Exploring Consumer Preferences: A Comparative Study of Kirana Stores and Shopping Malls in Urban Areas

Ayan Kumar Dey
Department of Management, Brainware University, West Bengal, India
E-mail: ayankumardey2000@gmail.com

Received on: October 10, 2023 | Accepted on: December 23, 2023 | Published on: December 29, 2023

Abstract

In recent years, India's retail industry has undergone a remarkable transformation characterized by the coexistence of organized and unorganized retail businesses. This shift is not limited to Tier 1 cities but extends to Tier 2 and Tier 3 cities, where the proliferation of supermarkets and hypermarkets has been particularly noteworthy. Despite this evolution, traditional Kirana stores have managed to maintain their market share. Concurrently, the competition between malls and Kirana stores has intensified, driven by the rapid expansion of e-commerce and changing consumer preferences. Malls have emerged as comprehensive retail destinations, offering a wide array of products, services, and entertainment options. However, their urban-centric focus may impede accessibility for rural populations and potentially result in higher costs for consumers. On the other hand, kirana outlets strategically situated in residential areas provide a personalized shopping experience, along with essential items at competitive prices. This study aims to investigate the purchasing patterns of local Barasat shoppers within the context of the "Malls vs. Kirana Stores" debate. Through an in-depth analysis of customer preferences, we seek to identify the key factors influencing purchasing decisions. The insights garnered from this research will be invaluable for retailers and policymakers, enabling them to formulate effective strategies that align with consumer demands and enhance the overall shopping experience. As India's retail landscape continues to evolve, understanding these dynamics becomes essential for the industry's sustainable growth and development.

Keywords: *Malls vs. Kirana, Customer preferences, Retail industry, Shopping behavior, Customer experience, Local customer behaviour.*

1. Introduction

The perennial debate surrounding the superior shopping experience between "Malls" and "Kirana" stores has assumed remarkable significance in recent years, reflecting the rapidly evolving landscape of the retail industry. With the industry's expansive growth, customers now have a plethora of options to fulfil their daily shopping needs. The primary contenders in this retail arena are local Kirana stores, modest establishments nestled within residential neighbourhoods, predominantly catering to daily sustenance and essentials, and sprawling malls, colossal commercial complexes offering a diverse spectrum of goods and services under one expansive roof. The advent of e-commerce, with its ability to provide comparable services, has further heightened the competitive dynamics within the Indian retail sector. This research endeavours to unravel the shopping habits of Barasat's residents, delving deep into their proclivities regarding malls and Kirana stores. A comprehensive assessment and juxtaposition of various variables, including product selection, pricing dynamics, convenience, customer trust, and overall shopping experiences, will be conducted. The findings promise to furnish invaluable insights into the shopping preferences and purchasing patterns of the local populace, shedding light on emerging market trends. These insights, in turn, hold the potential to inform retailers, business proprietors, and policymakers, enabling them to formulate strategies that ensure the sustained growth of the retail sector. In addition to leveraging secondary data from authoritative sources such as books, case studies, and web search results, this study will harness primary sources, including surveys, interviews, and raw data, to provide a comprehensive and multifaceted understanding of the complex relationship between consumers and these two distinct yet interwoven facets of the retail landscape.

1.1 Overview of the Indian Retail Sector

India's retail industry is a pivotal driver of the nation's economy, contributing over 10% to the GDP and employing approximately 8% of the workforce, making it the fifth-largest retail destination globally. The sector's potential has attracted international firms, with projections estimating its value to reach US$2 trillion by 2032. This growth is underpinned by factors like urbanization, rising incomes, and shifting consumer preferences. Urban Indians favour branded products across various sectors, and the retail landscape is set to expand with around 60 new malls opening between 2023 and 2025, even reaching smaller villages. E-commerce is a significant driver, with 500 million online shoppers expected by 2030, facilitating daily transactions of 1.2 million by 2021, and a projected GMV of US$350 billion by 2030. India's retail sector presents an enticing investment opportunity due to its vast population, urbanization, and government initiatives to ease market entry, solidifying its status as a global retail powerhouse that not only fosters economic growth but also generates employment opportunities.

