them towards global retailers.

Null Hypothesis: There is no significant difference between sources of investment and unorganized retailers’ perception, opportunities and challenges towards global retailers.
Table 4.3.21
Sources of Investment and Unorganized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (t test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Own Investment</th>
<th>Bank Investment</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td>Unorganized Retailers’ Perception towards Global Retailers</td>
<td>35.63</td>
<td>14.47</td>
<td>41.32</td>
<td>13.03</td>
</tr>
<tr>
<td>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</td>
<td>22.38</td>
<td>7.62</td>
<td>30.42</td>
<td>8.80</td>
</tr>
<tr>
<td>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</td>
<td>27.00</td>
<td>9.31</td>
<td>32.82</td>
<td>6.42</td>
</tr>
</tbody>
</table>

(Source: Primary Data) Note: ** Denotes significant at 1% level.

Since P value is greater than 0.050, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between sources of investment of unorganized retailers and the perception and opportunities available due to FDI in Indian retailing. It means unorganized retailers who started their business with their own investment and with the support of bank perceived like global retailers and have the equal opportunities to develop their retail business.

Since P value is less than 0.050, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between sources of investment of unorganized retailers and the challenges faced due to FDI in Indian Retailing. It means unorganized retailers who started their business with their own investment and with the support of bank face different kinds of problems due to global retailers.

The mean level of unorganized retailers who made their investment with the support of bank is better than the retailers who made own investment with respect to their perception, opportunities and challenges faced by them towards global retailers.
Null Hypothesis: There is no significant difference between age and unorganized retailers’ perception, opportunities and challenges towards global retailers.

Table 4.3.22
Age and Unorganized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Age of Unorganized Retailers (In Years)</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to 25</td>
<td>26 - 35</td>
<td>36 - 45</td>
</tr>
<tr>
<td>Unorganized Retailers’ Perception towards Global Retailers</td>
<td>49.24\textsuperscript{b} (2.05)</td>
<td>45.26\textsuperscript{b} (9.98)</td>
<td>27.09\textsuperscript{a} (12.68)</td>
</tr>
<tr>
<td>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</td>
<td>40.38\textsuperscript{c} (3.51)</td>
<td>27.84\textsuperscript{b} (2.41)</td>
<td>20.00\textsuperscript{a} (5.43)</td>
</tr>
<tr>
<td>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</td>
<td>33.85\textsuperscript{b} (4.28)</td>
<td>34.63\textsuperscript{b} (5.42)</td>
<td>28.18\textsuperscript{b} (9.08)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:
1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. Different alphabet between age of unorganized retailers denotes significant at 5% level using Duncan Multiple Range Test (DMRT).
4. With respect to perception of the unorganized retailers towards global retailers ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed. Regarding the opportunities available to the unorganized retailers due to FDI in Indian retailing ‘a’ denotes below neutrally agreed, ‘c’ denotes above neutrally agreed and ‘b’ denotes neutrally agreed. Regarding the challenges faced by unorganized retailers due to FDI in Indian retailing ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between age and the
perception, opportunities and challenges faced by the unorganized retailers due to FDI in Indian retailing.

Based on Duncan Multiple Range test, the unorganized retailers belonging to the age group of 25 years or less (49.24\textsuperscript{b}) and between 26 and 35 years (45.26\textsuperscript{b}) have a strong and positive perception towards global retailers than unorganized retailers with the age group of more than 45 years (25.29\textsuperscript{a}) and between 36 and 45 years (27.09\textsuperscript{a}).

The unorganized retailers with the age group of 25 years or less (40.38\textsuperscript{c}) have strongly agreed that they have more opportunities to develop their business due to FDI in Indian retailing than the unorganized retailers with the age group of more than 45 years (16.86\textsuperscript{a}) and between 36 and 45 years (20.00\textsuperscript{a}). The unorganized retailers with the age group of 26 and 35 years have neutrally agreed that they have opportunities to develop their business due to FDI in Indian retailing.

The unorganized retailers with the age group of 25 years or less (33.85\textsuperscript{b}), between 26 and 35 years (34.63\textsuperscript{b}) and between 36 and 45 years (28.18\textsuperscript{b}) have strongly agreed that they were facing more challenges due to FDI in Indian Retailing than the age group belonging to more than 45 years (20.00\textsuperscript{a}). Hence, it is concluded that the age groups up to 25 years, between 26 and 35 years perceive global retailing in positive way and have opportunities to develop their business due to FDI in Indian retailing. On the other hand they were also facing problems due to FDI in Indian retailing. The age group with more than 45 years do not like to have global retailing in India.

**Null Hypothesis**: There is no significant difference between educational qualification and unorganized retailers’ perception, opportunities and challenges towards global retailers.
### Table 4.3.23
Educational Qualification and Unorganized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Educational Qualification of Unorganized Retailers</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to HSC</td>
<td>Diploma</td>
<td>UG</td>
</tr>
<tr>
<td>Unorganized Retailers’ Perception towards Global Retailers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>22.20(^a)</td>
<td>28.29(^a)</td>
<td>43.67(^b)</td>
</tr>
<tr>
<td></td>
<td>(10.23)</td>
<td>(16.98)</td>
<td>(10.88)</td>
</tr>
<tr>
<td>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>17.00(^a)</td>
<td>19.71(^a)</td>
<td>30.67(^b)</td>
</tr>
<tr>
<td></td>
<td>(2.12)</td>
<td>(6.53)</td>
<td>(8.30)</td>
</tr>
<tr>
<td>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>22.60(^a)</td>
<td>24.43(^{ab})</td>
<td>31.95(^{bc})</td>
</tr>
<tr>
<td></td>
<td>(11.04)</td>
<td>(8.82)</td>
<td>(6.49)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:

1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. Different alphabet between educational qualification of unorganized retailers denote significant at 5% level using Duncan Multiple Range Test (DMRT).
4. With regards to perception and opportunities available to unorganized retailers due to FDI in Indian retailing ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed. Regarding the challenges faced by unorganized retailers due to FDI in Indian retailing ‘a’ denotes below neutrally agreed, ’b’ denotes above neutrally agreed and ‘ab’ and ‘bc’ are insignificant with ‘a’ and ‘b’.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between educational qualification with respect to perception, opportunities and the challenges faced by unorganized retailers due to FDI in Indian retailing.
Based on Duncan Multiple Range test, the unorganized retailers with PG qualification (44.06\(^b\)) (30.88\(^b\)) and UG qualification (43.67\(^b\)) (30.67\(^b\)) have strongly agreed with the positive perception and opportunities available due to FDI in Indian retailing than the unorganized retailers qualified with diploma (28.29\(^a\)) (19.71\(^a\)) and below higher secondary (22.20\(^a\)) (17.00\(^a\)).

The unorganized retailers with post graduation qualification (34.88\(^c\)) have significantly and strongly agreed with the challenges faced by them towards global retailers than the unorganized retailers qualified with higher secondary or less (22.60\(^a\)). But the unorganized retailers’ qualified with under graduation (31.95\(^bc\)) and diploma (24.43\(^ab\)) are insignificant with unorganized retailers’ qualified with post graduation and higher secondary or less. Hence, it is concluded that educationally qualified unorganized retailers have positive perception and opportunities to improve their business due to global retailing in India. On the other hand they were also facing problems with global retailers.

**Null Hypothesis**: There is no significant difference between years of experience in retail business and unorganized retailers’ perception, opportunities and challenges towards global retailers.

**Table 4.3.24**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Years of Experience in Retail Business (in Years)</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 5</td>
<td>5 - 10</td>
<td>Above 10</td>
</tr>
<tr>
<td>Unorganized Retailers’ Perception towards Global Retailers</td>
<td>42.62(^b) (13.54)</td>
<td>41.30(^ab) (12.97)</td>
<td>33.65(^a) (13.91)</td>
</tr>
<tr>
<td>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</td>
<td>31.39(^b) (8.86)</td>
<td>28.18(^ab) (9.46)</td>
<td>24.00(^a) (8.06)</td>
</tr>
<tr>
<td>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</td>
<td>34.08(^b) (5.64)</td>
<td>31.70(^ab) (6.85)</td>
<td>26.86(^a) (9.78)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
Note:

1. The values within the bracket denote standard deviation.
2. * Denotes significant at 5% level.
3. Different alphabet between years of experience in retail business denote significant at 5% level using Duncan Multiple Range Test (DMRT).
4. With regard to the unorganized retailers’ perception, opportunities and challenges faced by them due to FDI in Indian retailing ‘a’ denotes below neutrally agreed ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’.

   Since P value is less than 0.01, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between years of experience and the challenges faced by the unorganized retailers towards global retailers.

   Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between years of experience and the perception and opportunities available to the unorganized retailers due to FDI in Indian retailing.

   Based on Duncan Multiple Range test, the unorganized retailers having less than 5 years of experience in retail business (42.62b) (31.39b) (34.08b) have significantly and strongly agreed with the positive perception, opportunities and challenges faced by them towards global retailers than the unorganized retailers who have more than 10 years of experience in retail business (33.65a) (24.00a) (26.86a). But the unorganized retailers whose experience between 5 and 10 years (41.30ab) (28.18ab) (31.70ab) are insignificant with unorganized retailers whose experience is more than 10 years and less than 5 years.

   Hence the unorganized retailers having less than 5 years of experience would like to have FDI in Indian retailing than the unorganized retailers having more than 10 years of experience. This may due to lack of experience of the unorganized retailers and they need support from others to enhance in their business. They may also feel that accepting FDI in
Indian retailing will make them healthy by utilizing the opportunities and converting their retail business into global business than competing with them. But the unorganized retailers having more than 10 years of experience were ready to face the challenges with confidence.

**Null Hypothesis:** There is no significant difference between annual turnover and organized retailers’ perception, opportunities and challenges faced by them towards global retailers.

**Table 4.3.25**

### Annual Turnover and Unorganized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (ANOVA test)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Annual Turnover of Unorganized Retailers (In Lakhs)</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
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<td></td>
<td>Up to 5</td>
<td>6 - 10</td>
<td>11 - 15</td>
</tr>
<tr>
<td>Unorganized Retailers’ Perception towards Global Retailers</td>
<td>45.72(^b) (9.66)</td>
<td>40.27(^b) (12.74)</td>
<td>35.80(^{ab}) (15.62)</td>
</tr>
<tr>
<td>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</td>
<td>32.78(^b) (7.62)</td>
<td>26.33(^{ab}) (8.91)</td>
<td>25.40(^{ab}) (8.96)</td>
</tr>
<tr>
<td>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</td>
<td>35.94(^b) (2.44)</td>
<td>33.33(^b) (5.03)</td>
<td>25.40(^a) (9.62)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:

1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.
4. Different alphabet between annual turnover of unorganized retailers denote significant at 5% level using Duncan Multiple Range Test (DMRT).
5. With respect to the unorganized retailers’ perception towards global retailers ‘a’ denotes below neutrally agreed, ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’. Regarding opportunities available to the unorganized retailers due to FDI in Indian retailing ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed and
‘ab’ is insignificant with ‘a’ and ‘b’. With respect to challenges faced by the unorganized retailers due to FDI in Indian retailing ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed.

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between annual turnover and the perception and opportunities available to the unorganized retailers is due to FDI in Indian retailing.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between annual turnover and the challenges faced by the unorganized retailers due to FDI in Indian retailing.

Based on Duncan Multiple Range test, the unorganized retailers whose annual turnover is Rs. 5 lakhs or less (45.72\textsuperscript{b}) and between Rs. 6 and Rs. 10 lakhs (40.27\textsuperscript{b}) have significantly and strongly agreed with the positive perception of global retailers than the unorganized retailers whose annual turnover is more than Rs. 15 lakhs (27.15\textsuperscript{a}). However, the unorganized retailers whose annual turnover is between Rs. 10 and Rs. 15 lakhs (35.80\textsuperscript{ab}) are insignificant with the unorganized retailers whose annual turnover is Rs. 5 lakhs or less, between Rs. 6 and Rs. 10 lakhs and more than Rs. 15 lakhs.

The unorganized retailers whose annual turnover is Rs. 5 lakhs or less (32.78\textsuperscript{b}) have significantly and strongly agreed with the opportunities available due to FDI In Indian retailing than the unorganized retailers whose annual turnover is more than Rs. 15 lakhs (21.86\textsuperscript{a}). But the unorganized retailers’ whose annual turnover is between Rs. 6 and Rs. 10 lakhs (26.33\textsuperscript{ab}) and between Rs. 10 and Rs. 15 lakhs (25.40\textsuperscript{ab}) are insignificant with unorganized retailers whose annual turnover is Rs. 5 lakhs or less and more than 15 lakhs.

The unorganized retailers whose annual turnover is Rs. 5 lakhs (35.94\textsuperscript{b}) and between Rs. 6 and Rs. 10 lakhs (33.33\textsuperscript{b}) have significantly and strongly agreed with the challenges faced by them due to FDI In Indian retailing than the unorganized retailers whose annual turnover is
more than Rs. 15 lakhs (21.00\( ^a \)) and between Rs. 10 and Rs. 15 lakhs (25.40\( ^a \)). Hence, it is concluded that the unorganized retailers whose annual turnover is less than Rs. 5 lakhs are ready to accept FDI in Indian retailing than the unorganized retailers whose annual turnover is more than Rs. 15 lakhs.

**Null Hypothesis**: There is no significant difference between the number of trained manpower and unorganized retailers’ perception, opportunities and challenges towards global retailers.

**Table 4.3.26**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Number of Trained Manpower</th>
<th>Number of Trained Manpower</th>
<th>Number of Trained Manpower</th>
<th>Number of Trained Manpower</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 10</td>
<td>10 - 20</td>
<td>21 - 30</td>
<td>Above 30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unorganized Retailers’ Perception towards Global Retailers</td>
<td>42.88( ^b ) (11.49)</td>
<td>42.72( ^b ) (12.83)</td>
<td>35.93( ^{ab} ) (15.64)</td>
<td>30.00( ^a ) (14.72)</td>
<td>2.009</td>
<td>0.126</td>
</tr>
<tr>
<td>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</td>
<td>32.29( ^b ) (11.03)</td>
<td>28.25( ^b ) (8.01)</td>
<td>28.25( ^{ab} ) (8.01)</td>
<td>24.67( ^a ) (9.53)</td>
<td>0.946</td>
<td>0.426</td>
</tr>
<tr>
<td>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</td>
<td>33.43( ^b ) (8.30)</td>
<td>32.63( ^b ) (6.77)</td>
<td>29.62( ^{ab} ) (7.08)</td>
<td>24.33( ^a ) (10.60)</td>
<td>2.308</td>
<td>0.089</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

**Note:**

1. The values within the bracket denote standard deviation.
2. Different alphabet between number of trained manpower denote significant at 5% level using Duncan Multiple Range Test (DMRT).
3. With respect to the unorganized retailers’ perception, opportunities and challenges faced by them due to FDI in Indian retailing ‘a’ denotes below neutrally agreed, ‘b’ denotes above neutrally agreed and ‘ab’ is insignificant with ‘a’ and ‘b’.

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between number of
trained manpower and the perception and opportunities available to the unorganized retailers due to FDI in Indian retailing.

Based on Duncan Multiple Range test, the unorganized retailers who employed less than 10 manpower (42.88<sup>b</sup>) (32.29<sup>b</sup>) (33.43<sup>b</sup>) and between 10 and 20 manpower (42.72<sup>b</sup>) (28.25<sup>b</sup>) (32.63<sup>b</sup>) have significantly and strongly agreed with the positive perception, opportunities and challenges faced by them due to FDI in Indian retailing than the unorganized retailers who employed more than 30 manpower (30.00<sup>a</sup>) (24.67<sup>a</sup>) (24.33<sup>a</sup>). But the unorganized retailers’ employed between 21 and 30 manpower (35.93<sup>ab</sup>) (28.25<sup>ab</sup>) (29.62<sup>ab</sup>) are insignificant with unorganized retailers who employed more than 10 manpower, between 10 and 20 manpower and more than 30 manpower. Hence, it is concluded that the unorganized retailers who employed less than 10 employees prefer to have global retailing to expand their business to the unorganized retailers who recruited more than 30 employees.

**Null Hypothesis**: There is no significant difference between area of retail space and the unorganized retailers’ perception, opportunities and challenges towards global retailers.

### Table 4.3.27

<table>
<thead>
<tr>
<th>Factors</th>
<th>Area of Retail Space</th>
<th>F value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 500 Sq. Mtrs</td>
<td>500 - 1000 Sq. Mtrs</td>
<td>Above 1000 Sq. Mtrs</td>
</tr>
<tr>
<td>Unorganized Retailers’ Perception towards Global Retailers</td>
<td>41.26&lt;sup&gt;b&lt;/sup&gt; (12.71)</td>
<td>42.54&lt;sup&gt;b&lt;/sup&gt; (12.38)</td>
<td>23.83&lt;sup&gt;a&lt;/sup&gt; (11.99)</td>
</tr>
<tr>
<td>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</td>
<td>28.26&lt;sup&gt;b&lt;/sup&gt; (8.53)</td>
<td>30.24&lt;sup&gt;b&lt;/sup&gt; (9.23)</td>
<td>20.50&lt;sup&gt;a&lt;/sup&gt; (10.19)</td>
</tr>
<tr>
<td>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</td>
<td>32.26&lt;sup&gt;b&lt;/sup&gt; (7.04)</td>
<td>31.62&lt;sup&gt;b&lt;/sup&gt; (7.19)</td>
<td>22.83&lt;sup&gt;a&lt;/sup&gt; (9.67)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
Note:
1. The values within the bracket denote standard deviation.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.
4. Different alphabet between area of retail space denote significant at 5% level using Duncan Multiple Range Test (DMRT).
5. Regarding the unorganized retailers’ perception, opportunities and challenges towards global retailers ‘a’ denotes below neutrally agreed and ‘b’ denotes above neutrally agreed.

   Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference between area of retail space and the perception towards global retailers.

   Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference between area of retail space and the opportunities available to the unorganized retailers due to FDI in Indian retailing.

   Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no significant difference between area of retail space and the challenges faced by unorganized retailers due to FDI in Indian retailing.

Based on Duncan Multiple Range test, the unorganized retailers with less than 500 sq. metres (41.26b) (28.26b) (32.26b) and between 500 and 1000 sq. metres (42.54b) (30.24b) (31.62b) retail space have significantly and strongly agreed with the perception, opportunities and challenges due to FDI in Indian retailing than the unorganized retailers whose retail space area is more than 1000 sq. metres (23.83a) (20.50a) (22.83a).

   It is concluded that the unorganized retailers whose retail space area is below 1000 sq. metres would like to accept the FDI in Indian retailing to expand their space area with modern equipments and updated technology than the unorganized retailers whose space area is above 2000 sq. metres.
4.4 Association Between Socio-Economic Status and Customers’, Organized and Unorganized Retailers’ Perception, Preference and Buying Behaviour, Opportunities and Challenges towards Global Retailers

In order to study the association between socio-economic status and customers’, organized and unorganized retailers’ perception, preference, buying behaviour, opportunities and challenges towards global retailers, Chi-square test is applied.

**Hypothesis (H$_2$):** There is no association between socio-economic status and the Customers’ organized and unorganized retailers’ perception, preference, buying behaviour, opportunities and challenges towards global retailers

**Null Hypothesis:** There is no association between customers’ socio-economic status and perception towards global retailers.

**Table 4.4.1**

Customers’ Socio-Economic Status and Perception towards Global Retailers (Chi-square test)

<table>
<thead>
<tr>
<th>Socio-Economic Status</th>
<th>Perception towards Global Retailers</th>
<th>Total</th>
<th>Chi-square Value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
<td>Medium</td>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>34  (30.9)</td>
<td>42  (38.2)</td>
<td>34 (30.9)</td>
<td>110</td>
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<tr>
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<td>47  (52.2)</td>
<td>23  (25.6)</td>
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</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 25</td>
<td>20  (42.6)</td>
<td>22  (46.8)</td>
<td>5   (10.6)</td>
<td>47</td>
</tr>
<tr>
<td>26 - 35</td>
<td>16  (21.3)</td>
<td>35  (46.7)</td>
<td>24  (32.0)</td>
<td>75</td>
</tr>
<tr>
<td>36 - 45</td>
<td>12  (23.5)</td>
<td>22  (43.1)</td>
<td>17  (33.3)</td>
<td>51</td>
</tr>
<tr>
<td>Above 45</td>
<td>6   (22.2)</td>
<td>10  (37.0)</td>
<td>11  (40.7)</td>
<td>27</td>
</tr>
</tbody>
</table>

(to be continued...)

