Chapter 7.
Major Findings of the Study.

The Consumer Survey:
The consumer survey is made in the year 2010 from the six districts representing the entire state. The districts selected are older districts of Kerala with an exception to Ernakulam than Palakkad {Since Population rank and density rank is 3 and 4 respectively for Ernakulam (1958), where it is 6 and 11 for Palakkad (1957)}. The survey is made from 600 respondents, 100 respondents each from six districts (Thiruvanthapuram, Kottayam- Southern Zone, Ernakulam and Thrissur-Central Zone and Kozhikode and Kannur- Northern Zone. The survey is made with schedules during the May 2010 to December 2010 in the six districts of Kerala by researcher itself and also with the help of research assistants.

Basic consumer details: Consumer Survey.
1. Age of Respondents: The majority of the respondents have age 46 and above.
2. Sex of the Respondents: Out of the 600 respondents, 73.8 % belongs to males and balance belongs to females.
3. Educational Level of the Respondents: All of the respondents are literate but at the same time majority of the respondents not have high level education, 52.8 % of the respondents have only qualification of up to SSLC/+2.
4. The Occupation of the Respondents: The 46.5 % of the total 600 respondents are casual labourers.
5. The Family Income of the Respondents: It is analyzed that urban consumers have comparatively more income than rural consumers.
6. Religion of the Respondents: The 56.7 % of the total respondents belongs to Hindus followed by Christians (30 %) and remaining are Muslims (13.3 %).
7. Residence of the Respondents: Out of 600 respondents 58.2 % resides in urban area and remaining respondents in the rural area (41.8%).

Customer Attitudes towards the Government, Co-operative and Private Retail Outlets.
(I) The Attitude level towards various Retail Outlets. All Zones: The supplyco retail formats is the most preferred one and have the highest mean (5.763), second position
(II) **Attitude level towards various Retail Variables.**

Customer Attitude Findings towards Retail Variables-All Zones.

The variables are given scores of 3, 2 and 1, the scores are multiplied with the weights and arithmetic mean and rank is calculated. Out of the 600 respondents, scores of 3, 2 and 1 is given to respondents providing first, second and third ranks. The rank offered by the respondents is multiplied with the scores and a total figure is arrived and the same is divided with the number of respondents (May not be always 600 but the total actual respondents who gave any rank at all-zero rank is avoided). The arithmetic means of government, co-operative and private outlets are calculated and first rank is provided to the maximum mean score followed by second rank and third rank for the lowest mean score.

The *quality, wide variety/choice, nearness of the shop, self service system, popularity and good fame, advertisement/business communication and parking facility* variables are concerned; respondents gave first rank to private retail outlets followed by co-operative and government outlets.

In the case of *reliability* matters, respondents find co-operatives as the first preference followed by government sector and least preferred are private sector. The respondents’ response towards the variable- *discounts offered*, their first choice is government sector followed by co-operatives and least preferred is private sector. The *gifts/schemes offered* are concerned, their first choice is private sector followed by co-operatives and there is no rank over government sector since gifts/schemes are far less in the government sector. The variable *credit facility offered* is concerned, first rank goes to private sector and no ranks to co-operative and government sector.

The *children’s play area* are concerned first rank goes to the private sector and no rank towards co-operative and government sector.

The variables such as *Sales man’s service, Computerized billing, Attractive carry bag, Display models or structures, Convenience in shopping, shopping hours of the shop, Lay out of the store, Rate tags/price stickers, Availability of latest trends, Knowledge of employees, Fast and error free transactions, Behaviour of employees and Safety in transactions* is concerned the most preferred retail outlet is private sector followed by co-operative sector and the least preferred is the government sector.
The variables—Music in the store is concerned, the most preferred is the private sector followed by co-operative sector. The variables—Air conditioning, refreshments offered free during purchase and Lift system is concerned, the only retail format providing these is private retail formats.

The variables ability to handle customer complaints directly and immediately, store and its physical facilities, store promises, quantity of products supplied through the shop, floor area of the Shop and Individual attention is concerned the private sector is the most preferred one followed by co-operative sector and least preferred is the government sector. The variable called store has the lowest prices in the area is concerned the most preferred retail outlet is government sector followed by co-operatives and least preferred is private sector.

The variable sincere interest in solving the problems by the store is concerned the most preferred retail outlet is co-operative sector, followed by private sector and least preferred is government sector. The variable store accepts all major credit cards is concerned private sector is the only sector which provides such service so most preferred is the private sector.

(III) The Customer attitudes towards various Retail Product Sectors.

The Retail Products Sector Wise Findings—All Zones.

The sectors—Bakery products, toiletries and laundry, packaged drinks/mineral water, dairy products, condiments—Sauce, Jam, Pickles, Chips/snacks/nuts, Paper products and Personal care is concerned, the most preferred sector is private sector followed by co-operative sector and least preferred is government sector. The sectors—Cereals/Rice/Wheat etc and spices is concerned the most preferred sector is co-operative sector followed by government and the least preferred sector is private sector. The sector—oils—Coconut/palm etc is concerned the most preferred sector is government followed by co-operative sector and least preferred is private sector. The sectors—canned food articles, fruits, vegetables and fish food is concerned, the most preferred sector is private sector followed by co-operative sector. The sector—meat (all major types) is concerned; the most preferred sector is private sector.

(IV) The Retail Key Variables Findings.

The retail key factors findings—All zones.

1. Marketing Presence—The 56.3 % of the outlets belongs to either local or district level presence, it seems that majority are purchasing from local or district level shops.

