






“Impact of COVID-19 on unorganized Indian retail markets”

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IMPACT OF COVID-19 ON UNORGANIZED INDIAN RETAIL MARKETS

Abstract

As informal workers struggle to survive the current crisis, there is reason to believe that more strain would also be exerted on the already fragile sector in the post-crisis era. The implications of the COVID-19 outbreak for the informal economy will continue. Faced with a long crisis, the global economy would likely shrink demand for informal goods and services. The primary goal of this paper is to study consumer behavior during the pandemic, investigate government-implemented Standard Operating Procedures (SOPs) for the unorganized retail sector, and determine if consumers prefer to have goods delivered to their homes rather than visit retail stores. This paper collected information from a number of Indian customers who made unorganized retail transactions in New Delhi and NCR Region. The sample was taken from 700 citizens of New Delhi, India. The study found that product variety, digital payment, scheduling, free delivery and lower speed have a significant effect on customer behavior. In addition, SOPs do not influence consumer behavior. The main reasons for choosing a specific channel are simple availability, security, less hassle, and compliance with all laws. The pandemic led to a renewed trust in the local Kirana shop, with new clients visiting metro and non-metro shops locally. The system in Kirana has changed from physical sales to digital aviation because of the pandemic.

Keywords

pandemic, Indian economy, Indian unorganized retail, Kirana shops, local markets

JEL Classification

M31, M39, L26

INTRODUCTION

COVID-19 has become the largest disruptor of human life and business (Krishna, 2020). The pandemic of coronavirus stormed the world. While people are afraid of the virus contracted, the national lockdown declared on March 24, 2020 by Premier Narendra Modi has led to serious disturbances and widespread confusion. Every state government now declares that all necessary steps and measures will be taken. In the middle of this lock-out, consumer behavior has rapidly changed in India and around the world since the crisis. Due to the panic lock-out, people picked up vital things such as rice, wheat, frozen food, home care, etc. This paper examines the change in consumer platform preferences to essential goods. Unorganized retailers, organized retailers and online retailers were found on a number of platforms. In the field research, 11 categories were covered, namely, foodstuffs, FMCG products, vegetables, fruit, dairy products and related dairy products, bakery products, egg meat, canned foods/drinks, animal food, home utensils and clothing. This study will illustrate the changing behavior of customers when choosing a place where important items can be purchased and why a certain retailer must be selected when shopping.

1. LITERATURE REVIEW

Retailing has grown in India since ancient and medieval times. In the last three decades, the retail sector has undergone a major transformation. Indian shops are divided into two categories: traditional shops and organized shops. In the old retail system, traditional retail is a revolution, while organized retail has been a modern sector creation over the last three decades. The typical retail stores include mothers and pop stores or local kiranas, general stores, drugstores, footwear stores, etc., which can take less than 500 sq. ft. of business space. Organized retail has taken the form of malls, hypermarkets, specialty stores, etc. that use the latest technologies to draw consumers and make business.

As a result of a nationwide lockdown, market buying conduct was suddenly changed.

The big crowd that came to buy important items became difficult for the owner of the shop. Because of the market scarcity of goods, consumers are in a confused state of mind (Patil, 2020). In the investigation into the impact of the lockdown on retailers Krishna (2020) found that essential goods continue to be a top priority; consumer conduct is well taken in retail stores that stock up on such items prior to the announcement of the lockdown. Customers almost 3/4 (70%) chose food in person, while approximately 30% (47%) favored home delivery and 17% relied on curbside pick-ups (research released by Adobe). Every product style, younger generation and townspeople prefer home shopping, except for newspapers, for the older generation.

Since 2015–2016, GDP growth has been negative. Official figures show that in 2019–2020, GDP growth slowed to 4.2 percent, the slower pace since 2002–2003. Industry accounted for 30% of GDP and decreased 0.58% in the fourth quarter of 2019–2020. Unemployment is up to 45 years. Private sector investment is an important driver of growth in any economy. In the pre-COVID-19 period, nominal investment prices in the private sector declined. According to CMIE results, the total outstanding investments between 2015–2016 and 2019–2020 decreased 2.4%, while new registered projects were reduced by 4% (Centre for Monitoring Indian Economy). Consumption expenditure also fell in several decades for the first time.