151
<table>
<thead>
<tr>
<th>Educational Qualification</th>
<th>HSC</th>
<th>Diploma</th>
<th>UG</th>
<th>PG</th>
<th>Occupation</th>
<th>Professional</th>
<th>Business</th>
<th>Others</th>
<th>Marital Status</th>
<th>Married</th>
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<th>Family Size</th>
<th>Number of Earning Members of Family</th>
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<td>(37.5)</td>
<td>(10.4)</td>
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<td>(47.0)</td>
<td>(35.0)</td>
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</tr>
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<td>(10.4)</td>
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<td>(43.3)</td>
<td>(32.8)</td>
<td>(32.8)</td>
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<td>Three and Above</td>
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<td>&lt;0.001**</td>
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<td>(10.4)</td>
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<td>(17.9)</td>
<td>(43.3)</td>
<td>(19.7)</td>
<td>(37.0)</td>
<td>(10.9)</td>
</tr>
</tbody>
</table>

(to be continued...)
Note:
1. The values shown in ( ) refer to row percentage.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between gender and the level of perception of the customers towards global retailers. Based on the row percentage, male customers’ (30.9%) perceive the global retailers at high level when compared with female customers’ perception towards global retailers (25.6%).
Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between age and the level of perception of the customers towards global retailers. Based on the row percentage, the customers of above 45 years old (40.7%) perceive global retailers at high level when compared with customers’ up to 25 years old (20.6%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between educational qualification and the level of perception of the customers towards global retailers. Based on the row percentage, customers qualified with under graduation (40.0%) perceive the global retailers at high level when compared with customers qualified with higher secondary or less (9.4%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between occupation and the level of perception of the customers towards global retailers. Based on the row percentage, customers who were professionals (41.8%) perceive global retailers at high level when compared with customers who were employees (10.4%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between marital status and the level of perception of the customers towards global retailers. Based on the row percentage, married customers (32.8%) perceive global retailers at high level when compared with unmarried customers (19.7%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between family size and level of perception of customers towards global retailers. Based on the row percentage, customers’
family size consisting of less than 4 members (32.8%) perceives global retailers at high level when compared with customers’ family size of more than 6 members (21.2%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between the number of earning members of family and level of perception of customers towards global retailers. Based on the row percentage, customers with three and above earning members (48.8%) perceive global retailers at high level when compared with customers with only one earning member (11.6%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between monthly income of family and the level of perception of the customers towards global retailers. Based on the row percentage, customers with family monthly income of more than Rs. 60,000 (50.0%) perceive global retailers at high level when compared with customers whose family monthly income is between Rs. 20,001 and Rs. 40,000 (14.0%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between amount spent towards shopping and the level of perception of the customers towards global retailers. Based on the row percentage, customers who spent between Rs. 10,001 and Rs. 15,000 towards shopping (38.2%) perceive global retailers at high level when compared with customers who spent between Rs. 5,001 and Rs. 10,000 towards shopping (14.1%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between frequency of shopping in a month and the level of perception of the customers towards global retailers. Based on the row percentage, customers’ who go shopping twice in a month (33.0%) perceive global retailers at high level when compared with customers who go shopping once in a month (21.7%).
**Null Hypothesis:** There is no association between customers’ socio-economic status and preference and buying behaviour towards global retailers.

**Table 4.4.2**
Customers’ Socio-Economic Status and Preference and Buying Behaviour towards Global Retailers (Chi-square test)

<table>
<thead>
<tr>
<th>Socio-Economic Status</th>
<th>Preference and Buying Behaviour towards Global Retailers</th>
<th>Total</th>
<th>Chi-square value</th>
<th>P value</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Low (Prefer)</td>
<td>Medium (Medium)</td>
<td>High (High)</td>
<td></td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>32 (29.1)</td>
<td>46 (41.8)</td>
<td>32 (29.1)</td>
<td>110</td>
</tr>
<tr>
<td>Female</td>
<td>19 (21.1)</td>
<td>49 (54.4)</td>
<td>22 (24.2)</td>
<td>90</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 25</td>
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<td>21 (44.7)</td>
<td>6 (12.8)</td>
<td>47</td>
</tr>
<tr>
<td>26 - 35</td>
<td>17 (22.7)</td>
<td>36 (48.0)</td>
<td>22 (29.3)</td>
<td>75</td>
</tr>
<tr>
<td>36 - 45</td>
<td>9 (17.6)</td>
<td>26 (51.0)</td>
<td>16 (31.4)</td>
<td>51</td>
</tr>
<tr>
<td>Above 45</td>
<td>5 (18.5)</td>
<td>12 (44.4)</td>
<td>10 (37.0)</td>
<td>27</td>
</tr>
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<td><strong>Educational Qualification</strong></td>
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<td></td>
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<td>7 (15.9)</td>
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<td>40 (53.3)</td>
<td>26 (34.7)</td>
<td>75</td>
</tr>
<tr>
<td>PG</td>
<td>6 (12.2)</td>
<td>28 (57.1)</td>
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<td>5 (33.3)</td>
<td>15</td>
</tr>
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<td>Employee</td>
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<td>25 (52.1)</td>
<td>5 (10.4)</td>
<td>48</td>
</tr>
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<td>31 (46.3)</td>
<td>21 (31.3)</td>
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<td>7 (15.2)</td>
<td>21 (45.7)</td>
<td>18 (39.1)</td>
<td>46</td>
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<tr>
<td>Others</td>
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</table>

(to be continued...)
### Marital Status

<table>
<thead>
<tr>
<th></th>
<th>Married</th>
<th>Unmarried</th>
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<tr>
<td><strong>Number</strong></td>
<td>32 (23.9)</td>
<td>19 (28.8)</td>
</tr>
<tr>
<td><strong>Percentage</strong></td>
<td>66 (49.3)</td>
<td>29 (43.9)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>36 (26.9)</td>
<td>18 (27.3)</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td>134</td>
<td>66</td>
</tr>
<tr>
<td><strong>Coefficient</strong></td>
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<td>0.711</td>
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### Family Size

<table>
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<th>Above 6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number</strong></td>
<td>9 (13.4)</td>
<td>32 (32.0)</td>
<td>10 (30.3)</td>
</tr>
<tr>
<td><strong>Percentage</strong></td>
<td>36 (53.7)</td>
<td>45 (45.0)</td>
<td>14 (42.4)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22 (32.8)</td>
<td>23 (32.0)</td>
<td>9 (27.3)</td>
</tr>
<tr>
<td><strong>Coefficient</strong></td>
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<td>0.089</td>
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### Number of Earning Members of Family

<table>
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<th>Two</th>
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<tr>
<td><strong>Number</strong></td>
<td>26 (37.3)</td>
<td>18 (20.0)</td>
<td>7 (17.1)</td>
</tr>
<tr>
<td><strong>Percentage</strong></td>
<td>35 (50.7)</td>
<td>44 (48.9)</td>
<td>16 (39.0)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>8 (11.6)</td>
<td>28 (31.1)</td>
<td>18 (43.9)</td>
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<tr>
<td><strong>Coefficient</strong></td>
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### Monthly Income (In Rupees)

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<th>40,001 – 60,000</th>
<th>Above 60,000</th>
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<tr>
<td><strong>Number</strong></td>
<td>18 (64.3)</td>
<td>18 (36.0)</td>
<td>10 (15.6)</td>
<td>5 (8.6)</td>
</tr>
<tr>
<td><strong>Percentage</strong></td>
<td>5 (17.9)</td>
<td>25 (50.0)</td>
<td>40 (62.5)</td>
<td>25 (43.1)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5 (17.9)</td>
<td>7 (14.0)</td>
<td>14 (21.9)</td>
<td>28 (48.3)</td>
</tr>
<tr>
<td><strong>Coefficient</strong></td>
<td>50.464</td>
<td>0.001**</td>
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<td>58</td>
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### Amount Spent towards Shopping (In Rupees)

<table>
<thead>
<tr>
<th></th>
<th>Up to 5,000</th>
<th>5,001 – 10,000</th>
<th>10,001 – 15,000</th>
<th>Above 15,000</th>
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<tbody>
<tr>
<td><strong>Number</strong></td>
<td>4 (30.8)</td>
<td>34 (47.9)</td>
<td>9 (13.2)</td>
<td>4 (8.3)</td>
</tr>
<tr>
<td><strong>Percentage</strong></td>
<td>6 (46.2)</td>
<td>28 (39.4)</td>
<td>34 (50.0)</td>
<td>27 (56.2)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3 (23.1)</td>
<td>9 (12.7)</td>
<td>25 (36.8)</td>
<td>17 (35.4)</td>
</tr>
<tr>
<td><strong>Coefficient</strong></td>
<td>34.625</td>
<td>&lt;0.001**</td>
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### Frequency of shopping per Month

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<th>Twice</th>
<th>Thrice and Above</th>
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</thead>
<tbody>
<tr>
<td><strong>Number</strong></td>
<td>17 (37.0)</td>
<td>22 (24.2)</td>
<td>12 (19.0)</td>
</tr>
<tr>
<td><strong>Percentage</strong></td>
<td>23 (50.0)</td>
<td>43 (47.3)</td>
<td>29 (46.0)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>6 (13.0)</td>
<td>26 (28.6)</td>
<td>22 (34.9)</td>
</tr>
<tr>
<td><strong>Coefficient</strong></td>
<td>8.415</td>
<td>0.078</td>
<td>63</td>
</tr>
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</table>

(Source: Primary Data)
Note:
1. The values shown in ( ) refer to row percentage.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between gender and the level of preference and buying behaviour of the customers towards global retailers. Based on the row percentage, male customers’ (29.1%) preference and buying behaviour towards global retailers is at high level when compared with female customers’ preference and buying behaviour towards global retailers (24.2%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between age and the level of preference and buying behaviour of customers towards global retailers. Based on the row percentage, customers’ of more than 45 years (37.0%) preference and buying behaviour towards global retailers is at high level when compared with customers of 25 years old or less (12.8%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between educational qualification and the level of preference and buying behaviour of the customers towards global retailers. Based on the row percentage, preference and buying behaviour of customers qualified with under graduation (34.7%) towards global retailers is at high level when compared with customers qualified with diploma (15.9%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between occupation and the
level of preference and buying behaviour of customers towards global retailers. Based on the row percentage, preference and buying behaviour of customers who were business people (39.1%) towards global retailers is at high level when compared with customers’ who were employees (10.4%).

Since P value is greater than 0.05. Hence the null hypothesis is accepted at 5 percent level of significance. It is concluded that there is no association between marital status and the level of preference and buying behaviour of the customers towards global retailers. Based on the row percentage, preference and buying behaviour of unmarried customers (27.3%) towards global retailers is at high level when compared with married customers (26.9%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between family size and the level of preference and buying behaviour of the customers towards global retailers. Based on the row percentage, preference and buying behaviour of customers’ family size with less than 4 members (32.8%) towards global retailers is at high level when compared with customers’ family size with 6 members (27.3%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between number of earning members of family and the level of preference and buying behaviour of the customers towards global retailers. Based on the row percentage, preference and buying behaviour of customers with three and above earning members (43.9%) towards global retailers is at high level when compared with customers’ possessed with only one earning member (11.6%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between monthly income of family and the level of preference and buying behaviour of the customers towards global retailers. Based on the row percentage, preference and buying behaviour of customers’ family
with monthly income of more than Rs. 60,000 (48.3%) towards global retailers is at high level when compared with customers whose family monthly income is between Rs. 20,001 and Rs. 40,000 (14.0%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between amount spent towards shopping and the level of preference and buying behaviour of the customers towards global retailers. Based on the row percentage, preference and buying behaviour of customers who spent between Rs. 10,001 and Rs. 15,000 for shopping (36.8%) towards global retailers is at high level when compared with customers who spent between Rs. 5,001 and Rs. 10,000 towards shopping (12.7%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between frequency of shopping in a month and the level of preference and buying behaviour of the customers towards global retailers. Based on the row percentage, preference and buying behaviour of customers who go shopping thrice and above in a month (34.9%) towards global retailers is at high level when compared with customers’ go shopping once in a month (13.0%).

**Null Hypothesis:** There is no association between customers’ socio-economic status and Challenges faced from global retailers.

### Table 4.4.3

**Customers’ Socio-Economic Status and Challenges Faced from Global Retailers (Chi-square test)**

<table>
<thead>
<tr>
<th>Socio-Economic Status</th>
<th>Challenges Faced from Global Retailers</th>
<th>Total</th>
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(to be continued...)
### Age

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### Occupation

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### Marital Status

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<thead>
<tr>
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<th>Total</th>
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</tr>
<tr>
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<td>(37.9)</td>
<td>(37.3)</td>
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<td>75</td>
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<td>(25.8)</td>
<td>(34.3)</td>
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<td>63</td>
</tr>
<tr>
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<td>(25.8)</td>
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### Family Size

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<th>Above 6</th>
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<td>14 (20.9)</td>
<td>38 (38.0)</td>
<td>10 (30.3)</td>
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<td>(46.3)</td>
<td>(31.0)</td>
<td>(39.4)</td>
</tr>
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<td>31 (31.0)</td>
<td>13 (30.3)</td>
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<td>(32.8)</td>
<td>(31.0)</td>
<td>(30.3)</td>
</tr>
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<td>(32.8)</td>
<td>(31.0)</td>
<td>(30.3)</td>
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(to be continued...)
### Number of Earning Members of Family

<table>
<thead>
<tr>
<th>Number of Earning Members of Family</th>
<th>One</th>
<th>Two</th>
<th>Three and Above</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>27(39.1)</td>
<td>30(43.5)</td>
<td>12(17.4)</td>
</tr>
</tbody>
</table>

### Monthly Income (In Rupees)

<table>
<thead>
<tr>
<th>Monthly Income (In Rupees)</th>
<th>Up to 20,000</th>
<th>20,001 – 40,000</th>
<th>40,001 – 60,000</th>
<th>Above 60,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>17(60.7)</td>
<td>5(17.9)</td>
<td>6(21.4)</td>
<td>28</td>
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<tr>
<td></td>
<td>25(50.0)</td>
<td>15(30.0)</td>
<td>10(20.0)</td>
<td>50</td>
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<tr>
<td></td>
<td>10(17.2)</td>
<td>22(37.9)</td>
<td>26(44.8)</td>
<td>58</td>
</tr>
</tbody>
</table>

### Amount Spent towards Shopping (In Rupees)

<table>
<thead>
<tr>
<th>Amount Spent towards Shopping (In Rupees)</th>
<th>Up to 5,000</th>
<th>5,001 – 10,000</th>
<th>10,001 – 15,000</th>
<th>Above 15,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6(46.2)</td>
<td>4(30.8)</td>
<td>3(23.1)</td>
<td>13</td>
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<tr>
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<td>36(50.7)</td>
<td>21(29.6)</td>
<td>14(19.7)</td>
<td>71</td>
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<tr>
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<td>15(22.1)</td>
<td>27(39.7)</td>
<td>26(38.2)</td>
<td>68</td>
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<tr>
<td></td>
<td>5(10.4)</td>
<td>23(47.9)</td>
<td>20(41.7)</td>
<td>48</td>
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</table>

### Frequency of shopping per Month

<table>
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<tr>
<th>Frequency of shopping per Month</th>
<th>Once</th>
<th>Twice</th>
<th>Thrice and Above</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>21(45.7)</td>
<td>29(31.9)</td>
<td>12(19.0)</td>
</tr>
<tr>
<td></td>
<td>15(32.6)</td>
<td>33(36.3)</td>
<td>27(42.9)</td>
</tr>
<tr>
<td></td>
<td>10(21.7)</td>
<td>29(31.9)</td>
<td>24(38.1)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:
1. The values shown in ( ) refer to row percentage.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.
Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between gender and the level of challenges faced by customers from global retailers. Based on the row percentage, male customers (32.7%) face challenges at high level when compared with female customers (30.0%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between age and the level of challenges faced by customers towards global retailers. Based on the row percentage, customers between 35 and 45 years old (41.2%) face challenges at high level when compared with customers who are 25 years old or less (14.9%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between educational qualification and the level of challenges faced by customers towards global retailers. Based on the row percentage, customers qualified with post graduation (44.9%) face challenges at high level when compared with customers qualified with diploma (18.2%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between occupation and the level of challenges faced by customers towards global retailers. Based on the row percentage, customers who were business people (47.8%) face challenges at high level when compared with customers who were employees (10.4%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between marital status and the level of challenges faced by customers towards global retailers. Based on the row percentage,
married customers (34.3%) face challenges at high level when compared with unmarried customers (25.8%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between family size and the level of challenges faced by customers towards global retailers. Based on the row percentage, customers’ family size with less than 4 members (32.8) face challenges at high level when compared with customers’ family size of more than 6 members (30.3%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between the number of earning members of family and the level of challenges faced by customers towards global retailers. Based on the row percentage, customers’ with three and above earning members (46.3%) face challenges at high level when compared with customers’ with only one earning member (17.4%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between monthly income of family and the level of challenges faced by customers towards global retailers. Based on the row percentage, customers whose family monthly income is more than Rs. 60,000 (44.8%) face challenges at high level when compared with customers whose family monthly income is between Rs. 20,001 and Rs. 40,000 (20.0%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between amount spent towards shopping and the level of challenges faced by customers towards global retailers. Based on the row percentage, customers who spent more than Rs. 15,000 towards shopping (41.7%) face challenges at high level when compared with customers who spent between Rs. 5,001 and Rs. 10,000 towards shopping (19.7%).
Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is an association between frequency of shopping in a month and the level of challenges faced by customers towards global retailers. Based on the row percentage, customers who go shopping thrice and above in a month (38.1%) face challenges at high level when compared with customers who go shopping once in a month (21.7%).

**Null Hypothesis:** There is no association between organized retailers’ socio-economic status and perception towards global retailers.

**Table 4.4.4**

Organized Retailers’ Socio-Economic Status and Perception towards Global Retailers (Chi-square test)

<table>
<thead>
<tr>
<th>Socio-Economic Status</th>
<th>Perception towards Global Retailers</th>
<th>Total</th>
<th>Chi-square Value</th>
<th>P value</th>
</tr>
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<td>High</td>
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<td>37</td>
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<tr>
<td>Female</td>
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<td>6</td>
<td>1</td>
<td>13</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 25</td>
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<td>2</td>
<td>7</td>
<td>10</td>
</tr>
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<td>16</td>
</tr>
<tr>
<td>36 - 45</td>
<td>3</td>
<td>9</td>
<td>1</td>
<td>13</td>
</tr>
<tr>
<td>Above 45</td>
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<td>4</td>
<td>1</td>
<td>11</td>
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<td>9</td>
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(to be continued...)
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<th>Bank Loan</th>
<th>Corporate Investment</th>
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<td>1 (20.0)</td>
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<tr>
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<td>3 (60.0)</td>
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<td>13 (48.1)</td>
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<tr>
<td></td>
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<td>0.005**</td>
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<table>
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<th>Above 10</th>
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<td>6 (46.2)</td>
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<td>10 (50.0)</td>
<td>4 (23.5)</td>
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<th>Below 1 Crore</th>
<th>1 – 2 Crore</th>
<th>2 – 3 Crore</th>
<th>Above 3 Crore</th>
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<tbody>
<tr>
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<td>5 (41.7)</td>
<td>5 (50.0)</td>
</tr>
<tr>
<td></td>
<td>2 (20.0)</td>
<td>9 (50.0)</td>
<td>6 (50.0)</td>
<td>4 (40.0)</td>
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<tr>
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<td>7 (70.0)</td>
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<td>1 (8.3)</td>
<td>1 (10.0)</td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>18</td>
<td>12</td>
<td>10</td>
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<tr>
<td></td>
<td>14.742</td>
<td>0.022*</td>
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<table>
<thead>
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<th>50 – 100</th>
<th>Above 100</th>
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<td>9 (45.0)</td>
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<tr>
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<td>6 (42.9)</td>
<td>5 (31.2)</td>
<td>10 (50.0)</td>
</tr>
<tr>
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<td>7 (50.0)</td>
<td>7 (43.8)</td>
<td>1 (5.0)</td>
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<table>
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<th>1000 – 2000</th>
<th>Above 2000</th>
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<tbody>
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<tr>
<td></td>
<td>4 (30.8)</td>
<td>10 (50.0)</td>
<td>7 (41.2)</td>
</tr>
<tr>
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<td>8 (61.5)</td>
<td>5 (25.0)</td>
<td>2 (11.8)</td>
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<tr>
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<td>11.244</td>
<td>0.024*</td>
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</tr>
</tbody>
</table>

(Source: Primary Data)

Note:

1. The values shown in ( ) refer to row percentage.

2. ** Denotes significant at 1% level.