2. Value of Products purchased at a Time—The 67 % of the consumers are purchasing products of lower value of less than Rs. 1000 at a time.
3. **Who Purchases among the members of the family** - It is also interesting to note that 53% of the total respondents entrust either father or mother for purchasing their groceries.

4. **Time of Purchase** - The findings related to time of purchase is that majority are purchasing in the evening or in other words the time immediately after their work/office/college/school is over.

5. **Consumers Preference Regarding Place of Purchase** - It is found that huge majority are interested in purchasing at nearby convenient places.

6. **Which Store/ Type of Store** - The 36.3% of the total respondents are purchasing from government owned retail outlets and 54.2% of the respondents are purchasing from the private sector. Only 9.5% of the respondents are purchasing from the co-operative sector. It is found that majority of the respondents are purchasing from the private sector.

7. **Duration** - It is found that majority of consumers are spending less than 30 minutes in the shop.

8. **Distance** - It is found that majority of the consumers are not travelling much for shopping.

9. **Door Delivery** - only 5.3% of the total respondents is enjoying the door delivery system.

10. **Purchase Frequency** - The majority of the consumers are purchasing on monthly basis.

### 2. Performance of Government, Co-operative and Private Retail Outlets on the Key Variables that Constitute Customer Attitudes.

The number of districts selected for institution survey analysis is six; two districts are selected from each zone. There are three such zones i.e., southern zone, central zone and northern zone. From each districts, six government retail outlets, six co-operative retail outlets and six private retail outlets are selected. So the total retail outlets selected from each district comes to eighteen. From each zone i.e., central, co-operative and north zones have 36 retail outlets are analysed and comes to an overall total of 108 retail outlets.

**Basic Retail Outlet Details: Institutional Survey.**

**Districts & Zones** - The each district has a percentage of 16.7% out of the total and 33.3% is the percentage for the zone.

(a) **Type of Organization- All Zones** - Out of the total retail outlets surveyed, 52.8% are companies, 33.3% are cooperative societies, 12% partnership firms and 1.9% represents...
sole proprietorship firms. **Ownership wise**- The sole proprietorship has the lowest percentages in all the zones. The 100% of government outlets of the sample represent the supplyco outlets and 100% of co-operative outlets represent co-operatives societies registered under Kerala co-operative societies act, 1969. The 58.3% of private outlets represent companies followed by partnership firms (36.1%) and remaining percentage represent sole proprietorship.

(b) **Branches- All Zones**- Out of the total 108 retail outlets, 75% of the retail outlets have branches and 25% have no branches at all. **Ownership wise**- The ownership analysis reveals that 100% of government retail outlets have branches at the same time only 52.8% of co-operative outlets have branches. The 72.2% of private outlets have branches.

(c) **Size of Branches- All Zones Wise**- From the study of 108 retail outlets; it is revealed that 24.1% of the outlets have no branches at all, at the same time 62% of the outlets have branches at the level of 16 and above. **Ownership wise**- The 100% of government retail outlets have above 16 branches. The 47.2% of co-operative retail outlets have no branches at all followed by 44.4% (Above 16 branches). The 25% of private outlets have no branches at all at the same time 41.7% have above 16 branches followed by 22.2% (Less than five branches).

(d) **Place of Operation-All zones**- The place of operation is concerned 60.2% of the total outlets working in the urban area and 39.8% of the total outlets in the rural area. **Ownership wise**- The 58.3% of government retail outlets situated at urban area at the same time 52.8% of co-operative outlets in the rural area.

(e) **Annual Turnover-All Zones**- The annual turnover means aggregate of sales values of all products in a year by a particular retail outlet. It is concluded that majority of the retail outlets belong to the category of 25 Lakhs - 50 Lakhs. **Ownership wise**- It is found that there is no significant difference among the three outlets (Govt. /Co-op. /Pvt.).

(f) **The Shops and Awards-All Zones**- The 2.8% of the outlets got any type of awards and remaining huge majority i.e., 97.2% is not belongs to the category-award winners. **Ownership Wise**- The only 8.3% of private retail outlets have some awards

(g) **The Shops and Years of Experience-All Zones**- The shopping running experience of retail outlets above 25 years is very less i.e., 0.9%. **Ownership wise**- It is found that there is no significant difference among the three outlets (Govt. /Co-op. /Pvt.).
(h) Majority Consumers- Regular/Irregular-All Zones-The 97.2% of consumers is comes under the category of regular consumers and remaining 2.8% are irregular consumers. **Ownership Wise**-The 100% of government and co-operative retail outlets claims that they have majority regular consumers followed by 91.7% (Private retail outlets).

(i) Number of Employees – All Zones Wise- It is analyzed that almost 80% of retail outlets are only maintaining employees at the level of maximum 10 persons. **Ownership wise**- It is found there is significant difference among the three outlets (Govt. /Co-op. /Pvt.).

(j) Training/Refreshment Courses Provided- All Zones -The study finds that majority are not interested in it, and only 3.7% got the real spirit behind such good training/refreshment courses. **Ownership wise**- The 11.1% of private retail outlets are providing training/refreshment courses to its employees.

(k) Rest Rooms- All Zones- It is fortunate that, 14.8% of the retail outlets understood the real concept and they are providing this facility. **Zone wise**- It is found that there is no significant difference among the three zones. **Ownership wise**- It is found there is significant difference among the three outlets (Govt. /Co-op. /Pvt.).