In February 2020, high-frequency urban demand measures demonstrate a rise in both passenger and sustainable business revenues. Overall, urban consumption seems to have slowed in the fourth quarter. In February 2020, sales of motorcycles and the non-sustainable business segment continued to decrease in rural use, indicating a low rural demand. The lockdown would have shattered every expectation that consumer demand and private investment would turn around. As a result of the national lock-out, almost all economic activity in the country has stopped. Disruptions of demand and supply will happen even after the lockout has been lifted. It takes time for the economy to return to normal, and even so, as long as health shock remains, social distancing attempts will continue. As a result, demand is unlikely to recover, particularly for non-essential goods and services, in the coming months. It is anticipated that three key components of aggregate demand – consumption, investment, and exports – will remain sluggish for some time.

In addition to the tremendous decline in demand, widespread supply chain instability continues for a long time, with raw materials scarce, the displacement of millions of immigrant workers from urban centers, a disruption in world trade and shipping, and restrictions on travel in almost all countries. Supply chains are unlikely to return to normal for some time. Several companies are now struggling because China's supply chains are completely disrupted. The longer the recession continues, the harder it is for companies to remain on the floor. This will have a negative impact on the demand of almost all domestic industries. In return, the impact on expenditure, employment, income and consumption would further undermine the overall growth rate of the economy.

It is currently uncertain how long the underlying health condition lasts. There are also some unknown variables: It is the true nature of the deterioration of the finances of economic operators, such as companies and families, the ability of the formal and informal sectors to return to normal after lockout is fully reduced and, most importantly, the possibility of lock destruction. As a result, it is difficult to fully understand the magnitude of the harm currently inflicted on the Indian economy. Any of the statistics already available

show the magnitude and length of the economic downturn. After a rebound in economic activities in June 2020, it appears in the majority of sectors that the downturn has resumed. After the rapid drop in April-May in June, the growth of the majority of high-frequency indicators started to decrease after mid-June. As a result, more lockouts worldwide would most probably hurt consumers' feelings and overall economic productivity.

Varun (2020) noted that 62 per cent of respondents were able to go to shops in the first three months after lockdown. This number is up to 75 percent in Tier II and Tier III cities. However, 78% said their buying costs would fall, while only 6% said their expenditures would increase. According to Abhinav Singh (2020), 67% of customers showed little to be excited to lock shopping, referring to safety and hygiene problems, the retail segment is still growing slightly.

Likewise (Kumar Rajagopalan, CEO of RAI), many customers are hesitant to resume business in the coming months. The retail industry requires the support of all parties involved in order to regenerate emotions. A review by the Indian Retailers Association (2020) also found that the post-lockdown shopping is not exciting for maximum customers (Article 2020 published by DECCAN CHRONICLE). In this situation, retailers have to give priority to health and sanitation programs to make sure that consumers have a safe shopping experience (D. Khaled et al., 2021). Despite a tight fifth, the sector will have to invest in implementing the safeguards necessary to regain consumer confidence. Sanitizing standard shops will make customers feel relaxed and secure when shopping for the preferred predictor and expectation. You would like restricted interaction between employees and virtual test rooms. Patil (2020) also states that consumers have shifted towards preventive measures.

2. AIMS AND HYPOTHESES

The study aims to examine consumer behavior during the pandemic, investigate government-implemented Standard Operating Procedures (SOPs) for the unorganized retail sector, and determine if consumers prefer to have goods delivered to their homes rather than visit retail stores.

The following hypotheses have been formulated in the study:

- H_{1a} : Availability of a variety of brands has a significant impact on consumer preferences.
- H_{1b} : Digital payments have a significant impact on consumer preferences.
- H_{1c} : Timings have a significant impact on consumer preferences.
- H_{1d} : Free home delivery has a significant impact on consumer preferences.
- H_{1e} : Less rush has a significant impact on consumer preferences.
- H_{1f} : Standard Operating Procedures have a significant impact on consumer preferences.

3. METHOD

A survey was carried out to evaluate the impact of COVID-19 on consumer behavior in India's unorganized retail market. After an assessment of various responses, a brief analysis was conducted. The sampling process is an unlikely sample in this analysis. A self-administered questionnaire was used. This analysis used a convenient sampling process. The survey was distributed to 700 customers as the response was a new global standard. The questionnaire consisted of two parts. The first part raised questions about different population features such as gender, age, and education.