3. * Denotes significant at 5% level.
Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between gender and the level of perception of the organized retailers towards global retailers. Based on the row percentage, male organized retailers (37.8%) perceive global retailers at high level when compared with female organized retailers (7.7%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between age and the level of perception of the organized retailers towards global retailers. Based on the row percentage, organized retailers of 25 years old or less (37.5%) perceive global retailers at high level when compared with organized retailers between 36 years and 45 years old (7.7%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between educational qualification and the level of perception of organized retailers towards global retailers. Based on the row percentage, organized retailers with post graduation (50.0%) perceive global retailers at high level when compared with organized retailers’ qualified with diploma (14.3%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between sources of investment and the level of perception of organized retailers towards global retailers. Based on the row percentage, organized retailers who made investment with the support of bank loan (48.1%) perceive global retailers at high level when compared with organized retailers who made own investment (5.6%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between years of experience in
retail business and the level of perception of the organized retailers towards global retailers. Based on the row percentage, organized retailers who had less than 5 years of experience (50.0%) perceive global retailers at high level when compared with organized retailers who had more than 10 years of experience (7.7%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between annual turnover and level of perception of organized retailers towards global retailers. Based on the row percentage, organized retailers whose annual turnover is less than 1 crore (70.0) perceive global retailers at high level when compared with organized retailers whose annual turnover is between 2 and 3 crores (8.3%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between the number of trained manpower and the level of perception of the organized retailers towards global retailers. Based on the row percentage, organized retailers who employed less than 50 manpower (50.0%) perceive global retailers at high level when compared with organized retailers who employed more than 100 manpower (5.0%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between the area of retail space and the level of perception of the organized retailers towards global retailers. Based on the row percentage, organized retailers whose retail space area is less than 1000 sq. metres (61.5%) perceive global retailers at high level when compared with organized retailers whose retail space area is more than 2000 sq. metres (11.8%).
**Null Hypothesis:** There is no association between organized retailers’ socio-economic status and opportunities available to them due to FDI in Indian retailing.

**Table 4.4.5**
Organized Retailers’ Socio-Economic Status and Opportunities due to FDI in Indian Retailing (Chi-square test)

<table>
<thead>
<tr>
<th>Socio-Economic Status</th>
<th>Opportunities Available due to FDI in Indian Retailing</th>
<th>Total</th>
<th>Chi-square Value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low (18.9)</td>
<td>Medium (45.9)</td>
<td>High (35.1)</td>
<td>37</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>7</td>
<td>17</td>
<td>13</td>
<td>37</td>
</tr>
<tr>
<td>Female</td>
<td>5 (38.5)</td>
<td>7 (53.8)</td>
<td>1 (7.7)</td>
<td>13</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 25</td>
<td>1 (10.0)</td>
<td>4 (40.0)</td>
<td>5 (50.0)</td>
<td>10</td>
</tr>
<tr>
<td>26 - 35</td>
<td>1 (6.2)</td>
<td>9 (56.2)</td>
<td>6 (37.5)</td>
<td>16</td>
</tr>
<tr>
<td>36 - 45</td>
<td>4 (30.8)</td>
<td>7 (53.8)</td>
<td>2 (15.4)</td>
<td>13</td>
</tr>
<tr>
<td>Above 45</td>
<td>6 (54.5)</td>
<td>4 (36.4)</td>
<td>1 (9.1)</td>
<td>11</td>
</tr>
<tr>
<td><strong>Educational Qualification</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HSC</td>
<td>1 (33.3)</td>
<td>1 (33.3)</td>
<td>1 (33.3)</td>
<td>3</td>
</tr>
<tr>
<td>Diploma</td>
<td>5 (71.4)</td>
<td>1 (14.3)</td>
<td>1 (14.3)</td>
<td>7</td>
</tr>
<tr>
<td>UG</td>
<td>2 (9.1)</td>
<td>15 (68.2)</td>
<td>5 (22.7)</td>
<td>22</td>
</tr>
<tr>
<td>PG</td>
<td>4 (22.2)</td>
<td>7 (38.9)</td>
<td>7 (38.9)</td>
<td>18</td>
</tr>
<tr>
<td><strong>Sources of Investment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Investment</td>
<td>10 (55.6)</td>
<td>6 (33.3)</td>
<td>2 (11.1)</td>
<td>18</td>
</tr>
<tr>
<td>Bank Loan</td>
<td>1 (3.7)</td>
<td>15 (55.6)</td>
<td>11 (40.7)</td>
<td>27</td>
</tr>
<tr>
<td>Corporate Investment</td>
<td>1 (20.0)</td>
<td>3 (60.0)</td>
<td>1 (20.0)</td>
<td>5</td>
</tr>
</tbody>
</table>

(to be continued...)
(continued)

<table>
<thead>
<tr>
<th>Years of Experience</th>
<th>Below 5</th>
<th>1 (5.0)</th>
<th>12 (60.0)</th>
<th>7 (35.0)</th>
<th>20</th>
<th>9.643</th>
<th>0.047*</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 – 10</td>
<td>5 (29.4)</td>
<td>6 (35.3)</td>
<td>6 (35.3)</td>
<td>17</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Above 10</td>
<td>6 (46.2)</td>
<td>6 (46.2)</td>
<td>1 (7.7)</td>
<td>13</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Annual Turnover (In Rupees)</th>
<th>Below 1 Crore</th>
<th>1 (10.0)</th>
<th>3 (30.0)</th>
<th>6 (60.0)</th>
<th>10</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 2 Crore</td>
<td>3 (16.7) 50 (50.0)</td>
<td>6 (33.3)</td>
<td>18</td>
<td></td>
<td>23.363</td>
<td>0.001**</td>
<td></td>
</tr>
<tr>
<td>2 – 3 Crore</td>
<td>1 (8.3) 83.3</td>
<td>1 (8.3)</td>
<td>12</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Above 3 Crore</td>
<td>7 (70.0)</td>
<td>2 (20.0)</td>
<td>1 (10.0)</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Trained Manpower</th>
<th>Below 50</th>
<th>1 (7.1)</th>
<th>6 (42.9)</th>
<th>7 (50.0)</th>
<th>14</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>50 – 100</td>
<td>2 (12.5)</td>
<td>10 (62.5)</td>
<td>4 (25.0)</td>
<td>16</td>
<td></td>
<td>10.938</td>
<td>0.027*</td>
</tr>
<tr>
<td>Above 100</td>
<td>9 (45.0)</td>
<td>8 (40.0)</td>
<td>3 (15.0)</td>
<td>20</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Area of Retail Space (In Sq. Mtrs)</th>
<th>Below 1000</th>
<th>1 (7.7)</th>
<th>5 (38.5)</th>
<th>7 (53.8)</th>
<th>13</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1000 – 2000</td>
<td>2 (10.0)</td>
<td>12 (60.0)</td>
<td>6 (30.0)</td>
<td>20</td>
<td></td>
<td>16.118</td>
<td>0.003**</td>
</tr>
<tr>
<td>Above 2000</td>
<td>9 (52.9)</td>
<td>7 (41.2)</td>
<td>1 (5.9)</td>
<td>17</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note:
1. The values shown in ( ) refer to row percentage.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between gender and the level of
opportunities available to the organized retailers due to FDI in Indian retailing. Based on the row percentage, male organized retailers (35.1%) avail themselves of the opportunities at high level when compared with female organized retailers (7.7%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between age and the level of opportunities available to the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers 25 years old or less (50.0%) avail themselves the opportunities at high level when compared with organized retailers of more than 45 years old (9.1%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between educational qualification and the level of opportunities available to the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers qualified with post graduation (38.9%) avail themselves of opportunities at high level when compared with organized retailers’ qualified with diploma (14.3%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between sources of investment and the level of opportunities available to the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers who made investment with the support of bank loan (40.7%) avail themselves of opportunities at high level when compared with organized retailers who made own investment (11.1%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between years of experience in
retail business and the level of opportunities available to the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers who had between 5 and 10 years of experience (35.3%) avail themselves of opportunities at high level when compared with organized retailers who had more than 10 years of experience (7.7%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between annual turnover and level of opportunities available to the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers whose annual turnover is less than 1 crore (60.0) avail themselves of the opportunities at high level when compared with organized retailers whose annual turnover is between 2 and 3 crores (8.3%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between the number of trained manpower and the level of opportunities available to the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers who employed less than 50 manpower (50.0%) avail themselves of the opportunities at high level when compared with organized retailers who employed more than 100 manpower (15.0%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between area of retail space and the level of opportunities available to the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers whose retail space area is less than 1000 sq. metres (53.8%) avail opportunities at high level when compared with organized retailers whose retail space area is more than 2000 sq. metres (5.9%).
Null Hypothesis: There is no association between organized retailers’ socio-economic status and challenges faced by them due to FDI in Indian retailing.

Table 4.4.6
Organized Retailers’ Socio-Economic Status and Challenges Faced due to FDI in Indian Retailing (Chi-square test)

<table>
<thead>
<tr>
<th>Socio-Economic Status</th>
<th>Challenges Faced due to FDI in Indian Retailing</th>
<th>Total</th>
<th>Chi-square Value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
<td>Medium</td>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>5 (13.5)</td>
<td>16 (43.2)</td>
<td>16 (43.2)</td>
<td>37</td>
</tr>
<tr>
<td>Female</td>
<td>8 (61.5)</td>
<td>4 (30.8)</td>
<td>1 (7.7)</td>
<td>13</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 25</td>
<td>1 (10.0)</td>
<td>4 (40.0)</td>
<td>5 (50.0)</td>
<td>10</td>
</tr>
<tr>
<td>26 - 35</td>
<td>1 (6.2)</td>
<td>8 (50.0)</td>
<td>7 (43.8)</td>
<td>16</td>
</tr>
<tr>
<td>36 - 45</td>
<td>6 (46.2)</td>
<td>4 (30.8)</td>
<td>3 (23.1)</td>
<td>13</td>
</tr>
<tr>
<td>Above 45</td>
<td>6 (54.5)</td>
<td>4 (36.4)</td>
<td>1 (9.1)</td>
<td>11</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HSC</td>
<td>1 (33.3)</td>
<td>1 (33.3)</td>
<td>1 (33.3)</td>
<td>3</td>
</tr>
<tr>
<td>Diploma</td>
<td>5 (71.4)</td>
<td>1 (14.3)</td>
<td>1 (14.3)</td>
<td>7</td>
</tr>
<tr>
<td>UG</td>
<td>4 (18.2)</td>
<td>13 (59.1)</td>
<td>5 (22.7)</td>
<td>22</td>
</tr>
<tr>
<td>PG</td>
<td>3 (16.7)</td>
<td>5 (27.8)</td>
<td>10 (55.6)</td>
<td>18</td>
</tr>
<tr>
<td>Sources of Investment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Investment</td>
<td>10 (55.6)</td>
<td>6 (33.3)</td>
<td>2 (11.1)</td>
<td>18</td>
</tr>
<tr>
<td>Bank Loan</td>
<td>2 (7.4)</td>
<td>12 (44.4)</td>
<td>13 (48.1)</td>
<td>27</td>
</tr>
<tr>
<td>Corporate Investment</td>
<td>1 (20.0)</td>
<td>2 (20.0)</td>
<td>2 (20.0)</td>
<td>5</td>
</tr>
<tr>
<td>Years of Experience</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 5</td>
<td>1 (5.0)</td>
<td>9 (45.0)</td>
<td>10 (50.0)</td>
<td>20</td>
</tr>
<tr>
<td>5 – 10</td>
<td>6 (35.3)</td>
<td>5 (29.4)</td>
<td>6 (35.3)</td>
<td>17</td>
</tr>
<tr>
<td>Above 10</td>
<td>6 (46.2)</td>
<td>6 (46.2)</td>
<td>1 (7.7)</td>
<td>13</td>
</tr>
</tbody>
</table>

(to be continued...)

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Note:
1. The values shown in ( ) refer to row percentage.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between gender and the level of challenges faced by the organized retailers due to FDI in Indian retailing. Based on the row percentage, male organized retailers (43.2%) face challenges at high level when compared with female organized retailers (7.7%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between age and the level of challenges faced by the organized retailers due to FDI in Indian retailing. Based on the row

<table>
<thead>
<tr>
<th>Annual Turnover (In Rupees)</th>
<th>Below 1 Crore</th>
<th>1 – 2 Crore</th>
<th>2 – 3 Crore</th>
<th>Above 3 Crore</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1 Crore</td>
<td>1 (10.0)</td>
<td>3 (30.0)</td>
<td>6 (60.0)</td>
<td>10</td>
</tr>
<tr>
<td>1 – 2 Crore</td>
<td>1 (5.6)</td>
<td>9 (50.0)</td>
<td>4 (44.4)</td>
<td>18</td>
</tr>
<tr>
<td>2 – 3 Crore</td>
<td>6 (50.0)</td>
<td>4 (33.3)</td>
<td>2 (16.7)</td>
<td>12</td>
</tr>
<tr>
<td>Above 3 Crore</td>
<td>5 (50.0)</td>
<td>4 (40.0)</td>
<td>1 (10.0)</td>
<td>10</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Trained Manpower</th>
<th>Below 50</th>
<th>50 – 100</th>
<th>Above 100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 50</td>
<td>1 (7.1)</td>
<td>9 (64.3)</td>
<td>4 (28.6)</td>
</tr>
<tr>
<td>50 – 100</td>
<td>5 (31.2)</td>
<td>3 (18.8)</td>
<td>8 (50.0)</td>
</tr>
<tr>
<td>Above 100</td>
<td>7 (35.0)</td>
<td>8 (40.0)</td>
<td>5 (25.0)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Area of Retail Space (In Sq. Mtrs)</th>
<th>Below 1000</th>
<th>1000 – 2000</th>
<th>Above 2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1000</td>
<td>1 (7.7)</td>
<td>5 (38.5)</td>
<td>7 (53.8)</td>
</tr>
<tr>
<td>1000 – 2000</td>
<td>4 (20.0)</td>
<td>7 (35.0)</td>
<td>9 (45.0)</td>
</tr>
<tr>
<td>Above 2000</td>
<td>8 (47.1)</td>
<td>8 (47.1)</td>
<td>1 (5.9)</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
percentage, organized retailers of 25 years old or less (50.0%) face challenges at high level when compared with organized retailers of more than 45 years old (9.1%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between educational qualification and the level of challenges faced by the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers qualified with post graduation (55.6%) face challenges at high level when compared with organized retailers qualified with diploma (14.3%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between sources of investment and the level of challenges faced by the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers who made investment with the support of bank loan (48.1%) face challenges at high level when compared with organized retailers who made own investment (11.1%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between years of experience in retail business and the level of challenges faced by the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers who had less than 5 years of experience (50.0%) face challenges at high level when compared with organized retailers who had more than 10 years of experience (7.7%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between annual turnover and the level of challenges faced by the organized retailers due to FDI in Indian retailing. Based on the row percentage, organized retailers whose annual turnover is less than 1 crore (60.0) face challenges at high level when compared with organized retailers whose annual turnover is more than 3 crores (10.0%).
Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between number of trained manpower and the level of challenges faced by the organized retailers due to FDI in Indian retailing. Based on the row percentage, the organized retailers who employed between 50 and 10 manpower (50.0%) face challenges at high level when compared with organized retailers who employed more than 100 manpower (25.0%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between area of retail space and the level of challenges faced by the organized retailers due to FDI in Indian retailing. Based on the row percentage, the organized retailers whose retail space area is less than 1000 sq. metres (53.8%) face challenges at high level when compared with organized retailers whose retail space area is more than 2000 sq. metres (5.9%).

**Null Hypothesis:** There is no association between unorganized retailers’ socio-economic status and perception towards global retailers.

### Table 4.4.7

**Unorganized Retailers’ Socio-Economic Status and Perception towards Global Retailers**

(Chi-square test)

<table>
<thead>
<tr>
<th>Socio-Economic Status</th>
<th>Perception towards Global Retailers</th>
<th>Total</th>
<th>Chi-square Value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>Low (25.0)</td>
<td>Medium (42.9)</td>
<td>High (32.1)</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>12</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>5 (22.7)</td>
<td>11 (50.0)</td>
<td>6 (27.3)</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>11</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 25</td>
<td>Low (7.7)</td>
<td>Medium (46.2)</td>
<td>High (46.2)</td>
<td>13</td>
</tr>
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(to be continued...)

176
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### Annual Turnover (In Lakhs)

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### Number of Trained Manpower

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### Area of Retail Space (In Sq. Mtrs)

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<td></td>
<td>13 (41.9)</td>
<td>2 (15.4)</td>
<td>1 (16.7)</td>
</tr>
</tbody>
</table>

### (Source: Primary Data)

**Note:**

1. The values shown in ( ) refer to row percentage.
2. ** Denotes significant at 1% level.

3. * Denotes significant at 5% level.

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between gender and the level of perception of the unorganized retailers towards global retailers. Based on the row percentage, male unorganized retailers (32.1%) perceive global retailers at high level when compared with female unorganized retailers (27.3%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between age and the level of perception of the unorganized retailers towards global retailers. Based on the row percentage, unorganized retailers up to 25 years old (46.2%) perceive global retailers at high level when compared with unorganized retailers’ between 36 years and 45 years old (9.1%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between educational qualification and the level of perception of the unorganized retailers towards global retailers. Based on the row percentage, unorganized retailers qualified with under graduation (38.1%) perceive global retailers at high level when compared with unorganized retailers qualified with diploma (14.3%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between sources of investment and the level of perception of the unorganized retailers towards global retailers. Based on the row percentage, the unorganized retailers who made investment with the support of bank loan (32.4%) perceive global retailers at high level when compared with unorganized retailers who made own investment (25.0%).
Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between years of experience in retail business and the level of perception of the unorganized retailers towards global retailers. Based on the row percentage, the unorganized retailers who had less than 5 years of experience (38.5%) perceive global retailers at high level when compared with unorganized retailers who had more than 10 years of experience (21.4%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between annual turnover and the level of perception of the unorganized retailers towards global retailers. Based on the row percentage, the unorganized retailers whose annual turnover is Rs. 5 lakhs or less (44.4%) perceive global retailers at high level when compared with unorganized retailers whose annual turnover is between Rs. 11 lakhs and Rs. 15 lakhs (10.0%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between the number of trained manpower and the level of perception of the unorganized retailers towards global retailers. Based on the row percentage, the unorganized retailers who employed less than 10 manpower (37.5%) perceive global retailers at high level when compared with unorganized retailers who employed more than 30 manpower (16.7%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between area of retail space and the level of perception of the unorganized retailers towards global retailers. Based on the row percentage, the unorganized retailers whose retail space area is less than 500 sq. metres (41.9%) perceive global retailers at high level when compared with unorganized retailers whose retail space area is between 500 and 1000 sq. metres (15.4%).
Null Hypothesis: There is no association between unorganized retailers’ socio-economic status and opportunities available to them due to FDI in Indian retailing.

Table 4.4.8
Unorganized Retailers’ Socio-Economic Status and Opportunities due to FDI in Indian Retailing (Chi-square test)

<table>
<thead>
<tr>
<th>Socio-Economic Status</th>
<th>Opportunities Available due to FDI in Indian Retailing</th>
<th>Total</th>
<th>Chi-square Value</th>
<th>P value</th>
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<td>Medium</td>
<td>High</td>
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<td>Gender</td>
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<tr>
<td>Male</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low</td>
<td>8 (28.6)</td>
<td>11 (39.3)</td>
<td>9 (32.1)</td>
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<td>Female</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low</td>
<td>5 (22.7)</td>
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<td>5 (22.7)</td>
<td>22</td>
</tr>
<tr>
<td>Age</td>
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</tr>
<tr>
<td>Up to 25</td>
<td>2 (15.4)</td>
<td>4 (30.8)</td>
<td>7 (53.8)</td>
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<tr>
<td>26 - 35</td>
<td>2 (10.5)</td>
<td>12 (63.2)</td>
<td>5 (26.3)</td>
<td>19</td>
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<tr>
<td>36 - 45</td>
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<td>5 (45.5)</td>
<td>1 (9.1)</td>
<td>11</td>
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<tr>
<td>Above 45</td>
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<td>6 (37.5)</td>
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<td>6 (26.1)</td>
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<td>Above 10</td>
<td>5 (35.7)</td>
<td>7 (50.0)</td>
<td>2 (14.3)</td>
<td>14</td>
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</table>

(to be continued...)

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Note: 1. The values shown in ( ) refer to row percentage.
2. * Denotes significant at 5% level.