(l) Marketing Presence-All Zones- It is found that majority of shops have state level presence. The 58.3% of all three zones have state level marketing presence followed by local presence. **Ownership wise**- It is found that there is no significant difference among the three outlets (Govt. /Co-op. /Pvt.).

(m) Purchases from Suppliers- All Zones-The 100% of the companies are purchasing from Indian companies. Even international companies depend on Indian companies on majority products dealt by them. **Ownership wise**-The 100% of government, co-operative and private retail outlets are purchasing from Indian companies.

(n) The Value of Groceries Stored in the Store at a Time-All Zones- The study reveals that 57.4% of the outlets store products worth less than 8 lakhs at a time; followed by 35.2% (8 Lakhs – 16 Lakhs). **Ownership wise**- It is found there is significant difference among the three outlets (Govt. /Co-op. /Pvt.).
(I) All Zones -Product Sectors, Facilities/Key Retail Variables, Safety Measures and Promotions Offered Findings.

(A) Products Sectors Offered by Government, Co-operative and Private Retail Outlets-All Zones.

1. **Bakery Products**- The bakery products are concerned, the 65.7% is not dealing with bakery products.

2. **Cereals/Rice/Wheat etc, Toiletries/Laundry, Condiments-Syrup/Jam and Pickles, Oils-Coconut/Palms, Spices, Paper Products etc, Chips/Snacks/Nuts etc** - the entire outlets surveyed are storing and selling these products.

3. **Packaged Drinks/Mineral Water**- Out of the total retail outlets surveyed, 93.5% of the outlets are storing and selling packaged drinks/mineral water products.

4. **Dairy Products**- Out of the total retail outlets surveyed, only 40.7% of the outlets are storing and selling dairy products.

5. **Meat (All Major Types)**- The meat (all major types) is concerned; only 19.4% of the retail outlets are storing and selling these products.

6. **Canned Food Articles**- The canned food articles is concerned, 78.7% of the retail outlets are storing and selling these products.

7. **Fruits**- The fruits are concerned, only 16.7% of the retail outlets are storing and selling these items.

8. **Vegetables**- The vegetables are concerned, only 17.6% of the retail outlets are storing and selling these items.

9. **Personal Care**- Out of the total 108 retail outlets, 89.8% of the retail outlets are storing and dealing with personal care products.

10. **Sea Food (Fish)**- Out of the total retail outlets, only 16.7% of the retail outlets are dealing with sea foods (Fish).

(B) Facilities/Key Retail Variables Offered by Government, Co-operative and Private Retail outlet-All Zones.

1. **Floor Area**- It is analysed that majority of the retail outlet’s floor area is about less than 1500 Sq.ft (about 88%).

2. **Qualities of the Groceries in the Store**- It is analysed that quality of the groceries in majority cases is about moderate quality.
3. **The Majority of Groceries Brand Sold through the Store** - The majority of groceries sold through the store is national brand (96.3%) followed by local brand (2.8%).

4. **The Service System Adopted** - The 84.3 % of the retail outlets adopt self service system.

5. **Shop Location** - The 28.7 % of the retail outlets are located at a residential area with normal population and again another 28.7 % at thickly populated area.

6. **Discounts Offered** - The 56.5 % of retail outlets are offering actual discounts of 11-20 % and remaining 43.5 % outlets are offering 1-10 % discounts on the entire commodities handled as a whole.

7. **Credit Facility** - Credit facility is arranged on some extra ordinary situational basis and it is not the policy of none of the outlets.

8. **Advertisement/Information Disseminations** - The 69.4 % of the retail outlets make advertisement/business promotion on occasional basis, followed by always (15.7%) and sometimes (13.9 %).

9. **Parking Facility** - The 20.4 % of outlets are not providing parking facility. It is relaxing to note that 67.6 % of the consumers are providing parking facility of up to 1000 Sq.ft.

10. **Children’s Play Area** - The real purpose of children’s play area is to ensure uninterrupted shopping experience especially for women having children’s of up to 10 years of age but only 3.7 % of the outlets are providing this facility.

11. **Computerized Billing** - The 95.4 % of the outlets are providing this facility and remaining 4.6 % are not providing this facility.

12. **Display Models or Structures** - The 92.6 % of the outlets have adequate display models or structures.

13. **Attractive Carry Bags** - Majority of the retail outlets revealed that they are using recyclable plastic bags.

14. **Music in the Store** - It is noted that 1.9 % of the retail outlets are playing music always, followed by occasionally music playing stores (13.9 %) and music- sometimes (13 %).

15. **Refreshment** - The 77.8 % of retail outlets are not providing any refreshment at all; occasional refreshment percentage is 21.3 % to the total.

16. **Air Conditioning** - The 83.3 % of the retail outlets are not providing air- conditioning facility but 15.7 % of the outlets providing air conditioning facility always.
17. **Shopping Hours**- The 84.3 % of the retail outlets are offering up to 10 hours for shopping and remaining 15.7 % of retail outlets are offering more than 10 hours of shopping.

18. **Lift System**- The survey found that 10.2 % of retail outlets are providing lift facility always.

19. **Rate Tags/Price Stickers**-The rate tags/ price stickers is concerned, 95.4 % of the retail outlets are providing rate tags/price stickers-always and 4.6 % of the outlets not always but –some times.

20. **Availability of Latest Trends**-The 74.1 % of the retail outlets revealed that availability of latest trends is only occasionally.