The second part of the questionnaire is an explanation of question 7, which tests the study variables using the Likert Scale with five points (1 = strongly disagree to 5 = strongly agreed). Consequently, participants were asked to decide themselves on the 5-point scale options of the Likert so that each declaration would assess their degree of agreement or discord. The sample was taken from consumers in Delhi and NCR. Questionnaires were sent to participants electronically.

4. RESULTS

There have been 700 absolute and open responses collected from various regions in India. As can be seen in Table 1, a maximum number of respondents were females (54.28%) followed by males (45.71%). Most of the respondents were from East

Delhi, followed by West Delhi, North Delhi, and South Delhi. 61.71% of the respondents were single, and 38.28% were married. The majority of the respondents were employed (41%), followed by others, which included housewives or unemployed (28.57%), government employees (13.28%), and students (17.14%). The majority of the respondents were 40-50 years old (43.14%) followed by 20-30 years old (31.42%) and 30-40 years old (25.42%).

Table 1. Respondent profile

Items	Variable	No. of respondents	Percentage
Gender	Male	320	45.71
	Female	380	54.28
Locality	South Delhi	137	19.57
	East Delhi	260	37.14
	West Delhi	200	28.57
	North Delhi	193	27.57
Marital Status	Single	432	61.71
	Married	268	38.28
Occupation	Student	120	17.14
	Employed	287	41.00
	Others	200	28.57
	Government Employee	93	13.28
Age	20-30	220	31.42
	30-40	178	25.42
	40-50	302	43.14

4.1. KMO and Bartlett’s test

The KMO test is used to determine the suitability of the sample for the application of the EFA (Barrett et al., 2011). According to Leech et al. (2005), the KMO value should be above 0.5 for sampling adequacy. The KMO value is 0.890 (see Table 1). Therefore, the sample size of this study is adequate to conduct the EFA test and other tests. In addition, Bartlett’s Test of Sphericity (Tobias & Carlson, 1969) is used to determine the association between variables. The Bartlett sphericity test is predicted to be relevant ($p < 0.001$), according to Tobias and Carlson (1969). Table 1 indicates that Bartlett’s sphericity test is 0.000. Thus, the matrix of relations differs significantly from the matrix of identity. The rotated section matrix shows how close the relationship between variable questions is (Sagala et al., 2014). High loads suggest a successful partnership. The table includes the production of a rotated variable matrix; seven variables are present, named availability of varied prod-

ucts, digital payments, timings of the store, free home delivery, less rush, and Standard Operating Procedures.

Table 2. KMO and Bartlett’s Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.890
Bartlett’s Test of Sphericity	Approx. Chi-Square	17677.641
	Df	323
	Sig.	0.000

4.2. Exploratory factor analysis

Data reduction and concept analysis focus mainly on factor analysis. This statistical approach helps to automatically reduce the number of associated variables. To enhance classification, a set of the underlying dimensions known as ‘factor’s or ‘parameters’ can be used to evaluate the connections between several different variables. Explorative Factor Analysis (EFA) is used to integrate fewer variables and relationships of the first variables. Following factor loading, 15 questions were accepted.

Table 3. Factor loading

S. No.	Items	Extraction
1	I am becoming more mindful of where I spend my money	.662
2	I am changing to less expensive products to save money	.339
3	Overall range, quality, and availability of new arrivals in unorganized retail stores	.626
4	Allowing customers to browse at your own pace & adequacy of space in unorganized retail stores	.497
5	Adequate lighting, clean and hygienic environment in unorganized retail stores	.426
6	Different promotional offers and festive schemes in unorganized retail stores	.344
7	Home delivery in unorganized retail stores	.390
8	Parking facility	.437
9	I am fearful for my health	.465
10	I am worried about the impact on the economy	.315
11	I prefer buying grocery items from Kinara shops	.422
12	I prefer going to retail stores that follow the guidelines issued by WHO	.325
13	I prefer going to stores that have sanitizers at their entrance	.546
14	I prefer going to stores that have a strict policy for not allowing customers without masks	.435
15	Timings have been an issue during the lockdown	.453

Table 4. Reliability and validity

Variables	AP	DP	Timings	FHD	LR	SOP's
Availability of a variety of products	0.750					
Digital Payments	0.011	0.811				
Timings	-0.14	-0.121	0.701			
Free Home Delivery	-0.05	0.310	-0.069	0.719		
Less Rush	0.29	-0.01	-0.072	0.019	0.769	
Standard Operating Procedures	0.019	0.509	-0.111	0.400	0.039	0.695