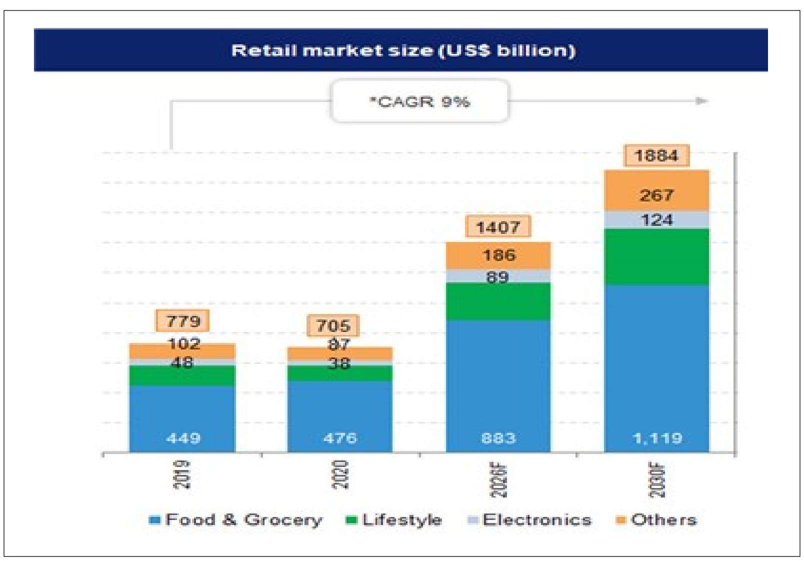

Figure 1 Retail market size and future projection (2019-2023).
Source: (https://www.ibef.org/industry/retail-india)

1.2 Organized Sector vs. Unorganized Sector

In comparing Kirana shops (unorganized sector) and shopping malls (organized sector), key differences emerge. Kirana shops serve a niche local market, while malls target a broader consumer base. Kirana shops leverage proximity for personalized service, while malls employ specialists for product guidance. Kirana shops often enjoy trust but may face pricing issues, whereas malls assure confidence with standardized pricing. Kirana shops excel in billing efficiency, while malls offer diverse payment options. These distinctions underscore the importance of understanding consumer preferences in India's evolving retail landscape retailers and policymakers. (Rao, G. S., & Prashanth, C. H., 2012) (Rani, E., 2013)

1.3 Growth factors for India's retail sector

The Indian retail industry is undergoing a profound transformation, driven by a confluence of demographic shifts, increasing affluence, and evolving consumer preferences. Organized retailing stands at the forefront of this transformation, poised to shape the nation's shopping landscape in response to the evolving needs and desires of Indian consumers. A significant driver of this change lies in the expanding buying power of consumers, fueled by rising per capita income, the emergence of dual-income households in metropolitan areas, and the increasing participation of women in the workforce. The internet revolution has further accelerated these trends, offering new avenues for purchasing and bolstering the growth of e-commerce. In this dynamic landscape, structured retail models such as supermarkets and department stores have assumed greater significance. These formats align with contemporary customer demands, offering a wide array of choices, enhanced convenience, and superior shopping experiences. The proliferation of organized retail can also be attributed to consumers' ability to access an extensive array of products online, thanks to the expansive reach of e-commerce platforms. The retail sector in India holds tremendous potential for rapid expansion, and both local and international retailers are eager to tap into this burgeoning market. Success in this environment hinges on retailers' ability to comprehend and adapt to the evolving customer landscape. By doing so, retailers can harness the myriad opportunities that India presents, ensuring their relevance and competitiveness in a retail industry that continues to undergo dynamic and transformative changes. (Talreja. & Jain, D., 2013.)

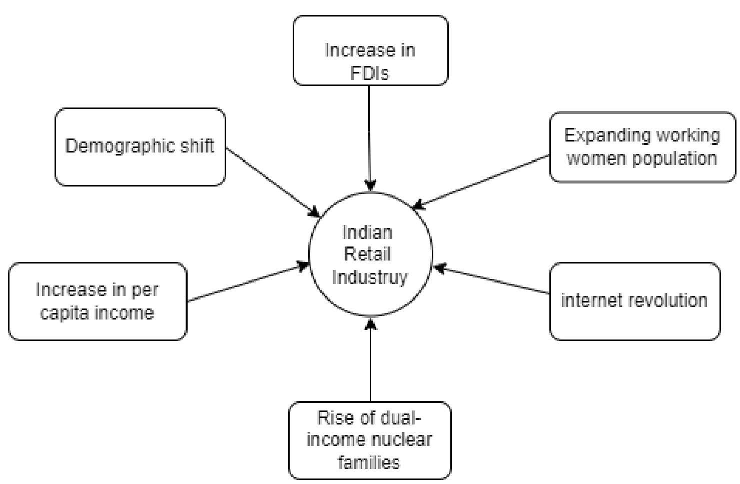

Figure 2 Growth driving factors of the Indian retail industry

1.4 The need for the study

This research study delves into consumer purchasing behavior and preferences between "Malls" and local "Kirana stores" for everyday shopping, offering insights for marketers and merchants to shape innovative strategies and stay competitive in the evolving retail landscape.