21. **Number of Billing Points**- It is found that huge majority of retail outlets are maintaining 2 to 4 billing points.

22. **Prompt Service**-The 88.9 % of the retail outlets are providing prompt service-always.

23. **Individual Attention**-The 76.9 % of retail outlets are providing individual attention ‘occasionally’. It may because of self service system adopted in the store.

24. **Problem Solving**- Majority of the retail outlets solves the problems-always.

   (c) The safety measures adopted by Government, Co-operative and private retail outlets-All Zones.

1. **Safety Measures against Fire (Fire extinguisher)**-The 18.5 % of the retail outlets are managed to maintain safety measures against fire.

2. **Safety Measures against Natural Calamity**-The safety measures against natural calamity are concerned, none of the retail outlets have maintained any safety measures at all.

3. **Safety Measures against Theft**-The only 4.6 % of retail outlets are maintaining some sort of safety measures against theft.

(D) The Promotions Offered by Government, Co-operative and Private Retail Outlets-All Zones.

1. **Gifts/Schemes**-The 24.1 % of the total outlets are providing gifts/schemes on occasionally and 6.5 % retail outlets on some times and only the 3.7 % of outlets-always.

2. **Daily Gifts-Lucky Draws**-Only 6.5 % of outlets are providing sales promotion activities such as lucky draws.
3. **Free Holiday Trips-Domestic/Foreign**- The only 6.5% of the outlets are providing such activities.

4. **Credit Point Discounts-Ceiling Basis**- The only 4.6% of outlets are providing credit point discounts.

5. **Prizes-Cars/Washing Machines/Gold Coins**- The 14.8% of retail outlets are providing this type of sales promotion activities.

6. **Notices and Advertisement Materials**- The 100% of the retail outlets are providing notices and advertisement materials for the purpose of publicity and better marketing.

7. **Daily Selected Offer-Twin Offer/Reduced Rate**- The only 7.4% of the outlets are providing daily selected offers-twin offer/reduced rates etc.

8. **Name Card-Discount Scheme**- The 18.5% of the outlets are providing such discount scheme.

9. **Scratch and Win Offer**- The 20.4% of the outlets or one out of five firms is providing this type of sales promotion.

**II) Ownership Wise-Product Sectors, Facilities/Key Retail Variables, Safety Measures and Promotions Offered Findings.**

(A) Products sectors offered by Government, Co-operative and Private Retail outlets-Ownership Wise.

1. **Bakery Products**- The 86% of private outlets are providing bakery products but only 16.7% of co-operative outlets are providing bakery products. The selected government outlets are not providing bakery products.

2. **Cereals/Rice/Wheat etc, Toiletries/Laundry, Condiments-Syrup/Jam & Pickles, Oils-Coconut/Palms Spices, Chips/Snacks/Nuts, Paper Products** - The 100% of government, co-operative and private outlets are providing cereals/Rice/wheat etc.

3. **Packaged Drinks/Mineral Water**- The 100% of private retail outlets are providing packaged drinks/mineral water etc followed by 94.4% (Government outlets) and 86.1% (Co-operative outlets).

4. **Dairy Products**- The 94.4% of private outlets are providing dairy products followed by 27.8% (Co-operative sector).

5. **Meat (All Major Types)**- The 58.3% of private retail outlets are providing meat at the same time government and co-operative outlets are not providing meats at all.
6. **Canned Food Articles**- The 86.1% of private retail outlets are providing canned food articles followed by 83.3% (Co-operative outlets) and 66.7% (government outlets).

7. **Fruits**- Only 50% of private retail outlets are providing fruits in the showrooms.

8. **Vegetables**- The 52.8% of private retail outlets are providing vegetables in the showrooms.

9. **Personal Care**- The 100% of private retail outlets are providing personal care products followed by 86.1% (Government outlets) and 83.3% (Co-operative outlets).

10. **Sea food**- The 47.2% of private retail outlets are providing sea foods (Fish) followed by only 2.8% (co-operative outlets).

**(B) Facilities/Key Retail Variables offered by Government, Co-operative and Private Retail Outlets Ownership Wise.**

1. **Floor area, quality of the groceries in the store, the service system adopted, discounts offered are in the range of, attractive carry bag, music in the store, refreshment, air Conditioning, shopping Hours, lift system, availability of latest trends, number of billing points, problem solving** - It is found there is significant difference among the three outlets (Govt./Co-op./Pvt.).

2. **Majorities of groceries (Brands) sold through the store**- The 100% of government and co-operatives are using national brand on majority cases. The 88.9% of private outlets are also using national brands followed by 8.3% (Local brand) and 2.8% (International brand).

3. **Shop location, advertisement/business promotion, parking facility, rate tags/price stickers, prompt service, individual attention** - It is found that there is no significant difference among the three outlets (Govt./Co-op./Pvt.).

4. **Children’s play area**- The only 11.1% of private sector retail outlets managed to have adequate space for children to play with necessary toys and computer games.

5. **Computerized billing**- The 100% of government and private retail outlets have computer billing facility but only 86.1% of co-operative retail outlets have this facility.

6. **Display models or structures**- The 91.7% of government retail outlets and 86.1% of co-operative retail outlets have adequate display models or structures but 100% of private retail outlets have adequate display models or structures.
(C) The Safety Measures Adopted by Government, Co-operative and Private Retail Outlets-Ownership Wise.

1. **Safety measures against fire**- It is found there is significant difference among the three outlets (Govt. /Co-op. /Pvt.).