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between gender and the level of opportunities available to the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, male unorganized retailers’ (32.1%) avail themselves of the opportunities at high level when compared with female unorganized retailers (22.7%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between age and the level of opportunities available to the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, the unorganized retailers 25 years old or less (53.8%) avail themselves of the
opportunities at high level when compared with unorganized retailers of between 36 and 45 years old (9.1%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between educational qualification and the level of opportunities available to the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, the unorganized retailers qualified with post graduation (47.1%) avail themselves of the opportunities at high level when compared with unorganized retailers qualified with diploma (14.3%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between sources of investment and the level of opportunities available to the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, unorganized retailers who made investment with the support of bank loan (35.3%) avail themselves of the opportunities at high level when compared with unorganized retailers who made own investment (12.5%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between years of experience in retail business and the level of opportunities available to the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, the unorganized retailers who had less than 5 years of experience (46.2%) avail themselves of the opportunities at high level when compared with the unorganized retailers who had more than 10 years of experience (14.3%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between annual turnover and the level of opportunities available to the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, the unorganized retailers whose annual turnover is Rs. 5 lakhs or less (55.6%) avail themselves of the opportunities at high level when compared with the unorganized retailers whose annual turnover is between Rs. 6 lakhs and Rs. 10 lakhs (6.7%).
Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between number of trained manpower and the level of opportunities available to the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, the unorganized retailers who employed between 21 and 30 manpower (27.1%) avail themselves of the opportunities at high level when compared with unorganized retailers who employed more than 30 manpower (16.7%).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between area of retail space and the level of opportunities available to the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, the unorganized retailers whose retail space area is between 500 and 1000 sq. metres (30.8%) avail themselves of the opportunities at high level when compared with the unorganized retailers whose retail space area is more than 1000 sq. metres (16.7%).

**Null Hypothesis:** There is no association between the unorganized retailers’ socio-economic status and challenges faced by them due to FDI in Indian retailing.

**Table 4.4.9**  
Unorganized Retailers’ Socio-Economic Status and Challenges Faced due to FDI in Indian Retailing (Chi-square test)

<table>
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<td>36 - 45</td>
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Chi-square Test:

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<td>Above 45</td>
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(...continued)

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<th>Bank Loan</th>
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<td>(11.8)</td>
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<td>(18.8)</td>
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</table>

<table>
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<th>Years of Experience</th>
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<th>5 – 10</th>
<th>Above 10</th>
</tr>
</thead>
<tbody>
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</tr>
<tr>
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<td>(50.0)</td>
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<td>(61.5)</td>
<td>(26.1)</td>
<td>(7.1)</td>
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<td>23</td>
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<table>
<thead>
<tr>
<th>Annual Turnover (In Lakhs)</th>
<th>Up to 5</th>
<th>6 – 10</th>
<th>11 – 15</th>
<th>Above 15</th>
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<td>1</td>
<td>1</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>(5.6)</td>
<td>(6.7)</td>
<td>(60.0)</td>
<td>(71.4)</td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>9</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>(55.6)</td>
<td>(60.0)</td>
<td>(20.0)</td>
<td>(14.3)</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>5</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>(38.9)</td>
<td>(33.3)</td>
<td>(20.0)</td>
<td>(14.3)</td>
</tr>
<tr>
<td></td>
<td>18</td>
<td>15</td>
<td>10</td>
<td>7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Trained Manpower</th>
<th>Below 10</th>
<th>10 – 20</th>
<th>21 – 30</th>
<th>Above 30</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4</td>
<td>4</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>(16.7)</td>
<td>(30.8)</td>
<td>(14.3)</td>
<td>(66.7)</td>
</tr>
<tr>
<td></td>
<td>11</td>
<td>6</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>(45.8)</td>
<td>(46.2)</td>
<td>(57.1)</td>
<td>(16.7)</td>
</tr>
<tr>
<td></td>
<td>9</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>(37.5)</td>
<td>(23.1)</td>
<td>(28.6)</td>
<td>(16.7)</td>
</tr>
<tr>
<td></td>
<td>24</td>
<td>13</td>
<td>7</td>
<td>6</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Area of Retail Space (In Sq. Mtrs)</th>
<th>Below 500</th>
<th>500 – 1000</th>
<th>Above 1000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>7</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>(22.6)</td>
<td>(15.4)</td>
<td>(66.7)</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>(38.7)</td>
<td>(38.7)</td>
<td>(16.7)</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>(38.7)</td>
<td>(15.4)</td>
<td>(16.7)</td>
</tr>
<tr>
<td></td>
<td>31</td>
<td>13</td>
<td>6</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
Note:
1. The values shown in ( ) refer to row percentage.
2. ** Denotes significant at 1% level.
3. * Denotes significant at 5% level.

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between gender and the level of challenges faced by the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, female unorganized retailers (31.8%) face challenges at high level when compared with male unorganized retailers (28.6%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between age and the level of challenges faced by the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, the unorganized retailers who are between 26 and 35 years old (47.4%) face challenges at high level when compared with unorganized retailers who are between 36 and 45 years old (9.1%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between educational qualification and the level of challenges faced by the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, unorganized retailers qualified with post graduation (52.9%) face challenges at high level when compared with the unorganized retailers qualified with diploma (14.3%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between sources of investment and the level of challenges faced by the unorganized retailers due to FDI in Indian retailing.
Based on the row percentage, unorganized retailers’ who made investment with the support of bank loan (32.4%) face challenges at high level when compared with unorganized retailers who made own investment (25.0%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between years of experience in retail business and the level of challenges faced by the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, unorganized retailers who had less than 5 years of experience (61.5%) face challenges at high level when compared with unorganized retailers who had more than 10 years of experience (7.1%).

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is an association between annual turnover and the level of challenges faced by the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, the unorganized retailers whose annual turnover is Rs. 5 lakhs or less (38.9%) face challenges at high level when compared with unorganized retailers whose annual turnover is more than Rs. 15 lakhs (14.3).

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is no association between number of trained manpower and the level of challenges faced by the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, unorganized retailers who employed less than 10 manpower (37.5%) face challenges at high level when compared with unorganized retailers who employed more than 30 manpower (16.7%).

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is an association between area of retail space and the level of challenges faced by the unorganized retailers due to FDI in Indian retailing. Based on the row percentage, unorganized retailers whose retail space area is less than 500 sq. metres
(38.7%) face challenges at high level when compared with unorganized retailers whose retail space area is more than 1000 sq. metres (16.7%).

### 4.5 Significant Relationship Between Perception, Buying Behaviour, Opportunities and Challenges Faced by Customers, Organized and Unorganized Retailers due to FDI in Indian Retailing

In order to study the significant relationship between perception, buying behaviour, opportunities and challenges faced by customers, organized and unorganized retailers due to FDI in Indian retailing, Correlation and Regression are applied.

**Hypothesis (H₃):** There is no significant relationship between customers’ perception with respect to preference, buying behaviour and challenges faced by them towards global retailers.

**Null Hypothesis:** There is no significant relationship between customers’ perception, preference, buying behaviour and challenges faced by them towards global retailers.

#### Table 4.5.1

<table>
<thead>
<tr>
<th>Factors</th>
<th>Customers’ Perception towards Global Retailers</th>
<th>Customers’ Preference and Buying Behaviour towards Global Retailers</th>
<th>Challenges Faced by Customers towards Global Retailers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers’ Perception</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>towards Global Retailers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers’ Preference</td>
<td>0.807**</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>and Buying Behaviour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>towards Global Retailers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenges Faced by</td>
<td>0.786**</td>
<td>0.847**</td>
<td>1</td>
</tr>
<tr>
<td>Customers towards Global</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retailers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Source: Primary Data)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Note: **Denotes correlation is significant at 1% level</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Since the P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that the customers’ perception towards global retailers had a strong and positive relationship with their preference and buying behaviour towards global retailers. This implies, if the level of perception of customers towards global retailers’ increases, the level of preference and buying behaviour also increases.

It is also found that the customers’ perception towards global retailers have a strong and positive relationship with challenges faced by them towards global retailers. This implies, if the level of perception of customers towards global retailers’ increases, the level of challenges faced by them towards global retailers also increases.

It is also clear from the above table that the maximum correlation exists between customers’ perception towards global retailers and their preference and buying behaviour towards global retailers (0.807), followed by customers’ preference and buying behaviour towards global retailers and challenges faced by them towards global retailers (0.847); and customers’ perception towards global retailers and challenges faced by them towards global retailers (0.786).

**Null Hypothesis:** There is no significant impact of customers’ perception towards global retailers on their preference and buying behaviour towards global retailers.

<table>
<thead>
<tr>
<th>Predictor Variables of Multiple Regression Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple R value</td>
</tr>
<tr>
<td>------------------</td>
</tr>
<tr>
<td>0.807</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: **Denotes Correlation is Significant at 1% level
Table 4.5.3
Co-efficients between Customers’ Perception, Preference and Buying Behaviour towards Global Retailers

<table>
<thead>
<tr>
<th>Variables</th>
<th>USC</th>
<th>SE</th>
<th>SC</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>9.208</td>
<td>2.601</td>
<td>-</td>
<td>3.540</td>
<td>&lt;0.001**</td>
</tr>
<tr>
<td>Customers’ Perception</td>
<td>0.909</td>
<td>0.047</td>
<td>0.807</td>
<td>19.236</td>
<td>&lt;0.001**</td>
</tr>
</tbody>
</table>
towards Global Retailers          |      |     |     |         |         |

(Source: Primary Data)

Note: 1. ** Denotes significant at 1% level.

Dependent Variable (Y) = Customers’ Preference and Buying Behaviour towards Global Retailers
Independent/Predictor Variable = Customers’ Perception towards Global Retailers (X1)

The customers’ perception towards global retailers in the above table revealed the ability to predict customers’ preference and buying behaviour towards global retailers ($R^2 = 0.651$). In this model, the value of $R^2$ denotes that 65.1% of the observed variability in customers’ preference and buying behaviour towards global retailers can be significantly explained by the customers’ perception towards global retailers. The remaining 34.9% is not explained which means that the rest 34.9% of the variation of customers’ preference and buying behaviour towards global retailers is related to other variables which are not depicted in this model. Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence the linear combination of customers’ perception towards global retailers is significantly related to their preference and buying behaviour towards global retailers ($F = 370.040$ and $P = <0.001**$).

The Ordinary Least Squares (OLS) Equation for Predicting Customers’ Preference and Buying Behaviour towards Global Retailers is:

Customers’ Preference and Buying Behaviour towards Global Retailers ($Y) = 0.909X1 + e$

The co-efficient of X1 is 0.909 which represents a direct relationship between customers’ perception towards global retailers and customers’ preference and buying behaviour.
towards global retailers. The estimated positive sign indicates that for each additional unit of customers’ perception towards global retailers, there is a 0.909 unit increase in their preference and buying behaviour towards global retailers and it is significant at 1% level.

**Null Hypothesis**: There is no significant impact of customers’ perception towards global retailers on challenges faced by them towards global retailers.

**Table 4.5.4**

<table>
<thead>
<tr>
<th>Predictor Variables of Multiple Regression Analysis</th>
<th>Multiple R value</th>
<th>R Square value</th>
<th>Adjusted R² value</th>
<th>F value</th>
<th>Standard Error</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.786</td>
<td>0.617</td>
<td>0.615</td>
<td>319.301</td>
<td>3.221</td>
<td>&lt;0.001**</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: **Denotes Correlation is Significant at 1% level.

**Table 4.5.5**

<table>
<thead>
<tr>
<th>Co-efficients between Customers’ Perception and Challenges towards Global Retailers</th>
<th>USC</th>
<th>SE</th>
<th>SC</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>1.387</td>
<td>1.085</td>
<td>-</td>
<td>1.278</td>
<td>0.203</td>
</tr>
<tr>
<td>Customers’ Perception towards Global Retailers</td>
<td>0.353</td>
<td>0.020</td>
<td>0.786</td>
<td>17.869</td>
<td>&lt;0.001**</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: 1. ** Denotes Significant at 1% level.

Dependent Variable (Y) = Challenges Faced by Customers towards Global Retailers
Independent/Predictor Variable = Customers’ Perception towards Global Retailers (X1)

The customers’ perception towards global retailers in the above table revealed the ability to predict challenges faced by customers towards global retailers ($R^2 = 0.617$). In this model, the value of $R^2$ denotes that 61.7% of the observed variability in challenges faced by customers towards global retailers can be significantly explained by the customers’ perception towards global retailers. The remaining 38.3% is not explained which means that the rest 38.3% of the variation of challenges faced by customers towards global retailers is related to other variables which are not depicted in this model. Since the p value is less than 0.01, the null
hypothesis is rejected at 1 percent level of significance. Hence the linear combination of customers’ perception towards global retailers is significantly related to the challenges faced by them towards global retailers (F = 319.301 and P = <0.001**).

The Ordinary Least Squares (OLS) Equation for predicting Customers’ Preference and Buying Behaviour towards Global Retailers is:

Challenges Faced by Customers towards Global Retailers (Y) = 0.353X1+e

The co-efficient of X1 is 0.353 which represents a direct relationship between customers’ perception towards global retailers and challenges faced by them towards global retailers. The estimated positive sign indicates that for each additional unit of customers’ perception towards global retailers, there is a 0.353 unit increase in the challenges faced by them towards global retailers and it is significant at 1% level.

Hypothesis (H4): There is no significant relationship between organized retailers’ perception with respect to opportunities available and challenges faced by them due to FDI in Indian retailing.

Null Hypothesis: There is no significant relationship between organized retailers’ perception, opportunities and challenges towards global retailers.

Table 4.5.6
Relationship between Organized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (Pearson Correlation)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Organized Retailers’ Perception towards Global Retailers</th>
<th>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</th>
<th>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organized Retailers’ Perception towards Global Retailers</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Opportunities Available to Organized Retailers due to FDI in Indian Retailing</td>
<td>0.869**</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Challenges Faced by Organized Retailers due to FDI in Indian Retailing</td>
<td>0.852**</td>
<td>0.784**</td>
<td>1</td>
</tr>
</tbody>
</table>

(Source: Primary Data) Note: **Denotes correlation is significant at 1% level
Since the P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that the perception of organized retailers towards global retailing had a strong and positive relationship with opportunities available to them due to FDI in Indian retailing. This implies, if the level of positive perception of organized retailers towards global retailers’ increases, the level of opportunities available to them also increases.

It is also found that the perception of organized retailers towards global retailing had a strong and positive relationship with challenges faced by them towards global retailers. This implies, if the level of positive perception of organized retailers towards global retailers’ increases, the level of challenges faced by them towards global retailers also increases.

It is also clear from the above table that maximum correlation exists between organized retailers’ perception towards global retailers and opportunities available to them due to FDI in Indian retailing (0.869), followed by organized retailers’ perception towards global retailers and challenges faced by them towards global retailers (0.852) and opportunities available to organized retailers due to FDI in Indian retailing and challenges faced by them towards global retailers (0.784).

**Null Hypothesis**: There is no significant impact of organized retailers’ perception towards global retailers on challenges faced by them towards global retailers.

### Table 4.5.7

Predictor Variables of Multiple Regression Analysis

<table>
<thead>
<tr>
<th>Multiple R value</th>
<th>R Square value</th>
<th>Adjusted R² value</th>
<th>F value</th>
<th>Standard Error</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.852</td>
<td>0.726</td>
<td>0.721</td>
<td>127.363</td>
<td>5.010</td>
<td>&lt;0.001**</td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note: **Denotes correlation is significant at 1% level.
Table 4.5.8
Co-efficients between Organized Retailers’ Perception and Challenges due to FDI in Indian retailing

<table>
<thead>
<tr>
<th>Variables</th>
<th>USC</th>
<th>SE</th>
<th>SC</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>12.916</td>
<td>2.257</td>
<td>-</td>
<td>5.722</td>
<td>&lt;0.001**</td>
</tr>
<tr>
<td>Organized retailers’ perception towards global retailers</td>
<td>-0.590</td>
<td>0.052</td>
<td>0.852</td>
<td>11.286</td>
<td>&lt;0.001**</td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note: 1. ** Denotes significant at 1% level.

Dependent variable (Y) = Challenges faced by organized retailers towards global retailers
Independent/predictor variable = Organized retailers’ perception towards global retailers (X1)

The organized retailers’ perception towards global retailers in the above table revealed that challenges faced by organized retailers due to FDI in Indian retailing can be predicted at \( R^2 = 0.726 \). In this model, the value of \( R^2 \) denotes that 72.6% of the observed variability in challenges faced by organized retailers due to FDI in Indian retailing can be significantly explained by the organized retailers’ perception towards global retailers. The remaining 27.4% is not explained which means that the rest 27.4% of the variation of challenges faced by organized retailers due to FDI in Indian retailing is related to other variables which are not depicted in this model. Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence the linear combination of organized retailers’ perception towards global retailers is significantly related to the challenges faced by them due to FDI in Indian retailing (\( F = 127.363 \) and \( P = <0.001^{**} \)).

The Ordinary Least Squares (OLS) equation for predicting challenges faced by organized retailers due to FDI in Indian retailing is:

Challenges faced by organized retailers due to FDI in Indian retailing (Y) = -0.590X1 + e

The co-efficient of X1 is -0.590 which represents the inverse relationship between organized retailers’ perception towards global retailers and challenges faced by them due to FDI in Indian retailing. The estimated negative sign indicates that for each additional unit of
organized retailers’ perception towards global retailers, there is a 0.590 unit decrease in the challenges faced by them due to FDI in Indian retailing and it is significant at 1% level.

**Null Hypothesis:** There is no significant impact of opportunities available to the organized retailers on challenges faced by them due to FDI in Indian retailing.

**Table 4.5.9**  
**Predictor Variables of Multiple Regression Analysis**

<table>
<thead>
<tr>
<th>Multiple R value</th>
<th>R Square value</th>
<th>Adjusted R$^2$ value</th>
<th>F value</th>
<th>Standard Error</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.784</td>
<td>0.615</td>
<td>0.607</td>
<td>76.774</td>
<td>5.940</td>
<td>&lt;0.001**</td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note: **Denotes correlation is significant at 1% level

**Table 4.5.10**  
**Co-efficients between Opportunities Available to Organized Retailers and Challenges Faced by them due to FDI in Indian Retailing**

<table>
<thead>
<tr>
<th>Variables</th>
<th>USC</th>
<th>SE</th>
<th>SC</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>13.215</td>
<td>2.852</td>
<td>-</td>
<td>4.633</td>
<td>&lt;0.001**</td>
</tr>
<tr>
<td>Opportunities available to organized retailers due to FDI in Indian retailing</td>
<td>-0.894</td>
<td>0.102</td>
<td>0.784</td>
<td>8.762</td>
<td>&lt;0.001**</td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note: 1. ** Denotes significant at 1% level.

Dependent variable (Y) = Challenges faced by organized retailers due to FDI in Indian retailing

Independent/predictor variable = Opportunities available to organized retailers due to FDI in Indian retailing (X1)

The opportunities available to organized retailers due to FDI in Indian retailing in the above table revealed that challenges faced by organized retailers due to FDI in Indian retailing can be predicted at $R^2 = 0.615$. In this model, the value of $R^2$ denotes that 61.5% of the observed variability in challenges faced by organized retailers due to FDI in Indian retailing can be significantly explained by the opportunities available to them due to FDI in Indian retailing.
retailing. The remaining 38.5% is not explained which means that the rest 38.5% of the variation of challenges faced by organized retailers due to FDI in Indian retailing is related to other variables which are not depicted in this model. Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence the linear combination of opportunities available to organized retailers due to FDI in Indian retailing is significantly related to challenges faced by them due to FDI in Indian retailing (F = 76.774 and P = <0.001**).

The Ordinary Least Squares (OLS) equation for predicting challenges faced by organized retailers due to FDI in Indian retailing is:

Challenges faced by organized retailers due to FDI in Indian retailing (Y) = -0.894X1+e

The co-efficient of X1 is -0.894 which represents the inverse relationship between opportunities available to organized retailers due to FDI in Indian retailing and challenges faced by them due to FDI in Indian retailing. The estimated negative sign indicates that for each additional unit of opportunities available to organized retailers due to FDI in Indian retailing, there is a 0.894 unit decrease in the challenges faced by them due to FDI in Indian retailing and it is significant at 1% level.

**Hypothesis (H₅):** There is no significant relationship between unorganized retailers’ perception with respect to opportunities available and challenges faced by them due to FDI in Indian retailing.