1.5 The aims of the research

This research study is driven by a set of well-defined objectives, carefully aligned with the overarching theme of unraveling the dynamics between "Malls" and "Kirana stores" in the local retail landscape. Firstly, the study aims to decipher the intricate factors that shape customers' preferences when choosing between these two retail formats, drawing from the diverse data sources provided. Secondly, it seeks to conduct a comprehensive examination of the disparities between malls and Kirana stores, encompassing crucial aspects such as location, shopping environment, product offerings, flexible payment methods, home delivery, customer service, and the holistic shopping experience, as reflected in the extensive literature review.

Going beyond academic exploration, this study aims to transcend theoretical insights, offering practical implications for retail authorities and business proprietors. By synthesizing and interpreting research findings, the study intends to formulate actionable recommendations capable of steering retail enterprises toward sustainable growth in the ever-evolving marketplace, aligning with the practical implications outlined in the literature.

Lastly, the research study endeavors to present a comprehensive overview of the advantages and disadvantages associated with shopping at malls and Kirana stores. It does so by examining the perspectives of local customers, as supported by the diverse range of studies and data presented. Through these multifaceted objectives, this research endeavor seeks to not only contribute valuable insights to enrich our understanding of the dynamic retail landscape but also provide practical guidance to enhance the shopping experiences of consumers and inform strategic decisions for retailers and policymakers alike.

2. Review of Literature

In today's dynamic business environment, understanding customer behaviour is crucial for retail managers seeking a competitive edge. Positive brand perceptions, influencing purchasing habits, have become a focal point for retailers (Shamsher, 2015). Consumer behaviour emphasizes grasping individual decision-making processes and the allocation of resources like time, money, and effort, essential in shaping buying choices and ensuring long-term competitiveness (Schiffman and Kanuk, 2007).

The multifaceted customer journey leading to a final purchase is the consumer decision-making process. Marketers must not fixate on single transactions but navigate the entire process and its various stages (Basil et al., 2013). This research aims to unravel these stages, providing valuable insights for retail managers and marketers.

In retail and service settings, the physical environment encompasses design, colour, furnishings, and aesthetics, influencing customer perceptions. A store's atmospheric ambiance, incorporating elements like ambiance, colour, sound, aroma, design, and taste, serves as crucial cues for customers (Jeong and Lee, 2012). Khan and Mahmood (2014) highlight how service providers can set themselves apart and influence customer choices through strategic manipulation of their physical surroundings. Additionally, a substantial body of research (Amofah et al., 2016; Hosseini et al., 2014; Hasan et al., 2016) consistently confirms the considerable and advantageous impact of environmental factors on customers' decision-making, highlighting the pivotal role of the physical environment in shaping buying choices within retail and service industries. Sales promotion, a vital component of marketing campaigns, plays a pivotal role in stimulating and expediting customer responses to specific products or services (Kotler and Keller, 2012). Beyond its role in accelerating responses, sales promotions wield substantial influence over consumers' purchasing decisions, effectively persuading them that a particular brand's offerings surpass those of competitors (Hanaysha, 2016). In this symbiotic relationship between promotions and consumer choice, the dynamic interplay between marketing strategies and consumer preferences takes centre stage, underscoring the integral role of sales promotion in shaping the marketplace.

Zeithaml (1988) introduced a comprehensive framework for evaluating a business's value to its customers. It encompasses customer happiness, receiving suitable offerings for the price paid, cost competitiveness compared to rivals, and the reciprocal exchange between what customers invest and what they receive. This forms the concept of "Exchange-related perceived value," representing how customers holistically assess the worth of a product or service. In this intricate calculation, the interplay of provision and reception shapes customer perception, defining value from their perspective.