2. **Safety measures against theft**- The 13.9 % of private retail outlets have adequate safety measures against theft.

(D) The Promotions offered by Government, Co-operative and Private Retail outlets-Ownership Wise.

1. **Daily gifts-Lucky draw, free holiday trips-domestic/foreign, credit point discounts-ceiling basis, prizes-cars/washing machines/gold coins, daily selected offer-twin offer/reduced rate, name card discount scheme, scratch & win offer** - It is found there is significant difference among the three outlets (Govt. /Co-op. /Pvt.).

2. **Notices and Advertisement materials**-The 100 % of government, co-operative and private retail outlets are providing notices and advertisement materials.


(A) Consumer Survey.

*The Attitude level towards various Retail outlets.*

a) **Zone analysis:** In the south zone the most preferred retail formats are supermarkets (5.53-Mean), followed by Convenience stores (5.475 Mean) and Supplyco (5.40 Mean). The least preferred are hypermarkets and shopping malls. Other zones also show similar general trends.

b) **Residence Analysis:** The rural and urban customer analysis reveals that supplyco is the most preferred outlet both in urban area and rural area followed by supermarkets and convenience stores.

*Attitude level towards various Retail variables.*

(a) **Customer Attitude findings towards Retail Variables – Zone Wise.**

The zone wise analysis based on *quality* reveals that private sector is the most preferred sector as far as central and north zone is concerned but in the case of south zone the most preferred sector
is co-operative sector. The variable-*wide variety and choice* is concerned, private sector is the most preferred sector as far as central and north zone is concerned but in the case of south zone co-operative is the most preferred sector. The variable-*nearness of the shop* is concerned, private sector is the most preferred sector as far as south and central zone is concerned but in the case of north zone, co-operative is the most preferred sector. The variable-*self service system* is concerned, the most preferred sector is the private sector and in the case of *popularity and good fame* is concerned the most preferred sector in south and north zone is private sector but in the case of central zone the most preferred sector is government sector. The variable-*reliability* is concerned; the most preferred sector is co-operative sector in the case of south zone and north zone. Government sector is the most preferred sector in the case of central zone. The variable –*discounts offered*, government sector is considered the most preferred sector for central and north zone and in the case of south zone, the most preferred sector is co-operative sector. The variable-*parking facility* is concerned the most preferred sector for south and north zone is co-operative sector but in the case of central zone it is private sector.

The variables- *salesman’s service, computerized billing, attractive carry bags, display models or structures, music in the store, refreshment offered, air conditioning, children’s play area, advertisement and business communication, credit facility offered, convenience in shopping, gifts and schemes offered, shopping hours, layout of the store, lift system, availability of latest trends, knowledge of employees, fast and error free transactions, behavior of employees, ability to handle complaints, major credit card acceptance and store and physical facilities* is concerned over three zones-north, south and central zones the most preferred sector is private sector.

The variable- *rate tags and price stickers* and *safety in transactions* is concerned the most preferred sector is private sector as far as south and central zone is concerned and co-operative is the most preferred sector in the case of north zone. The variable *store promises* is concerned, the central and north zone prefer government sector but co-operative sector is the preferred sector for south zone. The variables-*quantity of products supplied, floor area of the shop and individual attention* is concerned, the private sector is the most preferred sector for south and central zone but co-operative sector is the preferred sector for north zone. The variable *sincere interest in solving problems* is concerned, co-operative is the most preferred sector for south and north zones but in the case of central zone, private sector is the most preferred sector.
(b) Customer attitude findings towards retail variables – Residence (Urban/Rural).

The variables *quality of the products, wide variety choice, nearness of the shop, self service system, popularity and good fame* is concerned the most preferred sector is private sector for both urban and rural residents. The variables *Reliability and sincere interest in solving problems* are concerned the most preferred sector is co-operative sector. The variables – *discounts offered* is concerned the most preferred sector is government sector.

The variables *gifts/schemes offered, credit facility offered, advertisement/business communication, parking facility, children’s play area, salesman’s service, computerized billing, attractive carry bags, display models or structures, music in the store, air conditioning facility, convenience in shopping, shopping hours, layout of the store, lift system, rate tags and price stickers, availability of latest trends, knowledge of employees, fast and error free transactions, behavior of employees, safety in transactions, ability to handle complaints, major credit cards acceptance, store and physical facilities, quantity of products supplied, floor area of the shop and individual attention* is concerned the most preferred sector is private sector for both urban and rural areas.

The variable *refreshments offered* is concerned the most preferred outlets belongs private sector in the case of urban consumers and co-operative outlets in the case of rural consumers. The variable *store promises* are concerned the most preferred sector is co-operative sector in the case of urban consumers but it is private sector in the case of rural consumers. The variable *store have lowest prices* is concerned the most preferred sector is co-operative sector in the case of urban consumers but it is government sector in the case of rural consumers.

**The Customer Attitudes towards Various Retail Product Sectors.**

**(a) The Retail Products sector wise findings- Zone Wise.**

The variable *Bakery products, meat (all major types), Canned food articles, fruits, vegetables and sea food (packed/salted)* is concerned the most preferred sector is private sector over three zones-south/central and northern zones. The variable *cereals/rice/wheat etc* is concerned the most preferred sector is co-operative sector in the case of south and north zones but most preferred sector is government sector in the case of central zone. The variables *Laundry and toiletries, condiments, pickles, spices* the most preferred sector is co-operative sector in the case of south and north zones and private sector for central zone. The variables *packaged drinks/mineral water and dairy products* is concerned the most preferred sector is private sector in the case of south and central zones and co-operative sector for north zone. The variable *oils*—
coconut/palm/sun flower etc is concerned the most preferred sector is government sector in the case of central and north zone but it is co-operative sector in the south zone. The variables-Chips/snacks/nuts, paper products and personal care products is concerned the most preferred sector is private sector in the case of central and north zones and co-operative sector for south zone.