4.3. Reliability and validity test

There is evidence of discriminatory validity when measurements of buildings that are technically not closely linked are actually not found to be interrelated. The word “discriminatory validity” derives from theoretical disabilities that concentrate on the building (e.g., Cronbach & Meehl, 1955). A Trinitarian approach to legitimacy is evidence of convergent and discriminatory validities (Hubley & Zumbo, 1996). The object of discrimination is to differentiate between measures of different buildings as evidence of validity. Pallant (2013) investigates its relationship with other buildings, both identical (convergent validity) and related (discriminant validity).

The degree of discrimination in validity is the extent to which two identical terms are distinct. The analytical test is again the relation between tests, but the summary level is associated with a similar but experimental measurement study. A minimum correlation should be given, indicating that the summarized sizes reasonably differ from each other. The validity of discrimination means that the scale is not sufficient to differentiate between other related definitions. While no standard value for discriminating validity exists, a result less than 0.85 shows that discrimination between the two scales is likely to occur. Table 4 shows that the value was less than 0.85, though discrimination persists.

4.4. Confirmatory factor analysis (CFA)

The variables are assembled into EFAs, and tests are confined to factor loads, cross loads and the section Independence. Lee (2008) suggested carrying out a confirmatory factor analysis to meet this limit set in the EFA. It includes all variables maintained in the CFA model after an exploratory fac-

tor analysis and a reliability assessment. An analysis of the factors evaluating a direct link between latent evidence-based variables and the structural hypothesis is a confirmatory factor analysis (CFA) (Field, 2009). CFA is a theory-based method in which unknown and measurable variables are described in theory (Suhr, 2006). CFA is a means to check or refute an assertion. The proposed model is used to calculate population covariance by covariance. The model is used to estimate covariations and connections between latent constructions. The CFA is a strong tool to evaluate abstract logic (Reise et al., 2000; Floyd & Widaman, 1995).

Table 5. Model fit

Fit index	Recommended value	Value
Chi-Square/ df	< 3.0	2.19
GFI	> .80	1.98
AGFI	> .80	1.01
RMSEA	< .07	.004
CFI	> .80	1.03
RMR	< .01	.000

4.5. Hypotheses testing and path analysis by regression

Regression measures the relationship between variables. Regression is measured by weight, *p*-values and *t*-values of regression (Hair et al., 2016). The reversal calculated as exogenous variables of sustainable food, sustainable payment, lifestyle sustainability, digital payment and shopping habits will be shown in Tables 6. Such exogenous variables lead to the production of an endogenous market variable.

Table 6 shows that most of the suggested hypotheses are accepted in this analysis. H01 shows that Shopping Habits have a direct impact on consum-