In the realm of retail, a retail chain store's exterior plays a pivotal role in shaping customer perceptions, with cleanliness serving as a key influencer (Banat & Wandebori, 2012). Within store interiors, layout encompasses the arrangement of items, shelf allocation, floor design, departmental segmentation, and decor, all crucial in sculpting the customer experience (Banat & Wandebori, 2012).

Shopping malls have evolved into dynamic social spaces that offer diverse goods and experiences (Chebat et al., 2014). To enhance convenience, malls provide extensive parking, prime locations, and extended operating hours (Yan & Eckman, 2009). Accessibility plays a crucial role, as malls in easily reached locations tend to enjoy positive perceptions and higher footfall (Chebat et al., 2010). Convenience remains the linchpin in modern shopping experiences, woven into mall design and location planning.

The mix of tenants in a mall profoundly impacts the shopping experience (Anselmsson, 2016). Diversity is key, increasing the chances of meeting shopper expectations (Chernev, 2003) and easing concerns about product/service coverage (Chernev, 2012). A wide selection not only enhances shopping enjoyment (Babin et al., 1994; Chernev, 2012) but also empowers customers, fostering autonomy in their decision-making (Mogilner et al., 2008). Thus, tenant diversity elevates the shopping experience by offering abundant choices and greater consumer decision-making agency.

The rise of home delivery services has transformed modern shopping, offered convenience and reduced the need for physical store visits. Online purchasing and e-commerce have amplified the importance of efficient and reliable delivery services (Chen et al., 2015). Additionally, customer interactions with service personnel significantly impact satisfaction levels (Bitner, 1990; Czepiel, 1990), highlighting the role of skilled and customer-focused service personnel in fostering loyalty and satisfaction.

2.1 Hypothesis

From the previous studies, the following hypothesizes are assumed to apply to the study

2.1.1 Convenient Location

In the realm of retail dynamics, Shari Waters (2014) emphasizes the decisive impact of retail business location on operations, highlighting its potential to determine success or failure. Supported by Mokalu and Mekel (2014), the interplay of store location and atmosphere significantly influences consumer shopping behavior. Their findings underscore the preference for comfortable locations, revealing the pivotal role these factors play in shaping consumer behavior and, consequently, determining the success of retail enterprises. This previous study helped form hypothesis H1.

H1: The convenient location of the stores has a significant impact on the customers.

2.1.2 Sufficient Shopping space

In the intricate realm of retail, store design goes beyond spatial arrangement, serving as a meticulously planned strategy to optimize space, create an appealing atmosphere, and enhance sales (Berman et al., 2011). This includes various dimensions such as the exterior, layout, general interior, and the arrangement of displays. The power aisle, highlighted by Smith and Burns (1996), plays a pivotal role, in influencing perceived price levels. This underscores the multifaceted nature of store design and its profound impact on consumer perceptions and behaviors. Essentially, the strategic orchestration of a store's physical elements becomes a potent tool for shaping the shopping experience and leaving an indelible mark on the consumer psyche, emphasizing the need for a holistic understanding of the art and science behind retail store design. This previous study helped form the hypothesis H2.

H2: Sufficient shopping space has a significant impact on the customers.

2.1.3 Cleanliness

The cleanliness of retail spaces, emphasized by Harris and Sachau (2005), goes beyond aesthetics, playing a pivotal role in shaping customers' first impressions and influencing their intentions to revisit. In retail chain outlets, cleanliness extends beyond visual appeal, impacting the overall atmosphere and shaping customer sentiments, as highlighted by Banat and Wandebori (2012). Gajanayake, Gajanayake, and Surangi (2011) emphasize its contribution to an improved store atmosphere, fostering positive customer experiences. Yun and Good (2007) echo this sentiment, noting that cleanliness not only creates an image of comfort and luxury but also extends customer stays and boosts purchases. Ultimately, the cleanliness of retail spaces emerges as a multifaceted determinant significantly impacting customer behavior, store atmosphere, and the overall success of the retail chain. This previous study helped form the hypothesis H3.

H3: Cleanliness has a significant impact on the customers.

2.1.4 Variety of products

In the diverse retail landscape, retail stores offering a broad cross-category range of products attract visitors seeking convenient and effortless shopping experiences (Kaufmann, 1996). While the appeal of multi-cross-category offerings is widely acknowledged, Chepat et al. (2009) and Koskol (2019) introduce nuance, asserting that the depth of assortment within specific product categories is also crucial. This perspective prompts a closer examination of the intricate interplay between variety and assortment depth in retail stores, revealing nuanced factors that shape consumer preferences and contribute to the overall shopping experience. This previous study helped form the hypothesis H4.