(b) The Retail Products Sector Wise Findings-Residence Wise.
The variables-Bakery products, toiletries/laundry, packaged drinks-mineral water, dairy products, pickles, meats (all major types), canned food articles, fruits, vegetables, chips/snacks/nuts etc, paper products, personal care and sea food (salted/packed) are concerned the most preferred sector is private sector for both urban and rural areas. The variables-cereals-Rice/Wheat is concerned the most preferred sector for urban area is co-operative sector where as in rural area it is government sector. The variable-condiments (Sauce/Jam) is concerned the most preferred sector for urban area is private sector where as in rural area it is co-operative sector. The variables-oils-coconut/palm is concerned the most preferred sector is government sector for both rural and urban areas.

The Retail Key Variables Findings.

(a) The retail key factors findings-Zone wise.
1. Marketing presence, The value of products purchased, Time of Purchase, Consumers Preference Regarding Place of Purchase, Which Store/ Type of Store, Duration, Distance, Door delivery, Purchase frequency - It is found that there exist differences among the three zones.
2. Who Purchases among the members of the family - It is found that there is no significant difference among the zones.

(b) The retail key factors findings-Residence wise.
1. Marketing Presence, Value of products purchased, Who Purchases among the members of the family, Time of purchase, Which Store/ Type of Store, Door Delivery - It is found that there is no significant difference among the two residences

2. Consumers Preference Regarding Place of Purchase, Duration, Distance, Purchase frequency - It is found there is significant difference among the two residences as far as residence is concerned.
(B) Retail Outlets Survey.

(a) Type of Organization- Zone wise- The 1/3\textsuperscript{rd} of the entire retail outlets over all zones are cooperative societies. The south zone, central zone and north zones have highest level percentage of companies and their percentage is 47.2\%, 50\% and 61.1\% respectively. Residence wise- The 44.2 \% of rural outlets are co-operative societies followed by 34.9 \% (Companies) and 18.6 \% (Partnership firms). The 64.6 \% of urban outlets are companies followed by co-operative societies (26.2 \%) and partnership firms (7.7 \%).

(b) Branches- Zone wise- The branches having outlets is comparatively more in central zone while compared to other two zones. Residence wise- The 53.5 \% of rural retail outlets have branches at the same time 89.2 \% of urban outlets have branches.

(c) Size of Branches- Zone wise- The 69.4\% of central zone have branches of 16 and above at the same time it is 63.9\% and 52.8\% for south and north zone respectively. The 16.7\% of the north zone have branches only less than five followed by 5.6\% and 2.8\% for central and south zones respectively. Residence wise- The 51.2 \% of rural branches have branches above 16 and at the same time 46.5 \% of rural outlets have zero branches or no branches at all. In the case of urban outlets, 69.2 \% of outlets have branches above 16 and in the urban area, only 9.2 \% have no branches at all.

(d) Place of Operation- Zone wise- The urban presence is more in the case of south zone while compared to other two zones. Residence wise- The 75 \% of private outlets are located at urban area and only 25 \% in the rural area.

(e) Annual Turnover- Zones wise- It is analyzed that in all zones majority belongs to the 25 Lakhs – 50 Lakhs category. It is found that there is no significant difference among the three zones. Residence wise- It is found there is significant difference among the two residences.

(f) The Shops and Awards- Zone wise- The 5.6 \% of the central zone got awards and it is comparatively more than other two zones. Residence wise- The urban retail outlets have little more awards i.e., 3.1 \%.

(g) The Shops and Years of Experience- Zones wise- It is found there is significant difference among the three zones. Residence wise It is found that there is no significant difference among the two residences.

(h) Majority Consumers- Regular/Irregular- Zone wise- The 100 \% of central zone consumers are regular followed by south zone (97.2 \%) and north zone (94.4\%).
Residence wise- The majority of rural retail outlets i.e., 97.7 % has regular consumers but the percentage of urban regular consumers is bit less-96.9 %.

(i) Number of Employees – Zones wise- It is found that there is no significant difference among the three zones. Residence wise- There exists a difference among the two residences as far as the number of employees is concerned.

(j) Training/Refreshment courses provided- Zone wise- The 8.3 % of north zones arranging training/refreshment courses followed by 2.8 % (south zone). Residence wise- The 100 % of rural retail outlets are not providing training/refreshment courses at the same time 6.2 % of urban retail outlets are providing training/refreshment courses.

(k) Rest Rooms- Zone wise- It is found that there is no significant difference among the three zones. Residence wise- It is found there is significant difference among the two residences.

(l) Marketing Presence- Zone wise- It is found that there is no significant difference among the three zones. Residence wise- It is found that there is no significant difference among the two residences.

(m) Purchases from Suppliers- Zone wise- The 100 % of total retail outlets over three zones are purchased from Indian companies. Residence wise- The 100 % of rural and urban retail outlets are purchasing from Indian companies.

(n) The Value of Groceries Stored in the Store at a Time- Zone wise- It is found that there is no significant difference among the three zones. Residence wise- It is found there is significant difference among the two residences.