**Null Hypothesis:** There is no significant relationship between unorganized retailers’ perception, opportunities and challenges towards global retailers.
Table 4.5.11
Relationship between Unorganized Retailers’ Perception, Opportunities and Challenges towards Global Retailers (Pearson Correlation)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Unorganized Retailers’ Perception towards Global Retailers</th>
<th>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</th>
<th>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unorganized Retailers’ Perception towards Global Retailers</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing</td>
<td>0.712**</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing</td>
<td>0.704**</td>
<td>0.607**</td>
<td>1</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: **Denotes correlation is significant at 1% level

Since the P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that the perception of unorganized retailers towards global retailing had a strong and positive relationship with opportunities available to them due to FDI in Indian retailing. This implies, if the level of positive perception of unorganized retailers towards global retailers’ increases, the level of opportunities available to them also increases.

It is also found that the perception of unorganized retailers towards global retailing had a strong and positive relationship with challenges faced by them towards global retailers. This implies, if the level of positive perception of unorganized retailers towards global retailers’ increases, the level of challenges faced by them towards global retailers also increases.

It is also clear from the above table that maximum correlation exists between unorganized retailers’ perception towards global retailers and opportunities available to them due to FDI in Indian retailing (0.712), followed by unorganized retailers’ perception towards
global retailers and challenges faced by them towards global retailers (0.704); and opportunities available to unorganized retailers due to FDI in Indian retailing and challenges faced by them towards global retailers (0.607).

Null Hypothesis: There is no significant impact of unorganized retailers’ perception and opportunities towards global retailers on challenges faced by them towards global retailers.

Table 4.5.12
Predictor Variables of Multiple Regression Analysis

<table>
<thead>
<tr>
<th>Multiple R value</th>
<th>R Square value</th>
<th>Adjusted R² value</th>
<th>F value</th>
<th>Standard Error</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.857</td>
<td>0.734</td>
<td>0.723</td>
<td>64.879</td>
<td>4.991</td>
<td>&lt;0.001**</td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note: **Denotes correlation is significant at 1% level.

Table 4.5.13
Co-efficients between Unorganized Retailers’ Perception, Opportunities and Challenges due to FDI in Indian Retailing

<table>
<thead>
<tr>
<th>Variables</th>
<th>USC</th>
<th>SE</th>
<th>SC</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>11.882</td>
<td>2.257</td>
<td>-</td>
<td>5.722</td>
<td>&lt;0.001**</td>
</tr>
<tr>
<td>Unorganized retailers’ perception towards global retailers</td>
<td>-0.483</td>
<td>0.105</td>
<td>0.697</td>
<td>4.582</td>
<td>&lt;0.001**</td>
</tr>
<tr>
<td>Opportunities available to unorganized retailers due to FDI in Indian retailing</td>
<td>-0.204</td>
<td>0.073</td>
<td>0.179</td>
<td>1.176</td>
<td>0.246</td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note: 1. ** Denotes significant at 1% level.

Dependent variable (Y) = Challenges faced by unorganized retailers towards global retailers

Independent/predictor variable = Unorganized retailers’ perception towards global retailers(X1)

The unorganized retailers’ perception and opportunities towards global retailers in the above table revealed that challenges faced by unorganized retailers due to FDI in Indian retailing...
retailing can be predicted at $R^2 = 0.734$. In this model, the value of $R^2$ denotes that 73.4% of the observed variability in challenges faced by unorganized retailers due to FDI in Indian retailing can be significantly explained by the unorganized retailers’ perception and opportunities towards global retailers. The remaining 26.6% is not explained which means that the rest 26.6% of the variation of challenges faced by unorganized retailers due to FDI in Indian retailing is related to other variables which are not depicted in this model. Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence the linear combination of unorganized retailers’ perception and opportunities towards global retailers is significantly related to the challenges faced by them due to FDI in Indian retailing ($F = 64.879$ and $P = <0.001^{**}$).

The Ordinary Least Squares (OLS) equation for predicting challenges faced by unorganized retailers due to FDI in Indian retailing is:

$$\text{Challenges faced by unorganized retailers due to FDI in Indian retailing (Y)} = -0.483X_1 - 0.204X_1 + e$$

The co-efficient of $X_1$ is -0.483 which represents the inverse relationship between unorganized retailers’ perception towards global retailers and the challenges faced by them due to FDI in Indian retailing. The estimated negative sign indicates that for each additional unit of unorganized retailers’ perception towards global retailers, there is a 0.483 unit decrease in the challenges faced by them due to FDI in Indian retailing and it is significant at 1% level.

The co-efficient of $X_2$ is -0.204 which represents the inverse relationship between opportunities available to the unorganized retailers due to FDI in Indian retailing and challenges faced by them due to FDI in Indian retailing. The estimated negative sign indicates that for each additional unit of opportunities available to unorganized retailers due to FDI in Indian retailing, there is a 0.204 unit decrease in the challenges faced by them due to FDI in Indian retailing and it is not significant at 5% level.
4.6 Major Variables Affecting Perception, Buying Behaviour, Opportunities and Challenges Faced by Customers, Organized and Unorganized Retailers due to FDI in Indian Retailing

In order to study the major variables affecting perception, buying behaviour, opportunities and challenges faced by customers, organized and unorganized retailers due to FDI in Indian retailing, Friedman test is applied.

**Hypothesis (H₀):** There is no significant difference in the mean ranks towards perception, buying behaviour, opportunities and challenges faced by customers, organized and unorganized retailers due to FDI in Indian retailing.

**Null Hypothesis:** There is no significant difference among the reasons for changing customers’ needs and preferences.

**Table 4.6.1**

<table>
<thead>
<tr>
<th>Reason for Changing Customers’ Needs and Preferences</th>
<th>Mean Rank</th>
<th>Chi-square value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nuclear Family</td>
<td>5.48</td>
<td>651.145</td>
<td>&lt;0.001**</td>
</tr>
<tr>
<td>Dual Income</td>
<td>4.86</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand Preferences</td>
<td>3.63</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Changing Life Style</td>
<td>1.95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal and Health Care</td>
<td>2.66</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card Facilities</td>
<td>3.13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Status</td>
<td>6.29</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: 1. ** Denotes significant at 1% level.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference among the statements pertaining to reason for changing customers’ needs and preferences. Based on mean rank, the most significant reason in changing needs and preferences of customers is changing life style (1.95), followed by personal and health care (2.66), credit card facilities (3.13), brand preferences (3.63), dual income (4.86), nuclear family (5.48) and status (6.29).
**Null Hypothesis:** There is no significant difference among the statements of customers’ preference and buying behaviour towards global retailers.

**Table 4.6.2**

Customers’ Preference and Buying Behaviour towards Global Retailers (Friedman test)

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean Rank</th>
<th>Chi-square value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>I prefer organized retail outlet to unorganized one to purchase food and grocery items.</td>
<td>10.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchasing goods and apparels global retailers is most preferable one.</td>
<td>8.80</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Easy accessibility enabled me to prefer global retailers.</td>
<td>9.16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am satisfied with the good and hygienic environment of global retailers.</td>
<td>8.95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Due to comfortable parking facilities I often go to the shop.</td>
<td>9.14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fresh availability of products increases my loyalty towards the shop.</td>
<td>8.79</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Updated technological products enable me to prefer the shop.</td>
<td>8.59</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All branded items with good quality are the great advantage for global retailers.</td>
<td>9.45</td>
<td>32.838</td>
<td>0.008**</td>
</tr>
<tr>
<td>I am satisfied with the fair price of global retailers.</td>
<td>8.79</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proper communication and good service increase my preference towards global retailers.</td>
<td>9.20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adequate product information and excellent hospitality enhance reliability towards the shop.</td>
<td>8.86</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Good place for family shopping during weekends.</td>
<td>9.76</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Great discount, offers and gifts during special occasions attract me to be a member of the shop.</td>
<td>8.45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is the place for relaxed shopping with greater safety and entertainment.</td>
<td>9.24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shopping in such a mall increases image and changes life style of customers.</td>
<td>8.98</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Facility of online shopping is also one of the major reasons to choose global retailers.</td>
<td>8.17</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Innovative fragmented market of global retailers increases the shopping habit of customers.</td>
<td>8.70</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)
Note: 1. ** Denotes significant at 1% level.

2. Preference for the statements of customers’ preference and buying behaviour towards global retailers is analyzed based on the average taken for each statement.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference among the statements of customers’ preference and buying behaviour towards global retailers. Based on mean rank, the most significant statement that affect customers’ preference and buying behaviour towards global retailers is “I prefer organized retail outlet to unorganized one to purchase food and grocery items (10.00)”, followed by “Good place for family shopping during weekends (9.76)”, “All branded items with good quality are the great advantage for global retailers (9.45)”, “It is the place for relaxed shopping with greater safety and entertainment (9.24)”, “Proper communication and good service increase my preference towards global retailers (9.20)” etc.

Null Hypothesis: There is no significant difference among the statements of challenges faced by customers towards global retailers.

Table 4.6.3
Challenges Faced by Customers towards Global Retailers (Friedman test)

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean Rank</th>
<th>Chi-square value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDI resorts to predatory pricing.</td>
<td>3.72</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Place for high class customers.</td>
<td>3.46</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of bargaining.</td>
<td>3.54</td>
<td>5.575</td>
<td>0.036*</td>
</tr>
<tr>
<td>No choice for split purchases.</td>
<td>3.42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-availability of credit facilities.</td>
<td>3.43</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Higher price compared with other retail outlets.</td>
<td>3.43</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: 1. * Denotes significant at 5% level.

2. Preference for the statements of challenges faced by customers towards global retailers is analyzed based on the average taken for each statement.
Since P value is less than 0.050, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference among the statements of challenges faced by customers towards global retailers. Based on mean rank, the most significant statement that affects challenges faced by customers towards global retailers is “FDI resorts to predatory pricing (3.72)”, followed by “Lack of bargaining (3.54)”, “Place for high class customers (3.46)”, “Non-availability of credit facilities” and “Higher price compared with other retail outlets” (3.43), and “No choice of split purchases (3.42)”. 

**Null Hypothesis**: There is no significant difference among the statements of organized retailers’ perception towards global retailers.

**Table 4.6.4**

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean Rank</th>
<th>Chi-square value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDI has greater impact over Indian retailing.</td>
<td>6.92</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Favourable government policies support FDI for easy entry into retailing.</td>
<td>6.41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It provides improvement in backend infrastructure.</td>
<td>6.40</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It understands customer’s choice and serves according to their changing life styles.</td>
<td>7.56</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It offers best management practices and IT friendly techniques.</td>
<td>7.02</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It provides aid to Indian agriculture.</td>
<td>6.55</td>
<td>14.511</td>
<td>&lt;0.001**</td>
</tr>
<tr>
<td>It increases liquidity through foreign exchange reserves.</td>
<td>6.48</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It offers huge employment opportunities.</td>
<td>5.58</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is endowed with high fragmented distribution network.</td>
<td>6.26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It encourages investment and employment in supply chain management.</td>
<td>5.95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It introduces smart shopping like effective display, home delivery, self-service etc.</td>
<td>6.75</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary data)
Note: 1. ** Denotes significant at 1% level.

2. Preference for the statements of perception of organized retailers towards global retailers is analyzed based on the average taken for each statement.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference among the statements of organized retailers’ perception towards global retailers. Based on the mean rank, the most significant statement that affects organized retailers’ perception towards global retailers is “It Understands customer’s choice and serves according to their changing life styles (7.56)”, followed by “It offers best management practices and IT friendly techniques (7.02)”, “FDI has greater impact over Indian retailing (6.92)”, “It introduces smart shopping like effective display, home delivery, self-service etc (6.75)”, “It Provides an aid to Indian agriculture (6.55)”, “It increases liquidity through foreign exchange reserves (6.48)”, “Favourable government policies support FDI for easy entry into retailing (6.41)”, “It Provides improvement in backend infrastructure (6.40)”, “It is endowed with high fragmented distribution network (6.26)”, “It increases economy’s GDP by encouraging export (6.12)”, “It encourages investment and employment in supply chain management (5.95)” and “It offers huge employment opportunities (5.58)”.

**Null Hypothesis:** There is no significant difference among the statements of opportunities available to organized retailers due to FDI in Indian retailing.

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean Rank</th>
<th>Chi-square value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upgrading their technology and renovating their stores according to global retailers.</td>
<td>5.20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Progressing with additional branded product lines.</td>
<td>6.06</td>
<td>7.951</td>
<td>&lt;0.001**</td>
</tr>
<tr>
<td>Joint venture solves the problem of capital constraints.</td>
<td>5.86</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(to be continued...)

Table 4.6.5
Opportunities to Organized Retailers due to FDI in Indian Retailing (Friedman test)
Effective global advertisement enhances the sales of their products. 4.98
Control by government regarding percentage entry of global retailers gives chance for them to grow. 5.69
Change in the management policies like shifting from MRP to EMI. 5.89
It started serving both modern and traditional products. 5.11
It increases mergers and association with foreign retailers. 5.25
It improves their food processing, packaging and logistics. 5.56
Improved support by various financing institutions. 5.40

(Source: Primary data)

Note: 1. ** Denotes significant at 1% level.

2. Preference for the statements of opportunities available to organized retailers due to FDI in Indian retailing is analyzed based on the average taken for each statement.

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is a significant difference among the statements of opportunities available to the organized retailers due to FDI in Indian retailing. Based on the mean rank, the most significant statement that affects opportunities available to the organized retailers due to FDI in Indian retailing is “Progress with additional branded product lines (6.06)”, followed by “Change in the management policies like shifting from MRP to EMI (5.89)”, “Joint venture solves the problem of capital constraints (5.86)”, “Control by government regarding percentage entry of global retailers gives chance for them to grow (5.69)”, “It improves their food processing, packaging and logistics (5.56)”, “Improved support by various financing institutions (5.40)”, “It increases mergers and association with foreign retailers (5.25)”, “Upgrading their technology and renovate their stores according to global retailers (5.20)”, “It started serving both modern and traditional products (5.11)”, and “Effective global advertisement enhances the sales of their products (4.98)”. 
Null Hypothesis: There is no significant difference among the statements of challenges faced by organized retailers towards global retailers.

Table 4.6.6
Challenges Faced by Organized Retailers towards Global Retailers (Friedman test)

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean Rank</th>
<th>Chi-square value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stiff competition results in large exit of domestic retailers.</td>
<td>5.02</td>
<td>12.708</td>
<td>0.016*</td>
</tr>
<tr>
<td>Recession of local retail stores due to global retailers.</td>
<td>6.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dropping off loyal customer due to global retailers.</td>
<td>5.93</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marginalization of the domestic players.</td>
<td>5.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased dependability on other countries.</td>
<td>5.30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labour shortage in local retail stores due to global retailers.</td>
<td>5.22</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Providing 24X7 services.</td>
<td>4.85</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Essential products are being controlled by foreign retailers.</td>
<td>5.80</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jobs in manufacture sector will be lost.</td>
<td>5.42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Favourable government policies towards FDI are great obstacles for the growth</td>
<td>6.02</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note: 1. * Denotes significant at 5% level

2. Preference for the statements of challenges faced by organized retailers towards global retailers is analyzed based on the average taken for each statement.

Since P value is less than 0.050, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference among the statements of challenges faced by organized retailers towards global retailers. Based on the mean rank, the most significant statement that affects challenges faced by organized retailers towards global retailers is “Favourable government policies towards FDI are great obstacles for the growth (6.02)”, followed by “Recession of local retail stores due to global retailers (6.00)”, “Dropping off loyal customer due to global retailers (5.93)”, “Essential products are being controlled by...
foreign retailers (5.80)”, “Marginalization of the domestic players (5.44)”, “Jobs in manufacture sector will be lost (5.42)”, “It increased dependability on other countries (5.30)”, “Labour shortage in local retail stores due to global retailers (5.22)”, “Stiff competition results in large exit of domestic retailers (5.02)” and “Providing 24X7 services (4.85)”.

**Null Hypothesis:** There is no significant difference among the statements of organized retailers’ perception towards global retailers.

**Table 4.6.7**

Unorganized Retailers’ Perception towards Global Retailers (Friedman test)

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean Rank</th>
<th>Chi-square value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDI has greater impact over Indian retailing.</td>
<td>6.61</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Favourable government policies support FDI for easy entry into retailing.</td>
<td>6.62</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provides improvement in backend infrastructure.</td>
<td>6.18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increases economy’s GDP by encouraging export.</td>
<td>6.87</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It understands customer’s choice and serves according to their changing life styles.</td>
<td>6.38</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It offers best management practices and IT friendly techniques.</td>
<td>6.84</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It provides an aid to Indian agriculture.</td>
<td>7.08</td>
<td>19.277</td>
<td>0.049*</td>
</tr>
<tr>
<td>It increases liquidity through foreign exchange reserves.</td>
<td>7.56</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It offers huge employment opportunities.</td>
<td>5.79</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is endowed with high fragmented distribution network.</td>
<td>5.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It encourages investment and employment in supply chain management.</td>
<td>6.21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It introduces smart shopping like effective display, home delivery, self-service etc.</td>
<td>6.42</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note: 1. *Denotes significant at 5% level.

2. Preference for the statements of perception of unorganized retailers towards global retailers is analyzed based on the average taken for each statement.
Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference among the statements of unorganized retailers’ perception towards global retailers. Based on the mean rank, the most significant statement that affects unorganized retailers’ perception towards global retailers is “It increases liquidity through foreign exchange reserves (7.56)”, followed by “It provides an aid to Indian agriculture (7.08)”, “It increases economy’s GDP by encouraging export (6.87)”, “Offers best management practices and IT friendly techniques (6.84)”, “Favourable government policies support FDI for easy entry into retailing (6.62)”, “FDI has greater impact over Indian retailing (6.61)”, “It introduces smart shopping like effective display, home delivery, self-service etc. (6.42)”, “It understands customer’s choice and serves according to their changing life styles (6.38)”, “It encourages investment and employment in supply chain management (6.21)”, “It provides improvement in backend infrastructure (6.18)” and “It offers huge employment opportunities (5.79)” and “It is endowed with high fragmented distribution network (5.44)”.

**Null Hypothesis**: There is no significant difference among the statements of opportunities available to unorganized retailers due to FDI in Indian retailing.

**Table 4.6.8**

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean Rank</th>
<th>Chi-square value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upgrading their technology and renovating their stores according to global retailers.</td>
<td>6.14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Progressing with additional branded product lines.</td>
<td>5.57</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joint venture solves the problem of capital constraints.</td>
<td>5.48</td>
<td>14.189</td>
<td>0.036*</td>
</tr>
<tr>
<td>Effective global advertisement enhances the sales of their products.</td>
<td>5.65</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Control by government regarding percentage entry of global retailers gives chance for them to grow.</td>
<td>5.01</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(to be continued...)
Change in the management policies like shifting from MRP to EMI. 5.29

It started serving both modern and traditional products. 5.65

It increases mergers and association with foreign retailers. 5.93

It improves their food processing, packaging and logistics. 4.51

Improved support by various financing institutions. 5.77

(Source: Primary data)

Note: 1. * Denotes significant at 5% level.

2. Preference for the statements of opportunities available to unorganized retailers due to FDI in Indian retailing is analyzed based on the average taken for each statement.

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference among the statements of opportunities available to unorganized retailers due to FDI in Indian retailing. Based on the mean rank, the most significant statement that affects opportunities available to unorganized retailers due to FDI in Indian retailing is “Upgrading their technology and renovate their stores according to global retailers (6.14)”, followed by “It increases mergers and association with foreign retailers (5.93)”, “Improved support by various financing institutions (5.77)”, “Effective global advertisement enhances the sales of their products (5.65)”, “Started serving both modern and traditional products (5.65)”, “Progress with additional branded product lines (5.57)”, “Joint venture solves the problem of capital constraints (5.48)”, “Change in the management policies like shifting from MRP to EMI (5.29)”, “Control by government regarding percentage entry of global retailers gives chance for them to grow (5.01)” and “It improves their food processing, packaging and logistics (4.51)".
Null Hypothesis: There is no significant difference among the statements of challenges faced by unorganized retailers towards global retailers.

Table 4.6.9
Challenges Faced by Unorganized Retailers towards Global Retailers (Friedman test)

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean Rank</th>
<th>Chi-square value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stiff competition results in large exit of domestic retailers.</td>
<td>5.16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recession of local retail stores due to global retailers.</td>
<td>5.12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dropping off loyal customer due to global retailers.</td>
<td>5.80</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marginalization of the domestic players.</td>
<td>5.72</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It increases dependability on other countries.</td>
<td>5.55</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labour shortage in local retail stores due to global retailers.</td>
<td>5.39</td>
<td>5.640</td>
<td>0.045*</td>
</tr>
<tr>
<td>Providing 24X7 services.</td>
<td>5.80</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Essential products are being controlled by foreign retailers.</td>
<td>5.06</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jobs in manufacture sector will be lost.</td>
<td>5.77</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Favourable government policies towards FDI are great obstacles for the growth.</td>
<td>5.63</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary data)

Note: 1. * Denotes significant at 5% level
2. Preference for the statements of challenges faced by unorganized retailers towards global retailers are analyzed based on the average taken for each statement.