H4: Variety of products has a significant impact on the customers.

2.1.5 Attractive promotional offer

According to Kotler and Armstrong (2006), sales promotion is a short-term incentive to encourage immediate product or service purchases. The core goal of any promotional campaign is to attract and motivate shoppers to take prompt action. Supported by Moore and Carpenter (2008), Ruiz and Descals (2008), Kumar and Leonne (1998), and Sivakumar (2003), promotions are found to play a pivotal role in building patronage and driving store traffic. Beyond the immediate sales boost for promoted products, promotions also influence the sales of other items, shaping both short-term sales and overall store performance. This underscores the importance of understanding the multifaceted impact of sales promotions for marketers crafting strategies that drive immediate sales and cultivate sustained patronage and consumer engagement. This previous study helped form the hypothesis H5.

H5: Attractive promotional offers have a significant impact on the customers.

2.1.6 Flexible payment methods

Payment methods wield a profound influence on customer buying behavior and firm profitability (Ferrao & Ansari, 2015; Grüschow et al., 2016). Consumers actively seek convenient and cost-effective payment methods (Grüschow et al., 2016), reflecting a contemporary desire for seamless transactions. Avni (2015) notes that customers may be willing to pay more for a product when using specific payment methods, revealing a complex interplay between consumer behavior and pricing strategies. Understanding the dynamics of payment preferences unravels a web that demands comprehensive exploration for a nuanced understanding of contemporary commerce. This previous study helped form the hypothesis H6.

H6: Flexible payment options have a significant impact on the customers.

2.1.7 Home Delivery

Keeney (1999) emphasizes that home delivery maximizes customer orders and cultivates loyalty. Experiments show that home delivery not only attracts potential shoppers but also transforms them into loyal customers. Bayles (2001) explores the psychological aspects, revealing the effectiveness of home delivery in both attracting and retaining customers on websites. Beyond retail, the impact of home delivery extends to manufacturers, presenting additional strategic opportunities. This intricate interplay between consumer behavior, online strategies, and manufacturing considerations underscores the pivotal role of home delivery. This previous study helped form the hypothesis H7.

H7: Home delivery options have a significant impact on the customers.

2.1.8 Availability of product

Numerous studies highlight the impactful connection between product availability and customer buying preferences. A meta-analysis of 28 studies by Steinhart (2018) reveals a robust positive correlation with purchase intention. This effect is nuanced by mediating factors—perceived feasibility and perceived desirability—explicated by Steinhart and Fox (2021), emphasizing the intricate interplay of availability with psychological dimensions shaping consumer choices. This research adds complexity by recognizing how product availability not only directly influences purchase intentions but also operates through perceptual lenses, providing valuable insights for scholars and practitioners navigating the dynamic landscape of retail and marketing. This previous study helped form the hypothesis H8.

H8: Availability of products has a significant impact on the customers.

2.1.9 Personal relationship with the owner

Research into personal relationships with store owners reveals significant insights into customer buying preferences. Guenzi and Pelloni (2004) show that a strong personal connection with a store owner increases customers' likelihood to return, recommend the store, and spend more. This highlights the influential role of personal relationships in customer loyalty. Zaidun et al. (2020) add another dimension, exploring the sense of community with a store owner. Their findings indicate that a sense of community enhances customer satisfaction and prompts positive word-of-mouth recommendations. These studies collectively emphasize the pivotal role of personal connections and a sense of community in shaping customer perceptions and behaviors, crucial factors for the overall success of retail establishments. This previous study helped form hypothesis H9.

H9: A personal relationship with the owner has a significant impact on the customers.

2.1.10 Displays of goods

In retail, strategic merchandise displays play a pivotal role in boosting sales and enhancing the overall shopping experience. According to Huddleston et al. (2015), these displays act as silent salespersons, enticing customers into the store and guiding them through product exploration, culminating in purchase decisions. The influence of color and lighting, as highlighted by Law et al. (2012), further shapes the store's ambiance and significantly impacts customers' purchasing intentions. This study navigates the interplay between merchandise display, consumer psychology, and retail success, revealing the powerful role these seemingly mundane arrangements play in fostering positive consumer behavior and sustained store loyalty. This previous study helped form the hypothesis H10.