(I) Zone Wise-Product sectors, Facilities/Key Retail Variables, Safety Measures and Promotions Offered Findings.

(A) Products sectors offered by Government, Co-operative and Private Retail outlets-Zone Wise.

1. Bakery Products- The zone analysis reveals that south zone retail outlets are providing more bakery products (44.4%) followed by north zone (30.6%) and central zone (27.8%).

2. Cereals/Rice/Wheat etc, Toiletries/Laundry, Condiments-Syrup/Jams & Pickles, Oils-Coconut/Palms, Spices, Chips/Snacks/Nuts etc, and Paper Products -The 100 % of all outlets over three zones are providing these products.
3. **Packaged Drinks/Mineral Water** - The zone analysis reveals that the central and north zones are providing more packaged drinks/mineral water than south zone.

4. **Dairy Products** - The zone analysis reveals that south zone is providing more dairy products (47.2 %), than central zone (41.7 %) and north zones (33.3 %).

5. **Meat (All Major Types)** - The 19.4 % of the total outlets are providing meats. The north zone (27.8 %) is providing meats more than central (19.4 %) and south zones (11.1 %).

6. **Canned Food Articles** - The 97.2 % of outlets are providing canned food articles in north zone followed by south zone (80.6%) and central zone (58.3 %).

7. **Fruits** - The central (19.4 %) and north zones (19.4 %) are providing more fruits than south zone (11.1 %).

8. **Vegetables** - The central zone (22.2 %) is providing more vegetables followed by north zone (19.4 %) and south zone (11.1 %).

9. **Personal Care** - The South zone is providing more personal care products (94.4 %) followed by 88.9 % (Central zone) and 86 % (North zone).

10. **Sea Food** - The north zone (22.2 %) is providing more sea food compared to other two zones (13.9 % each).

**B) Facilities/Key Retail Variables Offered by Government, Co-operative and Private Retail Outlets-Zone Wise.**

1. **Floor area, quality of the groceries in the store, majority of brands sold through the store, the service system adopted, shop location, discounts offered, parking facility, attractive carry bags, music in the store, refreshment, air conditioning, shopping hours, lift system, availability of latest trends, number of billing points, prompt service, individual attention, problem solving** - It is found that there is no significant difference among the three zones.

2. **Advertisement/Business Promotion (Information Dissemination)** - It is found there is significant difference among the three zones.

3. **Computerized Billing** - It is found that huge majority of retail outlets have computerized billing facility.

4. **Display Models or Structures** - It is found that majority of retail outlets have good display models or structures.
5. **Rate Tags/Price Stickers**- The 97.2% of south and central zone consumers are ensuring rate tags/price stickers always followed by 91.7% (North zone).

(C) The Safety Measures Adopted by Government, Co-operative and Private Retail Outlets-Zone Wise.

1. **Safety measures against fire**- There exists a difference among the three zones as far the safety measures against fire are concerned.

2. **Safety measures against theft**- The 8.3% of north zone have safety measures followed by south and central zones (2.8% each).

(D) The Promotions offered by Government, Co-operative and Private Retail Outlets-Zone Wise.

1. **Daily Gifts-Lucky Draw**- The 8.3% of south and north zone outlets are providing lucky draws and daily gifts followed by central zone (2.8%).

2. **Free Holiday Trips-Domestic/foreign**- The 8.3% of north zone outlets are providing free holiday trips offer followed by south and central zones (5.6% each).

3. **Credit Point Discounts**- The 11.1% of north zone outlets are providing credit points discounts on ceiling basis followed by central zone (2.8%).

4. **Prizes-Cars/Washing Machines/Gold Coins, Name Card Discount Scheme, Scratch & Win, Gifts and Schemes** - It is found that there is no significant difference among the three zones.

5. **Notices & Advertisement Materials**- The 100% of retail outlets over three zones are providing notice and advertisement materials.

6. **Daily Selected Offer-Twin Offer/Reduced Rate**- The 8.3% of south and north zones outlets are providing daily selected offer followed by central zone (5.6%).

(II) Residence Wise-Product sectors, Facilities/Key Retail Variables, Safety Measures and Promotions Offered Findings.

(A) Products Sectors Offered by Government, Co-operative and Private Retail Outlets-Residence Wise.

1. **Bakery Products**- The urban outlets are giving more importance to bakery products.

2. **Cereals/Rice/Wheat etc, Toiletries/Laundry, Condiments-Syrup/Jam & Pickles, Oils-Coconut/Palms, Spices, Chips/Snacks/Nuts, Paper Products** - The 100% of rural and urban outlets are providing cereals/rice/wheat in their showrooms.
3. **Packaged Drinks/Mineral Water**- The 95.3 % of rural retail outlets and 92.3 % of urban retail outlets are providing packaged drinks/mineral water.

4. **Dairy Products**- The 32.6 % of rural outlets are providing dairy products at the same time 46.2 % of urban retail outlets are providing dairy products.

5. **Meat (All Major Types)**- The 30.8 % of urban retail outlets are providing meat (All major types) but at the same time, only 2.3 % of rural outlets are providing meats.

6. **Canned Food Articles**- The 76.7 % of rural retail outlets are providing canned food articles at the same time 80 % of urban retail outlets are providing canned food articles.

7. **Fruits**- The 100 % of rural retail outlets are not providing fruits but at the same time only 27.7 % of urban retail outlets are providing fruits in their showrooms.