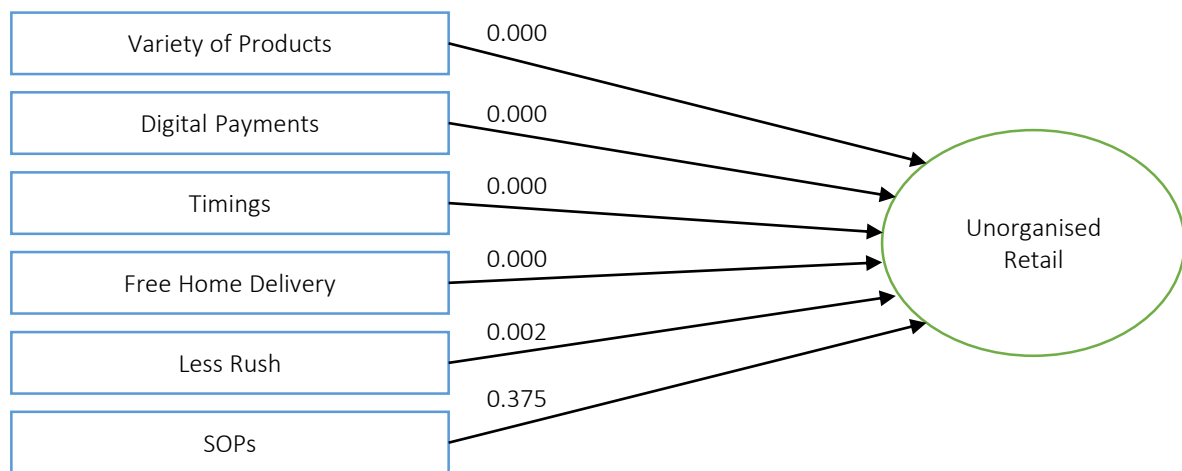


Figure 1. Regression model

er conduct ($\beta = 0.671, p = 0.000$). The β -value = 671 indicates a 671 percent projected impact of sustainable food consumption on the dependent variable market production. As a result, a 1% increase in sustainable food consumption will change market efficiency by 671%. The p -value ($p = 0.000$) shows that sustainable food consumption is directly associated with consumer behavior in the COVID-19 period.

The second hypothesis is that consumer conduct is protected ($\beta = 0.389, p = .000$). The β value = 0.890 shows that the sustainable lifestyle affects about 389% of dependent variable customer performance. As a result, a 1% increase in healthy lifestyles will result in a consumer productivity shift of 389%. The p -value ($p = 0.000$) indicates that sustainable life and customer success is directly related to the COVID-19 period.

The third hypothesis, the consumer behavior impact on Digital Payments, was not supported ($\beta = .401, p = 0.000$). The β -value of 0.401 indicates that sustainable transactions have no effect on customer behavior. The p -value ($p = 0.000$) also indicates that sustainable shopping and consumer success during the COVID-19 period have a direct impact.

The fourth hypothesis is the impact of good lifestyles on consumption ($\beta = 0.0.890, p = 0.000$). The β value = 0.890 shows that a sustainable lifestyle affects about 890% of dependent, variable customer efficiency. Thus, a 1% increase

in sustainable lifestyles will change consumer productivity by 890%. The p -value ($p = 0.000$) suggests that healthy lifestyles and consumer behavior are positively and directly linked to COVID-19.

The fifth hypothesis shows the direct influence of sustainable food consumption on consumer behavior ($\beta = 0.490, p = 0.002$). The β value = 0.490 indicates that sustainable eating affects around 490% of the dependent variable consumer demand. As a result, a 1% increase in sustainable food consumption will change consumer productivity by 490 percent. The p -value ($p = 0.002$) suggests that sustainable food consumption is directly linked to consumption behavior in the COVID-19 period.

The sixth hypothesis, the impact of sustainable transactions on consumers' conduct, was not supported ($\beta = 0.089, p = 0.375$). 0.089 demonstrates that sustainable transactions do not affect the customer's dependent variable performance. The p -value ($p = 0.375$) also shows that sustainable shopping and consumer behavior have no direct impact during the COVID-19 period.

Figure 1 shows that the availability of different goods, digital payments, shop times, free home delivery, less rush and consumers' actions in the COVID-19 era differed significantly. In addition, there is no substantial difference between SOPs and customer behavior.

Table 6. Regression results

S. No	Independent variable	Dependent variable	Coefficient	Sig.	Result
1	Availability of variety of products	Consumer Behavior	0.671	0.000	Significance
2	Digital payments		0.389	0.000	Significance
3	Timings		0.401	0.000	Significance
4	Free home delivery		0.890	0.000	Significance
5	Less rush		0.490	0.002	Significance
6	SOPs		0.089	0.375	No Significance

5. DISCUSSION

Unorganized retail stores have emerged as local saviors during this period of crisis. Consumers have switched to their nearby Kirana stores for their requirements during the confusion. There is a renewed confidence in hyperlocal communities with the Kirana store emerging as a hub that helped sustain the daily supply of necessities during the lockdown as cities struggle to get back to their usual rhythm, according to EY’s latest report ‘Sentiments of India-Pulse of the region, Kiranas’. The study covers both the effect of the pandemic on customers and its subsequent effect on kirana stores as suppliers of necessities. A survey based on insights gathered through 27 qualitative interviews conducted in 12 towns, five metros, and 7 non-metros in India is included in the study. Below are some of the main survey insights.

Consumers have a more optimistic outlook on their local kiranas, and the local environment is increasingly becoming a trusted point. 56 percent of metro respondents agree that there has been a significant shift in customer perceptions following the lockdown. It should be recognized by FMCGs, major retailers, and financial services companies that the Kirana store is the latest local touch point and its contribution to the everyday life of a trusted customer.