H10: Displays of goods have a significant impact on the customers.

2.2 Research Framework

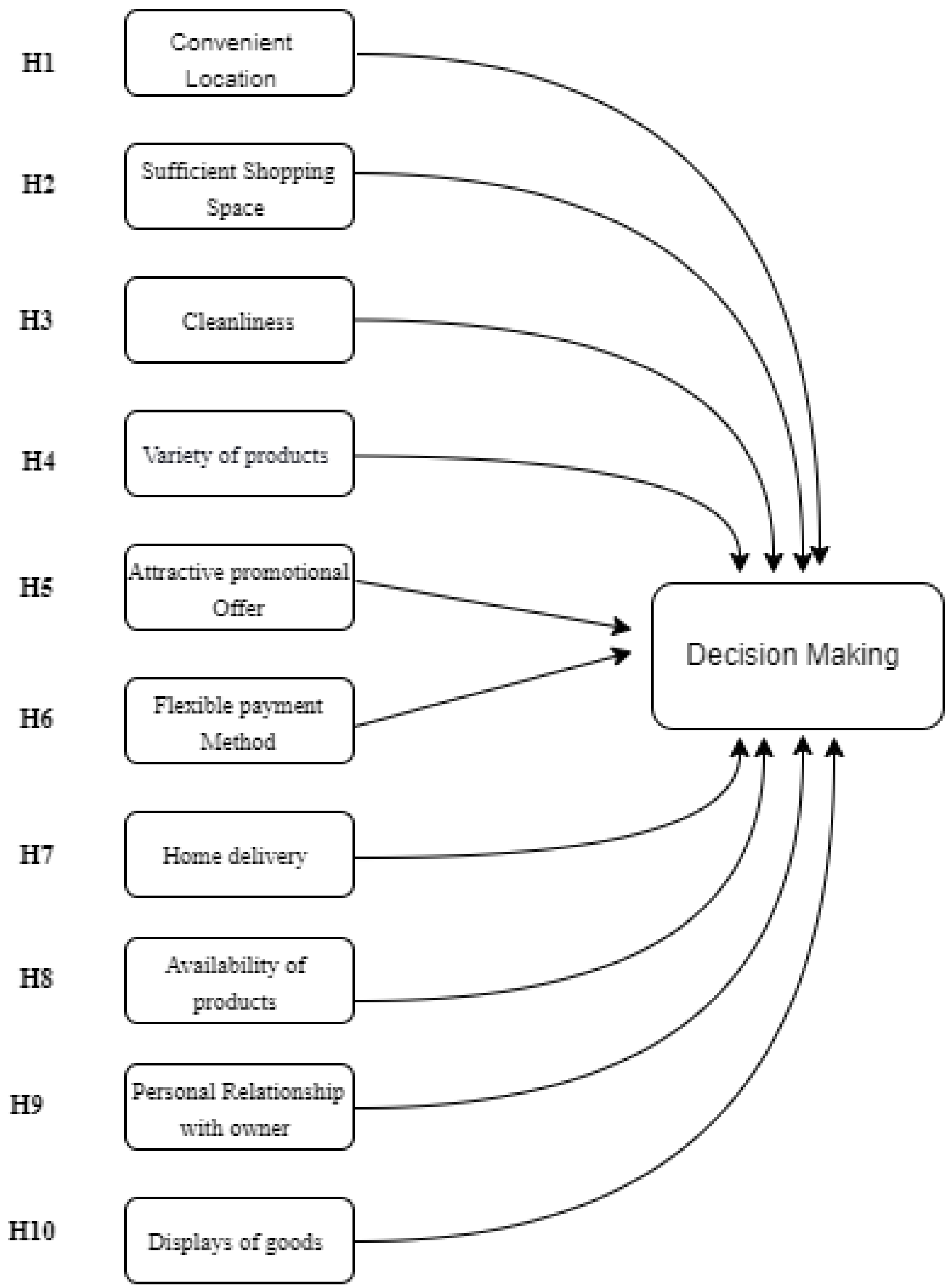

Figure 3 Hypothesis conceptual model

3. Research Methodology

This research project aims to elucidate the factors influencing customer purchasing behaviours and their preferences for specific retail destinations. To achieve this objective, a quantitative research approach will be employed, gathering data from a diverse sample of customers across various locations in Barasat.