8. **Vegetables**- The only 2.3 % of rural retail outlets are providing vegetables in their showrooms but 27.7 % of urban retail outlets are providing vegetables in their showrooms.

9. **Personal Care Products**- The 89.2 % of urban retail outlets and 90.7 % of rural retail outlets are providing personal care products.

10. **Sea Foods (Fish)**- The only 7 % of rural retail outlets are providing sea foods at anytime 23.1 % of urban retail outlets are providing sea foods (fish).

(B) **Facilities/Key Retail Variables Offered by Government, Co-operative and Private Retail Outlets-Residence wise.**

1. **Floor area, quality of the groceries in the store, shop location, advertisement/business promotion, parking facility, refreshments, air conditioning, shopping hours, lift system** - It is found there is significant difference among the two residences.

2. **The service system adopted, discounts offered, attractive carry bag, music in the store, availability of latest trends, number of billing points, individual attention, problem solving** - It is found that there is no significant difference among the two residences.

3. **Children’s play area**- The only 2.3 % of rural retail outlets are providing children’s play area at the same time 4.6 % of urban retail outlets are providing children’s play area.

4. **Computerized billing**- The 90.7 % of rural retail outlets are providing computerized billing at the same time 98.5 % of urban retail outlets are providing this facility.

5. **Display models or structures**- The 90.7 % of rural retail outlets and 93.8 % of urban retail outlets are having adequate display models or structures.
6. **Rate tags/ Price stickers**-The 95.3 % of rural retail outlets and 95.4 % of urban retail outlets are ensuring rate tags/price stickers always.

7. **Prompt service**-The 86 % of rural retail outlets and 90.8 % of urban retail outlets have prompt service-always.

(C) The safety measures adopted by Government, Co-operative and Private Retail Outlets-Residence Wise.

1. **Safety measures against fire**- It is found there is significant difference among the two residences.

2. **Safety measures against theft**-The only 7.7 % of urban retail outlets have adequate safety measures against theft.

(D) The Promotions Offered by Government, Co-operative and Private Retail Outlets-Residence Wise.

1. **Gifts/Schemes, Name Card Discount Scheme** - There is no significant difference among the two residences.

2. **Daily Gifts-Lucky Draw**-The 10.8 % of urban retail outlets are providing daily gifts-lucky draws.

3. **Free Holiday Trips-Domestic/Foreign**-The only 4.7 % of rural retail outlets and 7.7 % of urban retail outlets are providing free holiday trips-domestic/foreign.

4. **Credit Point Discounts-Ceiling Basis**-The only 7.7 % of urban retail outlets are providing credit point discounts.

5. **Prizes-Cars/Washing Machines/Gold Coins, Scratch and Win Offer** - It is found there is significant difference among the two residences.

6. **Notices & Advertisement Materials**-The 100 % of rural and urban retail outlets are providing notices and advertisement materials for their own promotion.

7. **Daily Selected Offer-Twin Offer/Reduced Rate**-The only 12.3% of urban retail outlets are providing daily selected offer-turn offer/reduced rate.

Main Problems and Challenges-All Zones.
The 37.8% of the respondents complained about the long waiting they have to be made while shopping. The 13.7% of the respondents about the long distance to shop followed by limited or congested shopping space (12.7%), lack of hygenity (9.2%), congested parking space (9%), availability of expired products (8.8%) and duplicate products (7.2%). The less than 1 % of the respondents complained about lack of facility for purchase returns (0.8%), lack of choice (0.5%) and lack of billing clarity (0.3%).

Main Problems and Challenges-Zone Wise.
The zone analysis shows that, the 39 % of south zone respondents, 50 % of central zone respondents and 24.5 % respondents have the problem of long waiting at the shops. The 8.5 % of south zone respondents, 4.5 % of central zone respondents and 28 % of north zone respondents have the problem of availability of expired products. The Zone wise analysis is concerned 18 percentage, 10.5 percentage and 9.5 percentage of the south, central and north zones respondents respectively complaint about the congested parking space. The another major complaint raised from the 14 percentage 13 percentage and 0.5 percentage of the south, central and north zone respondents respectively is about the lack of hygenity. It is found that there exist a difference among the three zones as far as the main problems and challenges are concerned.

Main Problem & Challenge-Residence wise- The 37.8 % of the total respondents are complaining about the long waiting they had to make. The rural consumers have to wait more (43.8%) while compared to urban consumers (33.5 %). Sometimes it may because of the rural consumer’s complaint are more about it. The long distance to shop (13.7 %) is second major complaint and out of this urban consumers are complaining more about it i.e., (16.9 %). But it is just 9.2 % for rural consumers. The third major complaint is the congested space, the rural consumers are complaining more (14.3 %) whereas it is 11.5 % for urban consumers, it doesn’t mean that, in urban area, there is lesser shopping space problem, but it may mean that urban consumers felt that this problem may not be solved because of shrinking available areas in urban areas. But in the case of rural areas, there is possibility of making the shopping space facility that is why there may be more complaints. The fourth major complaint is that of lack of hygenity, the
consumers of urban and rural area have a similar level of complaints i.e., 9.2% of both rural and urban area complained about it.

The fifth major complaint is congested parking space. The parking space problem is now a days is the problem of entire Kerala especially in the urban areas, the urban consumers are complaining less (7.7 %) where as rural consumers are complaining more (10.8 %), it may be because of less complaints in urban area basically because urban people know that parking space problem may not be solved easily within short/ long period of time. The chi-square test of significance is applied and found to be significant difference among the residences (Urban/rural).