Since P value is less than 0.050, the null hypothesis is rejected at 5 percent level of significance. Hence it is concluded that there is a significant difference among the statements of challenges faced by unorganized retailers towards global retailers. Based on the mean rank, the most significant statement that affects challenges faced by unorganized retailers towards global retailers is “Providing 24X7 services (5.80)” and “Dropping off loyal customer due to global retailers (5.80)”, followed by “Jobs in manufacture sector will be lost (5.77)”, “Marginalization of the domestic players (5.72)”, “Favourable government policies towards FDI are great obstacles for the growth (5.63)”, “Increased dependability on other countries (5.55)”, “Labour
shortage in local retail stores due to global retailers (5.39)”, “Stiff competition results in large exit of domestic retailers (5.16)”, “Recession of local retail stores due to global retailers (5.12)” and “Essential products are being controlled by foreign retailers (5.06)”.

4.7 Sobel Test for Customers, Organized and Unorganized Retailers

The Sobel test proposed by Sobel (1982) is a method of testing the significance of a mediation effect. In mediation, the relationship between the independent variable and the dependent variable is hypothesized to be an indirect effect that exists due to the influence of a third variable (the mediator). As a result when the mediator is included in a regression analysis model with the independent variable, the effect of the independent variable is reduced and the effect of the mediator remains significant. The Sobel test is basically a specialized test that provides a method to determine whether the reduction in the effect of the independent variable, after including the mediator in the model, is a significant reduction and therefore whether the mediation effect is statistically significant.

Mediation effects

A variable may be considered a mediator to the extent to which it carries the influence of a given Independent Variable (IV) to a given Dependent Variable (DV). Generally speaking, Mediation (M) can be said to occur when

a. Independent variable significantly affects the mediator.
b. Independent variable significantly affects the Dependent variable in the absence of the mediator.
c. The mediator has a significant unique effect on the Dependent variable and

Formula

Formulae for the tests provided here were drawn from MacKinnon & Dwyer (1994) and from MacKinnon, Warsi, & Dwyer (1995):
e. Sobel test equation
\[ z\text{-value} = \frac{a \times b}{\sqrt{b^2 \times S_{a}^2 + a^2 \times S_{b}^2}} \]
f. Aroian test equation
\[ z\text{-value} = \frac{a \times b}{\sqrt{b^2 \times S_{a}^2 + a^2 \times S_{b}^2 + S_{a}^2 \times S_{b}^2}} \]
g. Goodman test equation
\[ z\text{-value} = \frac{a \times b}{\sqrt{b^2 \times S_{a}^2 + a^2 \times S_{b}^2 - S_{a}^2 \times S_{b}^2}} \]

a) For customers

\[ a \] (Raw (unstandardized) regression co-efficient for the association between IV and Mediator.
\[ S_{a} = \text{Standard error of } a. \]
\[ b = \text{Raw co-efficient for the association between the Mediator and DV (when IV is also a predictor of DV).} \]
\[ S_{b} = \text{Standard error of } b. \]

From the above figure, it is observed that \( a \), \( b \), and \( c' \) are path co-efficient. Values in parentheses are standard errors of those path co-efficient. Where,

Customers’ Preference and Buying Behaviour towards Global Retailers = Independent Variable

Challenges Faced by Customers towards Global Retailers = Dependent Variable

Customers’ Perception towards Global Retailers = Mediator
Table 4.7.1
Relationship between Customers’ Preference, Buying Behaviour and Challenges with Perception (Mediator)

<table>
<thead>
<tr>
<th>Test</th>
<th>Test - Statistic</th>
<th>Standard Error</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sobel test</td>
<td>4.739</td>
<td>0.019</td>
<td>0.001**</td>
</tr>
<tr>
<td>Aroian test</td>
<td>4.734</td>
<td>0.019</td>
<td>0.001**</td>
</tr>
<tr>
<td>Goodman test</td>
<td>4.746</td>
<td>0.019</td>
<td>0.001**</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: ** Denotes significant at 1% level

Since the P value is less than 0.01, the null hypothesis is accepted at 1% level of significant. Therefore the effect of customers’ preference and buying behaviour towards global retailers on the challenges faced by them mediated by their perception towards global retailers is statistically significant.

b) For Organized Retailers

![Figure 4.7.2](image)

From the above figure, it is observed that a, b, and c' are paths. Values in parentheses are standard errors of those path co-efficient. Where,

Organized Retailers’ Perception towards Global Retailers = Independent Variable

Opportunities Available to Organized Retailers due to FDI in Indian Retailing = Dependent Variable

Challenges faced by Organized Retailers due to FDI in Indian Retailing = Dependent Variable
Challenges faced by Organized Retailers due to FDI in Indian Retailing = Mediator

a = Raw (unstandardized) regression co-efficient for the association between IV and Mediator.

$S_a$ = Standard error of a.

b = Raw co-efficient for the association between the Mediator and DV (when IV is also a predictor of DV).

$S_b$ = Standard error of b.

**Table 4.7.2**

**Relationship between Organized Retailers’ Perception and Challenges with Opportunities (Mediator)**

<table>
<thead>
<tr>
<th>Test</th>
<th>Test - Statistic</th>
<th>Standard Error</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sobel test</td>
<td>2.725</td>
<td>0.040</td>
<td>0.006**</td>
</tr>
<tr>
<td>Aroian test</td>
<td>2.717</td>
<td>0.040</td>
<td>0.007**</td>
</tr>
<tr>
<td>Goodman test</td>
<td>2.734</td>
<td>0.039</td>
<td>0.006**</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: ** Denotes significant at 1% level

Since the P value is less than 0.01, the null hypothesis is accepted at 1% level of significant. Therefore the effect of organized retailers’ perception towards global retailers on the challenges faced by them due to FDI in Indian retailing mediated by opportunities available to them due to FDI in Indian retailing is statistically significant.

c) For Unorganized Retailers

**Figure 4.7.3**
From the above figure, it is known that $a$, $b$, and $c'$ are path co-efficients. Values in parentheses are standard errors of those path co-efficients. Where,

Unorganized Retailers’ Perception towards Global Retailers = Independent Variable

Opportunities Available to Unorganized Retailers due to FDI = Dependent Variable
in Indian Retailing

Challenges faced by Unorganized Retailers due to FDI in Indian Retailing = Mediator

$a$ = Raw (unstandardized) regression co-efficient for the association between IV and Mediator.

$S_a$ = Standard error of $a$.

$b$ = Raw co-efficient for the association between the Mediator and DV (when IV is also a predictor of DV).

$S_b$ = Standard error of $b$.

**Table 4.7.3**

<table>
<thead>
<tr>
<th>Test</th>
<th>Test - Statistic</th>
<th>Standard Error</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sobel test</td>
<td>4.484</td>
<td>0.017</td>
<td>0.001**</td>
</tr>
<tr>
<td>Aroian test</td>
<td>4.461</td>
<td>0.017</td>
<td>0.001**</td>
</tr>
<tr>
<td>Goodman test</td>
<td>4.507</td>
<td>0.017</td>
<td>0.001**</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: **Denotes significant at 1% level

Since the P value is less than 0.01, the null hypothesis is accepted at 1% level of significant. Therefore the effect of unorganized retailers’ perception towards global retailers on the challenges faced by them due to FDI in Indian retailing mediated by opportunities available to them due to FDI in Indian retailing is statistically significant.
4.8 Structural Equation Modelling (SEM) for Customers, Organized and Unorganized Retailers

In order to estimate the relationships between multiple independent, dependent and latent variables and to assess the goodness of fit, Structural Equation Modelling using Analysis of Moment Structures (AMOS) is executed.

4.8.1 Customers

The variables used in the Structural Equation Modelling for customers are:

I. Observed, endogenous variables
   1. Customers’ Preference and Buying Behaviour towards Global Retailers
   2. Challenges Faced by Customers due to Global Retailers

II. Observed, exogenous variables
   1. Customers’ Perception towards Global Retailers

III. Unobserved, exogenous variables
   1. e1: Error term for Customers’ Preference and Buying Behaviour towards Global Retailers
   2. e2: Error term for Challenges Faced by Customers due to Global Retailers

Hence number of variables in SEM are

Number of variables in this model : 05
Number of observed variables : 03
Number of unobserved variables : 02
Number of exogenous variables : 03
Number of endogenous variables : 02

Overall Test of the Model

The overall model fit can be estimated through three sets of goodness-of-fit measures namely,

a) Absolute fit measures
b) Incremental fit measures and
c) Parsimonious fit measures (Hair et al., 1998).
a) Absolute fit measures

It is calculated by four measures namely likelihood ratio Chi-square test, Root Mean Square Residual (RMR), Goodness-of-fit Index (GFI) and Adjusted Goodness-of-fit Index (AGFI).

Minimum was achieved
Chi-square = 22.324
Degrees of freedom = 1
Probability level = 0.063

The calculated value of Chi-square test is 22.324, which gives a P-value of 0.063 (greater than 0.05, Hair et al., 1998) and this model is an adequately fit model.

<table>
<thead>
<tr>
<th>Model</th>
<th>NPAR</th>
<th>CMIN</th>
<th>DF</th>
<th>P</th>
<th>CMIN/DF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>5</td>
<td>22.324</td>
<td>1</td>
<td>0.063</td>
<td>22.324</td>
</tr>
<tr>
<td>Saturated model</td>
<td>6</td>
<td>0.000</td>
<td>0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Independence model</td>
<td>3</td>
<td>483.031</td>
<td>3</td>
<td>0.000</td>
<td>161.010</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

It is the minimum value of the discrepancy between the predicted and actual matrices. Chi-square statistics compares the default model and the independence model with the saturated model. From the above table, it is found that the default model has been associated at 22.324 percent with saturated model and on other side, the independence model has been associated at 161.010 percent with saturated model.

<table>
<thead>
<tr>
<th>Model</th>
<th>RMR</th>
<th>GFI</th>
<th>AGFI</th>
<th>PGFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.063</td>
<td>0.934</td>
<td>0.904</td>
<td>0.156</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>1.000</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Independence model</td>
<td>57.963</td>
<td>0.430</td>
<td>-0.139</td>
<td>0.215</td>
</tr>
</tbody>
</table>

[Source: Primary Data]
i) **Root Mean Square Residual (RMR):** It is the square root of the average squared amount by which the sample variances and covariances differ from their estimates obtained under the assumption that the model is correct. The RMR (Root Mean Square Residuals) should be less than 0.08 for a good model (Hair et al., 2006). From the table 4.8.2, it is noted that the default model of RMR is 0.063 which indicates that it is a perfectly fit model.

ii) **Goodness-of-Fit (GFI):** It is similar to the Baseline Comparisons giving a statistics between 0 and 1, with 1 indicating perfect fit (Hu and Bentler, 1999), and is used with maximum likelihood estimation for missing data. From the table 4.8.2, it is observed that the default model of GFI is 0.934 which indicates that it is a perfectly fit model.

iii) **Adjusted Goodness-of-fit Index (AGFI):** It takes into account the degrees of freedom available for testing the model. The AGFI bounded above by one, indicates that it is a perfectly fit model (Hair et al., 2006). From the table 4.8.2, it is inferred that the default model of AGFI is 0.904 which indicates that it is a perfectly fit model.

b) **Incremental Fit Measures/ Baseline Comparisons**

It compares the model with a base line or null model. Null model is a single model with no measurement error. The measures namely Normed Fit Index (NFI), Relative Fit Index (RFI), Incremental Fit Index (IFI), Tucker-Lewis Index (TLI) and Comparative Fit Index (CFI) are used to calculate the model fit.

<table>
<thead>
<tr>
<th>Model</th>
<th>NFI Delta1</th>
<th>RFI rho1</th>
<th>IFI Delta2</th>
<th>TLI rho2</th>
<th>CFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.954</td>
<td>0.961</td>
<td>0.956</td>
<td>0.967</td>
<td>0.956</td>
</tr>
<tr>
<td>Saturated model</td>
<td>1.000</td>
<td></td>
<td>1.000</td>
<td></td>
<td>1.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

i) **Normed Fit Index (NFI):** It shows how far the default model is between the (terribly fitting) independence model and the (perfectly fitting) saturated model. From the table 4.8.3, it
is observed that the default model has a discrepancy that is 95.4% of the way between the (terribly fitting) independence model and the (perfectly fitting) saturated model (Bentler and Bonett, 1980). It is very closer to the fit of the saturated model than the fit of the independence model which indicates that it is a perfectly fit model.

ii) **Relative Fit Index (RFI):** It is the NFI standardized based on the degrees of freedom of the models, with values close to 1 again indicating a very good fit (Bollen, 1986). From the table 4.8.3, the default model of RFI is 0.961 which indicates that it is a perfectly fit model.

iii) **Tucker-Lewis Index (TLI):** It is also known as the Bentler-Bonett Non-Normed Fit Index (NNFI). The typical range for TLI lies between zero and one, but it is not limited to that range. TLI values close to 1 indicates a very good fit. From the above table, the default model of TLI is 0.967 which indicates that it is a perfectly fit model. From the table 4.8.3, it is found that the default model of Incremental Fit Index (IFI) is 0.956 and Comparative Fit Index (CFI) is 0.956 and also close to one which indicates that it is a perfectly fit model.

c) **Parsimony-Adjusted Measures**

It is calculated by Parsimony Ratio (PRATIO), Parsimonious Normed Fit Index (PNFI) and Parsimonious Comparative Fit Index (PCFI).

<table>
<thead>
<tr>
<th>Model</th>
<th>PRATIO</th>
<th>PNFI</th>
<th>PCFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.333</td>
<td>0.318</td>
<td>0.319</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>1.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

The parsimony ratio expresses the number of constraints in the model being evaluated as a fraction of the number of constraints in the independence (James, Mulaik & Brett, 1982; Mulaik, et al., 1989). It is used in the calculation of Parsimonious Normed Fit Index (PNFI) and Parsimonious Comparative Fit Index (PCFI). Parsimonious Normed Fit Index (PNFI) is the
result of applying the parsimony adjustment to the NFI. Parsimonious Comparative Fit Index (PCFI) is a degree of freedom adjusted modification of the CFI. These three measures are likely to be lower than the NFI and CFI, because they take model’s complexity into account. From the table 4.8.4, the default model of PRATIO is 0.333, PNFI is 0.318 and PCFI is 0.319, which is lesser than NFI (95.4) which indicates that it is a perfectly fit model.

**Table 4.8.5**

**Non-Centrality Parameter (NCP)**

<table>
<thead>
<tr>
<th>Model</th>
<th>NCP</th>
<th>LO 90</th>
<th>HI 90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>21.324</td>
<td>9.486</td>
<td>40.572</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>480.031</td>
<td>411.501</td>
<td>555.963</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

It is an estimate of the Non-Centrality Parameter. The columns labelled “LO 90” and “HI 90” gives the 90% confidence interval for this statistics. From the table 4.8.5, it is noted that with approximately 90 percent confidence, the population NCP for the Default model is between 9.486 and 40.572.

**Table 4.8.6**

**Model Fit Summary – FMIN**

<table>
<thead>
<tr>
<th>Model</th>
<th>FMIN</th>
<th>F0</th>
<th>LO 90</th>
<th>HI 90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.112</td>
<td>0.107</td>
<td>0.048</td>
<td>0.204</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>2.427</td>
<td>2.412</td>
<td>2.068</td>
<td>2.794</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

$F_0$ is the non-centrality parameter (NCP) divided by its degrees of freedom. This is similar to the CMIN/DF statistics. The results also give the lower (LO 90) and upper limits (HI 90) of a 90% confidence interval for this statistics. From the table 4.8.6, it is observed that with approximately 90 percent confidence, the population $F_0$ for the Default model is between 0.048 and 0.204.
It is a corrected statistics that gives a penalty for model complexity, calculated as the square root of $F_0$ ($F_0$ tends to favour more complex models) divided by Degrees of Freedom. RMSEA values of 0.05 or less are good fit (Hair et al., 1998). From the table 4.8.7, it is observed that the default model of RMSEA is 0.027 which indicates that it is a perfectly fit model.

Table 4.8.8

Expected Cross Validation Index (EVCI)

<table>
<thead>
<tr>
<th>Model</th>
<th>ECVI</th>
<th>LO 90</th>
<th>HI 90</th>
<th>MECVI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.162</td>
<td>0.103</td>
<td>0.259</td>
<td>0.163</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.060</td>
<td>0.060</td>
<td>0.060</td>
<td>0.062</td>
</tr>
<tr>
<td>Independence model</td>
<td>2.457</td>
<td>2.113</td>
<td>2.839</td>
<td>2.458</td>
</tr>
</tbody>
</table>

It is similar to Akaike Information Criterion (AIC). The columns labelled “LO 90” and “HI 90” gives a 90% confidence interval for this statistics. From the table 4.8.8, it is noted that with approximately 90 percent confidence, the population EVCI for the Default model is between 0.103 and 0.259.

Table 4.8.9

Model Fit Summary – HOELTER

<table>
<thead>
<tr>
<th>Model</th>
<th>HOELTER 0.05</th>
<th>HOELTER 0.01</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>35</td>
<td>60</td>
</tr>
<tr>
<td>Independence model</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

[Source: Primary Data]
Hoelter’s (1983) “Critical N” is the largest sample size for which one would accept the hypothesis that a model is correct (in other words, the sample size above which the chi-square goodness of fit test would go from non-significant to significant). The result can be interpreted as “the model would be rejected at the [0.05/0.01] level with a sample size of greater than X.” From the table 4.8.9, it is noted that Hoelter suggested that 35 is the largest sample size for which one could accept at the 0.05 level the hypothesis that the Default model is correct. In other words, if the sample size were any bigger than 35 one would reject the Default model at the 0.05 level. He also suggested that 60 is the largest sample size for which one could accept at the 0.01 level the hypothesis that the Default model is correct. In other words, if the sample size were bigger than 60 one would reject the Default model at the 0.01 level.

**Maximum Likelihood Estimates**

In order to obtain non-standardised and standardised regression weights, a variance estimate for the residual errors and the squared multiple correlation of the dependent variables “Preference and Buying Behaviour of Customers towards Global Retailers” and “Challenges Faced by Customers towards Global Retailers” are calculated. The results are:

**Table 4.8.10**

<table>
<thead>
<tr>
<th>Variables in Structural Equation Model Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Variables</td>
</tr>
<tr>
<td>CPBBTGR ← CPTGR</td>
</tr>
<tr>
<td>CFCTGR ← CPTGR</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

Note: ** Denotes significant at 1% level

CPTGR = Customers’ Perception towards Global Retailers
CPBBTGR = Customers’ Preference and Buying Behaviour towards Global Retailers
CFCTGR = Challenges Faced by Customers towards Global Retailers
a) Unstandardized Co-efficient

From the above table, it is observed that the unstandardized co-efficient of **Customers’ Preference and Buying Behaviour towards Global Retailers** is 0.716 which signifies a direct effect of customers’ perception towards global retailers, holding the other variable as constant. The estimated positive sign implies that such effect is positive and that customers’ preference and buying behaviour towards global retailers would increase by 0.716 for every unit’s increase in customers’ perception towards global retailers and this co-efficient value is significant at 1% level.

The unstandardized co-efficient of **Challenges Faced by Customers towards Global Retailers** is -0.337 which represents an inverse effect of customers’ perception towards global retailers, holding the other variable as constant. The estimated negative sign points out that such effect is negative and that challenges faced by customers towards global retailers would decrease by 0.337 for every unit’s increase in customers’ perception towards global retailers and this co-efficient value is significant at 1% level.

b) Standardized Co-efficient

Based on the standardized co-efficient, customers’ perception towards global retailers had a greater impact on customers’ preference and buying behaviour towards global retailers (0.807). It means that when customers’ perception towards global retailers goes up by 1 unit, customers’ preference and buying behaviour towards global retailers also go up by 0.807 units.