With “do it yourself” (DIY) coming to the forefront, customer tastes have shifted. It has a growing appetite for specialty food products, and DIY products as customers now spend more time at home. Seventy-nine percent of respondents in non-metros and 75 percent in metros said that consumers are buying specialty food products and DIY products in unprecedented quantities to the extent that due to stock-outs, kiranas find it difficult to source such specialty food products such as baking products, instant meals, ready mixes, special masalas, and namkeens.

5.1. Hyper-localization of influencers and transition

The pandemic has led to a renewed trust in the local Kirana shop, with a rise in new customers visiting both metro and non-metro stores locally. 79 percent of non-metro respondents and 50 percent of metro respondents say there are new customers coming to their store after the lockdown time. These are customers who would shop online or from supermarkets earlier, now prefer purchasing from local Kirana shops to prevent long queues, and there is a semblance of faith and traceability.

In payment systems, customers have adopted digitization, and so have the kiranas. In metros, due to COVID-19, 58 percent of respondents are persuaded of the change to digitization, while 46 percent of respondents in non-metros still believe that cash is the predominant payment form. The study also shows that there has been a positive move towards technology adoption, with 40 percent of respondents (owners of the Kirana store) reporting that they want to partner with online distribution and supply platforms as they think they can help them expand and tide over in these test times. Another main observation is that there is now a question of customer loyalty to brands, offering a window for new brands to replace old loyalties. At least 69 percent of kiranas in non-metros were willing to sell their customers to alternative brands.

The survey also highlights the Kiranas’ changing relationships with different stakeholders. The Kirana scheme has changed from physical sales to digital aircraft due to the pandemic. Being able to bear the brunt of an unforgiving pandemic, Kiranas have proved themselves to be both agile and robust. Lacking other means of taking orders, offering contactless delivery, and then accepting payments via digital channels, they have devel-

oped a streamlined online journey using chat applications. The growing disruption in the supply chain and distribution networks has led to a growing acceptance of start-ups and partners aiming to allow technology and services from the Kirana stores. The main problem faced by the Kirana stores, however, is that the collaborations come at a high cost and are not yet profitable. The new way forward for Kirana stores is through emerging alliances and symbiotic relationships.

Logistics and last-mile distribution companies have new potential and significance in this eco-

system; retailers can meet their customers who are now wary of entering wide crowded spaces through Kirana stores. To provide secondary services such as insurance, KYCs, and check deposits, FMCGs must rethink their value chain based on evolving customer needs, and financial services should realize that the Kirana store is the new hyper-local touchpoint. The survey thus reflects how fragile human relationships develop in the current situation and how these changing circumstances test loyalties, long-established behaviors and the subsequent digital awakening.

CONCLUSION

The pandemic has affected almost all facets of the economy. The retail sector has had many ups and downs between different retail formats and product categories. The fear of this pandemic has affected different perceptions of consumers, and shopping mentality has changed so much that retailers can develop new innovative ideas so that they can offer customers maximum satisfaction. To stay on the market, retailers must invest more funds in the business. They must rethink their retail perspectives, the management of goods, preparing employees, applying new technologies, artificial intelligence theory, the services and goods they offer and, sometimes, defining government requirements. It is time for retailers to continually update a new scenario and establish a spot on the market. The Government of India is also encouraged to take steps to help retailers by tax relief and subsidy allowance.

This study found that product variety, digital payment, scheduling, free delivery and lower rush have an effect on consumer behavior. In addition, Standard Operating Procedures have no impact on consumer behavior. The main reasons for the choice of a specific channel are simple available, protection, less hassle and compliance with all laws. This is the first study of consumer behavior since the pandemic. The survey was conducted with 700 customers in order not to represent the behavior of all Indian consumers in relation to retail outlets, but rather to give an idea of what consumers currently prefer.

The majority of hypotheses suggested are accepted in this analysis; the direct impact of shopping habits, sustainable eating and consumer behavior during the COVID-19 era. Sustainable purchases have little influence on consumer behavior. Standard Operating Procedures have not affected purchasing behavior if one of the customer's explanations is that not all Standard Operating Procedures can be made available to a consumer in an unorganized market, as in an organized market. To test the impact of COVID-19 on consumer behavior, research should be conducted both by sector and by city or state.

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