Based on the standardized co-efficient, customers’ perception towards global retailers had a greater impact on challenges faced by customers towards global retailers (-0.647). It means that when customers’ perception towards global retailers goes up by 1 unit, challenges faced by customers towards global retailers go down by 0.647 units.
4.8.2 Organized Retailers

The variables used in the Structural Equation Modelling for organized retailers are:

I. **Observed, endogenous variables**
   1. Perception of Organized Retailers towards Global Retailers
   2. Challenges Faced by Organized Retailers due to FDI in Indian Retailing

II. **Observed, exogenous variables**
   1. Opportunities Available to Organized Retailers due to FDI in Indian Retailing

III. **Unobserved, exogenous variables**
   1. $e_1$: Error term for Perception of Organized Retailers towards Global Retailers
   2. $e_2$: Error term for Challenges Faced by Organized Retailers due to FDI in Indian Retailing

**Hence number of variables in SEM are**

- Number of variables in this model : 05
- Number of observed variables : 03
- Number of unobserved variables : 02
Number of exogenous variables : 03
Number of endogenous variables : 02

**Overall Test of the Model**

The overall model fit can be estimated through three sets of goodness-of-fit measures namely,

d) Absolute fit measures
e) Incremental fit measures and
f) Parsimonious fit measures (Hair et al., 1998).

**d) Absolute fit measures**

It is calculated by four measures namely likelihood ratio Chi-square test, Root Mean Square Residual (RMR), Goodness-of-fit Index (GFI) and Adjusted Goodness-of-fit Index (AGFI).

Minimum was achieved
Chi-square = 1.420
Degrees of freedom = 1
Probability level = 0.233

The calculated value of Chi-square test is 1.420, which gives a P-value of 0.233 (greater than 0.05, Hair et al., 1998) and this model is an adequately fit model.

<table>
<thead>
<tr>
<th>Model</th>
<th>NPAR</th>
<th>CMIN</th>
<th>DF</th>
<th>P</th>
<th>CMIN/DF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>5</td>
<td>1.420</td>
<td>1</td>
<td>0.233</td>
<td>1.420</td>
</tr>
<tr>
<td>Saturated model</td>
<td>6</td>
<td>0.000</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independence model</td>
<td>3</td>
<td>133.898</td>
<td>3</td>
<td>0.000</td>
<td>44.633</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

It is the minimum value of the discrepancy between the predicted and actual matrices. Chi-square statistics compares the default model and the independence model with the saturated model. From the above table, it is found that the default model has been associated at
1.420 percent with saturated model and on other side the independence model has been associated at 44.633 percent with saturated model.

Table 4.8.12
Root Mean Square Residual, Goodness-of-Fit and Adjusted Goodness-of-fit Index

<table>
<thead>
<tr>
<th>Model</th>
<th>RMR</th>
<th>GFI</th>
<th>AGFI</th>
<th>PGFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.079</td>
<td>0.981</td>
<td>0.988</td>
<td>0.164</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>1.000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independence model</td>
<td>64.317</td>
<td>0.417</td>
<td>-0.166</td>
<td>0.209</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

iv) **Root Mean Square Residual (RMR):** It is the square root of the average squared amount by which the sample variances and covariances differ from their estimates obtained under the assumption that the model is correct. The RMR (Root Mean Square Residuals) should be less than 0.08 for a good model (Hair et al., 2006). From the table 4.8.12, it is observed that the default model of RMR is 0.079 which indicates that it is a perfectly fit model.

v) **Goodness-of-Fit (GFI):** It is similar to the Baseline Comparisons giving a statistic between 0 and 1, with 1 indicating perfect fit (Hu and Bentler, 1999), and is used with maximum likelihood estimation for missing data. From the table 4.8.12, it is noted that the default model of GFI is 0.981 which indicates that it is a perfectly fit model.

vi) **Adjusted Goodness-of-fit Index (AGFI):** It takes into account the degrees of freedom available for testing the model. The AGFI bounded above by one, indicates that it is a perfectly fit model (Hair et al., 2006). From the table 4.8.12, it is inferred that the default model of AGFI is 0.988 which indicates that it is a perfectly fit model.

e) **Incremental Fit Measures/ Baseline Comparisons**

It compares the model with a base line or null model. Null model is a single model with no measurement error. The measures namely Normed Fit Index (NFI), Relative Fit Index (RFI),
Incremental Fit Index (IFI), Tucker-Lewis Index (TLI) and Comparative Fit Index (CFI) are used to calculate the model fit.

### Table 4.8.13
**Baseline Comparisons**

<table>
<thead>
<tr>
<th>Model</th>
<th>NFI Delta</th>
<th>RFI rho</th>
<th>IFI Delta</th>
<th>TLI rho</th>
<th>CFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.989</td>
<td>0.968</td>
<td>0.997</td>
<td>0.990</td>
<td>0.997</td>
</tr>
<tr>
<td>Saturated model</td>
<td>1.000</td>
<td>-</td>
<td>1.000</td>
<td>-</td>
<td>1.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

iv) **Normed Fit Index (NFI):** It shows how far the default model is between the (terribly fitting) independence model and the (perfectly fitting) saturated model. From the table 4.8.13, it is observed that the default model has a discrepancy that is 98.9% of the way between the (terribly fitting) independence model and the (perfectly fitting) saturated model (Bentler and Bonett, 1980). It is very closer to the fit of the saturated model than the fit of the independence model which indicates that it is a perfectly fit model.

v) **Relative Fit Index (RFI):** It is the NFI standardized based on the degrees of freedom of the models, with values close to 1 again indicating a very good fit (Bollen, 1986). From the table 4.8.13, it is noted that the default model of RFI is 0.968 which indicates that it is a perfectly fit model.

vi) **Tucker-Lewis Index (TLI):** It is also known as the Bentler-Bonett Non-Normed Fit Index (NNFI). The typical range for TLI lies between zero and one, but it is not limited to that range. TLI values close to 1 indicates a very good fit. From the above table, it is understood that the default model of TLI is 0.986 which indicates that it is a perfectly fit model. From the table 4.8.13, it is inferred that it is found that the default model of Incremental Fit Index (IFI) is 0.997 and Comparative Fit Index (CFI) is 0.997 and also close to one which indicates that it is a perfectly fit model.

vii)
f) Parsimony-Adjusted Measures

It is calculated by Parsimony Ratio (PRATIO), Parsimonious Normed Fit Index (PNFI) and Parsimonious Comparative Fit Index (PCFI).

Table 4.8.14
Parsimony-Adjusted Measures

<table>
<thead>
<tr>
<th>Model</th>
<th>PRATIO</th>
<th>PNFI</th>
<th>PCFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.333</td>
<td>0.330</td>
<td>0.332</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>1.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

The parsimony ratio expresses the number of constraints in the model being evaluated as a fraction of the number of constraints in the independence (James, Mulaik & Brett, 1982; Mulaik, et al., 1989). It is used in the calculation of Parsimonious Normed Fit Index (PNFI) and Parsimonious Comparative Fit Index (PCFI). Parsimonious Normed Fit Index (PNFI) is the result of applying the parsimony adjustment to the NFI. Parsimonious Comparative Fit Index (PCFI) is a degree of freedom adjusted modification of the CFI. These three measures are likely to be lower than the NFI and CFI, because they take the model’s complexity into account. From the table 4.8.14, it is observed that the default model of PRATIO is 0.333, PNFI is 0.330 and PCFI is 0.332, which is lesser than NFI (98.9) which indicates that it is a perfectly fit model.

Table 4.8.15
Non-Centrality Parameter (NCP)

<table>
<thead>
<tr>
<th>Model</th>
<th>NCP</th>
<th>LO 90</th>
<th>HI 90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.420</td>
<td>0.001</td>
<td>8.044</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>130.898</td>
<td>96.683</td>
<td>172.532</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

It is an estimate of the Non-Centrality Parameter. The columns labelled “LO 90” and “HI 90” give a 90% confidence interval for this statistics. From the table 4.8.15, it is noted that
with approximately 90 percent confidence, the population NCP for the Default model is between 0.001 and 8.044.

Table 4.8.16
Model Fit Summary - FMIN

<table>
<thead>
<tr>
<th>Model</th>
<th>FMIN</th>
<th>F0</th>
<th>LO 90</th>
<th>HI 90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.029</td>
<td>0.009</td>
<td>0.001</td>
<td>0.164</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>2.733</td>
<td>2.671</td>
<td>1.973</td>
<td>3.521</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

F₀ is the non-centrality parameter (NCP) divided by its degrees of freedom. This is similar to the CMIN/DF statistics. The results also give the lower (LO 90) and upper limits (HI 90) of a 90% confidence interval for this statistic's.

From the table 4.8.16, it is observed that with approximately 90 percent confidence, the population F₀ for the Default model is between 0.001 and 0.164.

Table 4.8.17
Root Mean Square Error of Approximation (RMSEA)

<table>
<thead>
<tr>
<th>Model</th>
<th>RMSEA</th>
<th>LO 90</th>
<th>HI 90</th>
<th>PCLOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.043</td>
<td>0.001</td>
<td>0.405</td>
<td>0.262</td>
</tr>
<tr>
<td>Independence model</td>
<td>0.944</td>
<td>0.811</td>
<td>1.083</td>
<td>0.000</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

It is a corrected statistics that gives a penalty for model complexity, calculated as the square root of F₀ (F₀ tends to favour more complex models) divided by Degrees of Freedom. RMSEA values of 0.05 or less are good fit (Hair et al., 1998). From the table 4.8.17, it is noted that the default model of RMSEA is 0.043 which indicates that it is a perfectly fit model.

Table 4.8.18
Expected Cross Validation Index (EVCI)

<table>
<thead>
<tr>
<th>Model</th>
<th>ECVI</th>
<th>LO 90</th>
<th>HI 90</th>
<th>MECVI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.233</td>
<td>0.224</td>
<td>0.389</td>
<td>0.251</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.245</td>
<td>0.245</td>
<td>0.245</td>
<td>0.267</td>
</tr>
<tr>
<td>Independence model</td>
<td>2.855</td>
<td>2.157</td>
<td>3.705</td>
<td>2.866</td>
</tr>
</tbody>
</table>

[Source: Primary Data]
It is similar to Akaike Information Criterion (AIC). The columns labelled “LO 90” and “HI 90” gives a 90% confidence interval for this statistic. From the table 4.8.18, it is noted that with approximately 90 percent confidence, the population EVCI for the Default model is between 0.224 and 0.389.

<table>
<thead>
<tr>
<th>Model</th>
<th>HOELTER 0.05</th>
<th>HOELTER 0.01</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>133</td>
<td>229</td>
</tr>
<tr>
<td>Independence model</td>
<td>3</td>
<td>5</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

Hoelter’s (1983) “Critical N” is the largest sample size for which one would accept the hypothesis that a model is correct (in other words, the sample size above which the chi-square goodness of fit test would go from non-significant to significant). The result can be interpreted as “the model would be rejected at the [0.05/0.01] level with a sample size of greater than X.” From the table 4.8.19, it is observed that Hoelter suggested that 133 is the largest sample size for which one could accept at the 0.05 level the hypothesis that the Default model is correct. In other words, if the sample size were any bigger than 133 one would reject the Default model at the 0.05 level. He also suggested that 229 is the largest sample size for which one could accept at the 0.01 level the hypothesis that the Default model is correct. In other words, if the sample size were bigger than 229 one would reject the Default model at the 0.01 level.

Maximum Likelihood Estimates

In order to obtain non-standardised and standardised regression weights, a variance estimate for the residual errors and the squared multiple correlation of the dependent variables “Perception of Organized Retailers towards Global Retailers” and “Challenges Faced by Organized Retailers due to FDI in Indian Retailing” are calculated. The results are:
Table 4.8.20
Variables in Structural Equation Model Analysis

<table>
<thead>
<tr>
<th>Variables</th>
<th>USC</th>
<th>SE</th>
<th>SC</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>POR ← OOR</td>
<td>0.528</td>
<td>0.043</td>
<td>0.869</td>
<td>12.300</td>
<td>&lt;0.001**</td>
</tr>
<tr>
<td>COR ← OOR</td>
<td>-0.590</td>
<td>0.052</td>
<td>-0.752</td>
<td>11.403</td>
<td>&lt;0.001**</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

Note: ** Denotes significant at 1% level

POR = Perception of Organized Retailers towards Global Retailers
OOR = Opportunities Available to Organized Retailers due to FDI in Indian Retailing
COR = Challenges Faced by Organized Retailers due to FDI in Indian Retailing

c) Unstandardized Co-efficient

From the above table, it is observed the unstandardized co-efficient of Perception of Organized Retailers towards Global Retailers is 0.528 which signifies a direct effect of opportunities available to organized retailers due to FDI in Indian retailing, holding the other variable as constant. The estimated positive sign implies that such effect is positive and that perception of organized retailers towards global retailers would increase by 0.528 for every unit’s increase in opportunities available to organized retailers due to FDI in Indian retailing and this co-efficient value is significant at 1% level.

The unstandardized co-efficient of Challenges Faced by Organized Retailers due to FDI in Indian Retailing is -0.590 which represents an inverse effect of opportunities available to organized retailers due to FDI in Indian retailing, holding the other variable as constant. The estimated negative sign points out that such effect is negative and that challenges faced by
organized retailers due to FDI in Indian retailing would decrease by 0.590 for every unit increase in opportunities available to organized retailers due to FDI in Indian retailing and this co-efficient value is significant at 1% level.

d) **Standardized Co-efficient**

Based on the standardized co-efficient, opportunities available to organized retailers due to FDI in Indian retailing had a greater impact on perception of organized retailers towards global retailers (0.869). It means that when opportunities available to organized retailers due to FDI in Indian retailing go up by 1 unit, perception of organized retailers towards global retailers also go up by 0.869 units.

Based on the standardized co-efficient, opportunities available to organized retailers due to FDI in Indian retailing had a greater impact on challenges faced by organized retailers due to FDI in Indian retailing (-0.752). It means that when opportunities available to organized retailers due to FDI in Indian retailing go up by 1 unit, challenges faced by organized retailers due to FDI in Indian retailing go down by 0.752 units.

**Figure 4.8.2**

**OPPORTUNITIES, PERCEPTION AND CHALLENGES FACED BY ORGANIZED RETAILERS DUE TO FDI IN INDIAN RETAILING (SEM)**
2.8.3 Unorganized retailers

The variables used in the structural equation modelling for unorganized retailers are:

I. Observed, endogenous variables
   1. Perception of Unorganized retailers towards Global Retailers
   2. Challenges Faced by Unorganized retailers due to FDI in Indian Retailing

II. Observed, exogenous variables
   1. Opportunities Available to Unorganized retailers due to FDI in Indian Retailing

III. Unobserved, exogenous variables
   1. e1: Error term for Perception of Unorganized retailers towards Global Retailers
   2. e2: Challenges Faced by Unorganized retailers due to FDI in Indian Retailing

Hence number of variables in SEM are

Number of variables in this model : 05
Number of observed variables : 03
Number of unobserved variables : 02
Number of exogenous variables : 03
Number of endogenous variables : 02

Overall Test of the Model

The overall model fit can be estimated through three sets of goodness-of-fit measures namely,

   g) Absolute fit measures
   h) Incremental fit measures and
   i) Parsimonious fit measures (Hair et al., 1998).

g) Absolute fit measures

It is calculated by four measures namely likelihood ratio Chi-square test, Root Mean Square Residual (RMR), Goodness-of-fit Index (GFI) and Adjusted Goodness-of-fit Index (AGFI).

Minimum was achieved
Chi-square = 2.399
Degrees of freedom = 1
Probability level = 0.121

The calculated value of Chi-square test is 2.399, which gives a P-value of 0.121 (greater than 0.05, Hair et al., 1998) and this model is an adequately fit model.

Table 4.8.21
Model Fit Summary – CMIN

<table>
<thead>
<tr>
<th>Model</th>
<th>NPAR</th>
<th>CMIN</th>
<th>DF</th>
<th>P</th>
<th>CMIN/DF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>5</td>
<td>2.399</td>
<td>1</td>
<td>0.121</td>
<td>2.399</td>
</tr>
<tr>
<td>Saturated model</td>
<td>6</td>
<td>0.000</td>
<td>0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Independence model</td>
<td>3</td>
<td>47.631</td>
<td>3</td>
<td>0.000</td>
<td>15.877</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

It is the minimum value of the discrepancy between the predicted and actual matrices. Chi-square statistics compares the default model and the independence model with the saturated model. From the above table, it is found that the default model has been associated at 2.399 percent with saturated model and on other side the independence model has been associated at 15.877 percent with saturated model.

Table 4.8.22
Root Mean Square Residual, Goodness-of-Fit and Adjusted Goodness-of-fit Index

<table>
<thead>
<tr>
<th>Model</th>
<th>RMR</th>
<th>GFI</th>
<th>AGFI</th>
<th>PGFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.077</td>
<td>0.969</td>
<td>0.915</td>
<td>0.162</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>1.000</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Independence model</td>
<td>42.673</td>
<td>0.601</td>
<td>0.202</td>
<td>0.300</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

vii) **Root Mean Square Residual (RMR):** It is the square root of the average squared amount by which the sample variances and covariances differ from their estimates obtained under the assumption that the model is correct. The RMR (Root Mean Square Residuals) should be less than 0.08 for a good model (Hair et al., 2006). From the table 4.8.22, it is observed that the default model of RMR is 0.077 which indicates that it is a perfectly fit model.

viii) **Goodness-of-Fit (GFI):** It is similar to the Baseline Comparisons giving a statistic between 0 and 1, with 1 indicating perfect fit (Hu and Bentler, 1999), and is used with
maximum likelihood estimation for missing data. From the table 4.8.22, it is noted that the
default model of GFI is 0.969 which indicates that it is a perfectly fit model.

**ix) Adjusted Goodness-of-fit Index (AGFI):** It takes into account the degrees of freedom
available for testing the model. The AGFI bounded above by one, indicates that it is a perfectly
fit model (Hair et al., 2006). From the table 4.8.22, it is inferred that the default model of
AGFI is 0.915 which indicates that it is a perfectly fit model.

**h) Incremental Fit Measures/ Baseline Comparisons**

It compares the model with a base line or null model. Null model is a single model with
no measurement error. The measures namely Normed Fit Index (NFI), Relative Fit Index (RFI),
Incremental Fit Index (IFI), Tucker-Lewis Index (TLI) and Comparative Fit Index (CFI) are
used to calculate the model fit.

<table>
<thead>
<tr>
<th>Model</th>
<th>NFI Delta1</th>
<th>RFI rho1</th>
<th>IFI Delta2</th>
<th>TLI rho2</th>
<th>CFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.950</td>
<td>0.949</td>
<td>0.970</td>
<td>0.906</td>
<td>0.969</td>
</tr>
<tr>
<td>Saturated model</td>
<td>1.000</td>
<td>-</td>
<td>1.000</td>
<td>-</td>
<td>1.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

**viii) Normed Fit Index (NFI):** It shows how far the default model is between the (terribly
fitting) independence model and the (perfectly fitting) saturated model. From the table 4.8.23, it
is observed that the default model has a discrepancy that is 95.0% of the way between the
(terribly fitting) independence model and the (perfectly fitting) saturated model (Bentler and
Bonett, 1980). It is very closer to the fit of the saturated model than the fit of the independence
model which indicates that it is a perfectly fit model.

**ix) Relative Fit Index (RFI):** It is the NFI standardized based on the degrees of freedom of
the models, with values close to 1 again indicating a very good fit (Bollen, 1986). From the
table 4.8.23, it is found that the default model of RFI is 0.949 which indicates that it is a perfectly fit model.

x) **Tucker-Lewis Index (TLI):** It is also known as the Bentler-Bonett Non-Normed Fit Index (NNFI). The typical range for TLI lies between zero and one, but it is not limited to that range. TLI values close to 1 indicate a very good fit. From the above table, it is known that the default model of TLI is 0.906 which indicates that it is a perfectly fit model. From the table 4.8.23, it is found that the default model of Incremental Fit Index (IFI) is 0.970 and Comparative Fit Index (CFI) is 0.969 and also close to one which indicates that it is a perfectly fit model.

i) **Parsimony-Adjusted Measures**

It is calculated by Parsimony Ratio (PRATIO), Parsimonious Normed Fit Index (PNFI) and Parsimonious Comparative Fit Index (PCFI).

<table>
<thead>
<tr>
<th>Table 4.8.24</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Parsimony-Adjusted Measures</strong></td>
</tr>
<tr>
<td><strong>Model</strong></td>
</tr>
<tr>
<td>Default model</td>
</tr>
<tr>
<td>Saturated model</td>
</tr>
<tr>
<td>Independence model</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

The parsimony ratio expresses the number of constraints in the model being evaluated as a fraction of the number of constraints in the independence (James, Mulaik & Brett, 1982; Mulaik, et al., 1989). It is used in the calculation of Parsimonious Normed Fit Index (PNFI) and Parsimonious Comparative Fit Index (PCFI). Parsimonious Normed Fit Index (PNFI) is the result of applying the parsimony adjustment to the NFI. Parsimonious Comparative Fit Index (PCFI) is a degree of freedom adjusted modification of the CFI. These three measures are likely to be lower than the NFI and CFI, because they take the model’s complexity into account. From the table 4.8.24, it is observed that the default model of PRATIO is 0.333, PNFI is 0.317 and PCFI is 0.323, which is lesser than NFI (95.0) which indicates that it is a perfectly fit model.
Table 4.8.25
Non-Centrality Parameter (NCP)

<table>
<thead>
<tr>
<th>Model</th>
<th>NCP</th>
<th>LO 90</th>
<th>HI 90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>1.399</td>
<td>0.001</td>
<td>10.200</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>44.631</td>
<td>25.886</td>
<td>70.811</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

It is an estimate of the Non-Centrality Parameter. The columns labelled “LO 90” and “HI 90” gives a 90% confidence interval for this statistics. From the table 4.8.25, it is noted that with approximately 90 percent confidence, the population NCP for the Default model is between 0.001 and 10.200.

Table 4.8.26
Model Fit Summary - FMIN

<table>
<thead>
<tr>
<th>Model</th>
<th>FMIN</th>
<th>F0</th>
<th>LO 90</th>
<th>HI 90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.049</td>
<td>0.029</td>
<td>0.001</td>
<td>0.208</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Independence model</td>
<td>0.972</td>
<td>0.911</td>
<td>0.528</td>
<td>1.445</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

F₀ is the non-centrality parameter (NCP) divided by its degrees of freedom. This is similar to the CMIN/DF statistics. The results also give the lower (LO 90) and upper limits (HI 90) of a 90% confidence interval for this statistics. From the table 4.8.26, it is observed that with approximately 90 percent confidence, the population F₀ for the Default model is between 0.001 and 0.208.

Table 4.8.27
Root Mean Square Error of Approximation (RMSEA)

<table>
<thead>
<tr>
<th>Model</th>
<th>RMSEA</th>
<th>LO 90</th>
<th>HI 90</th>
<th>PCLOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.019</td>
<td>0.001</td>
<td>0.456</td>
<td>0.144</td>
</tr>
<tr>
<td>Independence model</td>
<td>0.551</td>
<td>0.420</td>
<td>0.694</td>
<td>0.000</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

It is a corrected statistics that gives a penalty for model complexity, calculated as the square root of F₀ (F₀ tends to favour more complex models) divided by Degrees of Freedom.
RMSEA values of 0.05 or less are good fit (Hair et al., 1998). From the table 4.8.27, it is found that the default model of RMSEA is 0.019 which indicates that it is a perfectly fit model.

<table>
<thead>
<tr>
<th>Model</th>
<th>ECVI</th>
<th>LO 90</th>
<th>HI 90</th>
<th>MECVI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>0.253</td>
<td>0.224</td>
<td>0.433</td>
<td>0.271</td>
</tr>
<tr>
<td>Saturated model</td>
<td>0.245</td>
<td>0.245</td>
<td>0.245</td>
<td>0.267</td>
</tr>
<tr>
<td>Independence model</td>
<td>1.095</td>
<td>0.712</td>
<td>1.629</td>
<td>1.105</td>
</tr>
</tbody>
</table>

[Source: Primary Data]

It is similar to Akaike Information Criterion (AIC). The columns labelled “LO 90” and “HI 90” give the 90% confidence interval for this statistics. From the table 4.8.28, it is noted that with approximately 90 percent confidence, the population ECVI for the Default model is between 0.224 and 0.433.

<table>
<thead>
<tr>
<th>Model</th>
<th>HOELTER 0.05</th>
<th>HOELTER 0.01</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default model</td>
<td>79</td>
<td>136</td>
</tr>
<tr>
<td>Independence model</td>
<td>9</td>
<td>12</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Hoelter’s (1983) “Critical N” is the largest sample size for which one would accept the hypothesis that a model is correct (in other words, the sample size above which the chi-square goodness of fit test would go from non-significant to significant). The result can be interpreted as “the model would be rejected at the [0.05/0.01] level with a sample size of greater than X.” From the table 4.8.29, it is observed that Hoelter suggested that 79 is the largest sample size for which one could accept at the 0.05 level the hypothesis that the Default model is correct. In other words, if the sample size were any bigger than 79 one would reject the Default model at the 0.05 level. He also suggested that 136 is the largest sample size for which one could accept at the 0.01 level the hypothesis that the Default model is correct. In other words, if the sample size were bigger than 136 one would reject the Default model at the 0.01 level.
Maximum Likelihood Estimates

In order to obtain non-standardised and standardised regression weights, a variance estimate for the residual errors and the squared multiple correlation of the dependent variables “Perception of Unorganized Retailers towards Global Retailers” and “Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing” are calculated. The results are:

Table 4.8.30

<table>
<thead>
<tr>
<th>Variables in Structural Equation Model Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Variables</td>
</tr>
<tr>
<td>PUOR ← OUOR</td>
</tr>
<tr>
<td>CUOR ← OUOR</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Note: ** Denotes significant at 1% level

PUOR = Perception of Unorganized Retailers towards Global Retailers
OUOR = Opportunities Available to Unorganized Retailers due to FDI in Indian Retailing
CUOR = Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing
e) Unstandardized Co-efficient

From the above table, it is found that the unstandardized co-efficient of Perception of Unorganized Retailers towards Global Retailers is 0.412 which signifies a direct effect of opportunities available to unorganized retailers due to FDI in Indian retailing, holding the other variable as constant. The estimated positive sign implies that such effect is positive and that perception of unorganized retailers towards global retailers would increase by 0.412 for every unit’s increase in opportunities available to unorganized retailers due to FDI in Indian retailing and this co-efficient value is significant at 1% level.

The unstandardized co-efficient of Challenges Faced by Unorganized Retailers due to FDI in Indian Retailing is -0.349 which represents an inverse effect of opportunities
available to unorganized retailers due to FDI in Indian retailing, holding the other variable as constant. The estimated negative sign points out that such effect is negative and that challenges faced by unorganized retailers due to FDI in Indian retailing would decrease by 0.349 for every unit’s increase in opportunities available to unorganized retailers due to FDI in Indian retailing and this co-efficient value is significant at 1% level.

f) **Standardized Co-efficient**

Based on the standardized co-efficient, opportunities available to unorganized retailers due to FDI in Indian retailing had a greater impact on perception of unorganized retailers towards global retailers (0.612). It means that when opportunities available to unorganized retailers due to FDI in Indian retailing go up by 1 unit, perception of unorganized retailers towards global retailers also goes up by 0.612 units.

Based on the standardized co-efficient, opportunities available to unorganized retailers due to FDI in Indian retailing had a greater impact on challenges faced by unorganized retailers due to FDI in Indian retailing (-0.604). It means that when opportunities available to unorganized retailers due to FDI in Indian retailing go up by 1 unit, challenges faced by unorganized retailers due to FDI in Indian retailing go down by 0.604 units.

**Figure 4.8.3**

**OPPORTUNITIES, PERCEPTION AND CHALLENGES FACED BY UNUNORGANIZED RETAILERS DUE TO FDI IN INDIAN RETAILING (SEM)**
4.9 Conclusion for Analyses

From the various analyses, the study has proven that there is a significant impact of FDI in Indian retailing with respect to customers, organized and unorganized retailers. Collectively the findings of the hypotheses formulated are given below:

Table 4.9.1
Results of Hypotheses

<table>
<thead>
<tr>
<th>Serial Number</th>
<th>Hypotheses</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>There is a significant difference in the socio-economic status of the customers, organized retailers and unorganized retailers.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>There is a significant difference between gender and customers’ perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Accepted at 5% level for challenges and Rejected at 5% level for perception, preference and buying behaviour</td>
</tr>
<tr>
<td>2</td>
<td>There is a significant difference between marital status and customers’ perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Rejected at 5% level</td>
</tr>
<tr>
<td>Analysis of Variance (ANOVA) test - Customer</td>
<td>There is a significant difference between age and customers’ perception, preference, buying behaviour and challenges faced by them towards global retailers.</td>
<td>Accepted at 1% level for perception and challenges; at 5% level for preference and buying behaviour</td>
</tr>
<tr>
<td>1</td>
<td>There is a significant difference between educational qualification and customers’ perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td>2</td>
<td>There is a significant difference between occupation and customers’ perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td>3</td>
<td>There is a significant difference between educational qualification and customers’ perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td></td>
<td>Statement</td>
<td>Test Results</td>
</tr>
<tr>
<td>---</td>
<td>---------------------------------------------------------------------------</td>
<td>---------------------------------------------------</td>
</tr>
<tr>
<td>4.</td>
<td>There is no significant difference between family size and customers’ perception, preference, buying behaviour and challenges faced by them towards global retailers.</td>
<td>Accepted at 1% level for perception and Rejected at 5% level for preference, buying behaviour and challenges</td>
</tr>
<tr>
<td>5.</td>
<td>There is a significant difference between earning members of family and customers’ perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td>6.</td>
<td>There is a significant difference between monthly income of family and customers’ perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td>7.</td>
<td>There is a significant difference between amount spent towards shopping and customers’ perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td>8.</td>
<td>There is a significant difference between frequency of shopping per month and customers’ perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Rejected at 5% level</td>
</tr>
<tr>
<td>9.</td>
<td>There is a significant difference between reason for changing customers’ needs and preferences and their perception, preference, buying behaviour and challenges towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
</tbody>
</table>

**t-test – Organized Retailers**

| 1. | There is a significant difference between gender and organized retailers’ perception, opportunities and challenges towards global retailers. | Rejected at 5% level |

**Analysis of Variance (ANOVA) test – Organized Retailers**

<p>| 1. | There is a significant difference between age and organized retailers’ perception, opportunities and challenges towards global retailers. | Accepted at 1% level for perception and opportunities and at 5% level for challenges |
| 2. | There is a significant difference between educational qualification and organized retailers’ perception, opportunities and challenges towards global retailers. | Accepted at 1% level for perception and opportunities and at 5% level for challenges |</p>
<table>
<thead>
<tr>
<th></th>
<th>There is a significant difference between sources of investment and organized retailers’ perception, opportunities and challenges towards global retailers.</th>
<th>Accepted at 1% level</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.</td>
<td>There is a significant difference between years of experience in retail business and organized retailers’ perception, opportunities and challenges towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td>5.</td>
<td>There is a significant difference between annual turnover and organized retailers’ perception, opportunities and challenges faced by them towards global retailers.</td>
<td>Accepted at 1% level for perception and opportunities and at 5% level for challenges</td>
</tr>
<tr>
<td>6.</td>
<td>There is a significant difference between the number of trained manpower and organized retailers’ perception, opportunities and challenges towards global retailers.</td>
<td>Accepted at 1% level for opportunities and at 5% level for perception and challenges</td>
</tr>
<tr>
<td>7.</td>
<td>There is a significant difference between area of retail space and organized retailers’ perception, opportunities and challenges towards global retailers.</td>
<td>Accepted at 1% level for perception and opportunities and at 5% level for challenges</td>
</tr>
</tbody>
</table>

**t-test – Unorganized Retailers**

|   | There is a significant difference between gender and unorganized retailers’ perception, opportunities and challenges towards global retailers. | Rejected at 5% level |
| 2. | There is a significant difference between sources of investment and unorganized retailers’ perception, opportunities and challenges towards global retailers. | Accepted at 1% level for challenges and rejected at 5% level for perception and opportunities |

**Analysis of Variance (ANOVA) test – Unorganized Retailers**

|   | There is a significant difference between age and unorganized retailers’ perception, opportunities and challenges towards global retailers. | Accepted at 1% level |
| 2. | There is a significant difference between educational qualification and unorganized retailers’ perception, opportunities and challenges towards global retailers. | Accepted at 1% level |
3. There is a significant difference between years of experience in retail business and unorganized retailers’ perception, opportunities and challenges towards global retailers. Accepted at 5% level for challenges and rejected at 5% level for perception and opportunities

4. There is a significant difference between annual turnover and organized retailers’ perception, opportunities and challenges faced by them towards global retailers. Accepted at 1% level for challenges and 5% level for perception and opportunities

5. There is a significant difference between number of trained manpower and unorganized retailers’ perception, opportunities and challenges towards global retailers. Rejected at 5% level

6. There is a significant difference between area of retail space and unorganized retailers’ perception, opportunities and challenges towards global retailers. Accepted at 1% level for perception and 5% level for challenges and rejected at 5% level for opportunities

**Association Between Socio-Economic Status and Customers’, Organized and Unorganized Retailers’ Perception, Preference, Buying Behaviour, Opportunities and Challenges towards Global Retailers**

**H2**

There is an association between socio-economic status and customers, organized retailers and unorganized retailers.

**Chi-square test - Customers**

1. There is an association between customers’ socio-economic status and perception towards global retailers.

   a. For educational qualification, occupation, number of earning members of family, monthly income of family and amount spent towards shopping Accepted at 1% level

   b. For age, family size and frequency of shopping per month Accepted at 5% level

   c. For gender and marital status Rejected at 5% level

2. There is an association between customers’ socio-economic status and preference and buying behaviour towards global retailers.

   a. For educational qualification, number of earning members of family, monthly income of family and amount spent towards shopping Accepted at 1% level

   b. For age Accepted at 5% level

   c. For gender, occupation, marital status, family size and frequency of shopping per month Rejected at 5% level
3. There is an association between customers’ socio-economic status and challenges faced from global retailers.
   
   a. For educational qualification, occupation, monthly income of family and amount spent towards shopping | Accepted at 1% level
   
   b. For number of earning members of family | Accepted at 5% level
   
   c. For gender, age, marital status, family size and frequency of shopping per month | Rejected at 5% level

**Chi-square test – Organized Retailers**

1. There is an association between organized retailers’ socio-economic status and perception towards global retailers.
   
   a. For age and sources of investment | Accepted at 1% level
   
   b. For educational qualification, years of experience, annual turnover, number of trained manpower and area of retail space | Accepted at 5% level
   
   c. For gender | Rejected at 5% level

2. There is an association between organized retailers’ socio-economic status and opportunities available to them due to FDI in Indian retailing.
   
   a. For sources of investment, annual turnover and area of retail space | Accepted at 1% level
   
   b. For age, educational qualification, years of experience and number of trained manpower | Accepted at 5% level
   
   c. For gender | Rejected at 5% level

3. There is an association between organized retailers’ socio-economic status and challenges faced by them due to FDI in Indian retailing.
   
   a. For gender and sources of investment | Accepted at 1% level
   
   b. For age, educational qualification, years of experience, annual turnover and area of retail space | Accepted at 5% level
   
   c. For number of trained manpower | Rejected at 5% level

**Chi-square test – Unorganized Retailers**

1. There is an association between unorganized retailers’ socio-economic status and perception towards global retailers.
For age, educational qualification and area of retail space | Accepted at 1% level  
For annual turnover | Accepted at 5% level  
For gender, sources of investment, years of experience and number of trained manpower | Rejected at 5% level

2. There is an association between unorganized retailers’ socio-economic status and opportunities available to them due to FDI in Indian retailing.

For age, educational qualification and annual turnover | Accepted at 5% level  
For gender, sources of investment, years of experience, number of trained manpower and area of retail space | Rejected at 5% level

3. There is an association between unorganized retailers’ socio-economic status and challenges faced by them due to FDI in Indian retailing.

For age, sources of investment and annual turnover | Accepted at 1% level  
For educational qualification, years of experience and area of retail space | Accepted at 5% level  
For gender and number of trained manpower | Rejected at 5% level

Significant Relationship Between Perception, Buying Behaviour, Opportunities and Challenges Faced by Customers, Organized and Unorganized Retailers due to FDI in Indian Retailing

H$_3$ There is a significant relationship between customers’ perception and preference, buying behaviour and challenges faced by them towards global retailers.

**Bivariate Correlation - Customers**

1. There is a significant relationship between customers’ perception, preference, buying behaviour and challenges faced by them towards global retailers. | Accepted at 1% level

**Multiple Regression – Customers**

1. There is a significant impact of customers’ perception towards global retailers on their preference and buying behaviour towards global retailers. | Accepted at 1% level

2. There is a significant impact of customers’ perception towards global retailers on challenges faced by them towards global retailers. | Accepted at 1% level
<table>
<thead>
<tr>
<th>H₄</th>
<th>There is a significant relationship between organized retailers’ perception and the opportunities available and challenges faced by them due to FDI in Indian retailing.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bivariate Correlation - Organized Retailers</strong></td>
<td></td>
</tr>
<tr>
<td>1. There is a significant relationship between organized retailers’ perception and the opportunities available and challenges faced by them due to FDI in Indian retailing.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td><strong>Multiple Regression – Organized Retailers</strong></td>
<td></td>
</tr>
<tr>
<td>1. There is a significant impact of organized retailers’ perception towards global retailers on challenges faced by them towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td>2. There is a significant impact of opportunities available to the organized retailers on challenges faced by them due to FDI in Indian retailing.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td>H₅</td>
<td>There is a significant relationship between unorganized retailers’ perception and the opportunities available and challenges faced by them due to FDI in Indian retailing.</td>
</tr>
<tr>
<td><strong>Bivariate Correlation - Unorganized Retailers</strong></td>
<td></td>
</tr>
<tr>
<td>1. There is a significant relationship between unorganized retailers’ perception, opportunities and challenges towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td><strong>Multiple Regression – Unorganized Retailers</strong></td>
<td></td>
</tr>
<tr>
<td>1. There is a significant impact of unorganized retailers’ perception and opportunities towards global retailers on challenges faced by them towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
<tr>
<td><strong>Major Variables Affecting Perception, Buying Behaviour, Opportunities and Challenges Faced by Customers, Organized and Unorganized Retailers due to FDI in Indian Retailing</strong></td>
<td></td>
</tr>
<tr>
<td>H₆</td>
<td>There is a significant difference in the mean ranks towards perception, buying behaviour, opportunities and challenges faced by customers, organized and unorganized retailers due to FDI in Indian retailing.</td>
</tr>
<tr>
<td><strong>Friedman test – Customers</strong></td>
<td></td>
</tr>
<tr>
<td>1. There is a significant difference among the reasons for changing customers’ needs and preferences.</td>
<td>Accepted at 1% level</td>
</tr>
</tbody>
</table>
There is a significant difference among the statements of customers’ preference and buying behaviour towards global retailers.  
Accepted at 1% level

There is a significant difference among the statements of challenges faced by customers towards global retailers.  
Accepted at 5% level

**Friedman test – Organized Retailers**

1. There is a significant difference among the statements of organized retailers’ perception towards global retailers.  
Accepted at 1% level

2. There is a significant difference among the statements of opportunities available to organized retailers due to FDI in Indian retailing.  
Accepted at 1% level

3. There is a significant difference among the statements of challenges faced by organized retailers towards global retailers.  
Accepted at 5% level

**Friedman test – Unorganized Retailers**

1. There is a significant difference among the statements of organized retailers’ perception towards global retailers.  
Accepted at 5% level

2. There is a significant difference among the statements of opportunities available to unorganized retailers due to FDI in Indian retailing.  
Accepted at 5% level

3. There is a significant difference among the statements of challenges faced by unorganized retailers towards global retailers.  
Accepted at 5% level

**Sobel Test for Customers, Organized and Unorganized Retailers**

1. The effect of customers’ preference and buying behaviour towards global retailers on challenges faced by them mediated by their perception towards global retailers  
Accepted at 1% level

2. The effect of organized retailers’ perception towards global retailers on challenges faced by them due to FDI in Indian retailing mediated by opportunities available to them due to FDI in Indian retailing  
Accepted at 1% level
The effect of unorganized retailers’ perception towards global retailers on challenges faced by them due to FDI in Indian retailing mediated by opportunities available to them due to FDI in Indian retailing

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td>Hypothesized relationship between perception and preference, buying behaviour and challenges faced by customers towards global retailers.</td>
<td>Accepted at 1% level</td>
</tr>
</tbody>
</table>

**Structural Equation Modelling (SEM) for Customers, Organized and Unorganized Retailers**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Hypothesized relationship between perception and preference, buying behaviour and challenges faced by customers towards global retailers.</td>
<td>Perfectly Fit Model</td>
</tr>
</tbody>
</table>

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Hypothesized relationship between opportunities, perception and challenges faced by organized retailers due to FDI in Indian retailing.</td>
<td>Perfectly Fit Model</td>
</tr>
</tbody>
</table>

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td>Hypothesized relationship between opportunities, perception and challenges faced by unorganized retailers due to FDI in Indian retailing.</td>
<td>Perfectly Fit Model</td>
</tr>
</tbody>
</table>