The research methodology leverages both primary and secondary sources of information, underpinned by a structured and closed-ended Google Form questionnaire. Primary data is sourced directly from consumer responses, while secondary data is drawn from websites and previous research reports.

The sample population for this study encompasses customers from all corners of Barasat, reflecting a broad cross-section of the local demographic. Data collection employs the non-probability convenience sampling method, allowing for accessible and convenient data gathering.

The analysis of the collected data will entail a two-fold approach. Firstly, descriptive statistics will be utilized to compile and summarize the data, providing valuable insights into the survey responses. Secondly, inferential statistical methods will be applied to ascertain the relationships and correlations between the various variables under investigation. This comprehensive approach will facilitate a robust exploration of the factors influencing customer purchasing behavior and retail preferences in Barasat.

3.1 Reliability Test

Assessing the reliability of data is paramount in any research endeavour. Various reports offer guidance on acceptable values of alpha, which can range from 0.70 to 0.95, contingent upon factors such as the number of test items, item interrelatedness, and dimensionality (Bland & Altman, 1997; Tavakol & Dennick, 2011). In this context, Table 1, (above) provides a comprehensive overview of the dataset, encompassing a total of 120 valid responses. The reliability of the gathered data is substantiated by a Cronbach's Alpha coefficient of 0.765, attesting to the robustness and dependability of the dataset. This statistical analysis underscores the credibility of the research findings and bolsters the foundation upon which subsequent insights and conclusions are built.

Reliability Statistics				
	N	**%**	**Cronbach's Alpha**	**N of Items**
Valid	120	100	.765	52

Table 1 Reliability test of the survey respondents (source: Primary data)

4. Data analysis and interpretation

This research relies on a closed-ended questionnaire, employing Rank Order and Likert Scale methods. With a convenient sampling approach, 120 responses were collected as the primary data source. SPSS software was used for data management and analysis, revealing key variables impacting shoppers' decisions in choosing between Kirana stores and shopping malls.

4.1 Frequency analysis of Demographic profile

Through comprehensive frequency analysis, Table 2 presents a visual overview of our diverse study population, showcasing each category's frequency and relative percentage within the overall population. This exploration forms the bedrock for delving deeper into their preferences and behaviours.

In our respondent pool, 53.3% identified as male, while 46.7% identified as female. The most prevalent age group was 36 to 45 years old (30.0%), with the least responses from those above 45 years (20.0%).

Frequency analysis of Demographic profile			
		Frequency	**percentage**
Gender	**Male**	**64**	**53.3**
	Female	56	46.7
Age	15 - 25 Years	29	24.2
	26 - 35 Years	31	25.8
	36 - 45 Years	**36**	**30.0**
	Above 45 Years	24	20.0
Occupation	Self-Employment / Businessmen	34	28.3
	Student	23	19.2
	Salaried Professional	**36**	**30.0**
	Homemaker	16	13.3
	Retired	11	9.2
Income	Less than Rs. 25000	32	26.7
	Rs. 25000 - Rs. 50000	**41**	**34.2**
	Above Rs. 50000	22	18.3
	Not applicable	25	20.8
Marital status	**Married**	**64**	**53.3**
	Unmarried	54	45.0
	Separate	2	1.7
Family members	1 - 3 members	25	20.8
	4 - 7 members	**50**	**41.7**
	7 - 10 members	32	26.7
	More than 10 members	13	10.8
Total		**120**	**100.0**

Table 2 Frequency analysis of Demographic profile (Source: primary data)

Occupationally, 30.0% were Salaried Professionals, and 9.2% were Retired. In terms of income, 34.2% reported incomes between Rs. 25,000 and Rs. 50,000, with 18.3% reporting "Above Rs. 50,000." Notably, 20.8% had no income, and 26.7% earned "Less than Rs. 25,000."

Marital status revealed 53.3% married, 45.0% single, and 1.7% separated. Family size varied: 41.7% had 4 to 7 members, 10.8% had more than 10 members, 20.8% had 1 to 3 members, and 26.7% had 7 to 10 members. These insights provide a foundation for exploring preferences and behaviours.

4.2 Frequency analysis of preferences and habit-based factors

Our quest for insights into shopping preferences and behaviors is illuminated by the findings in Table 3, which presents a concise yet comprehensive frequency analysis. This table succinctly captures the frequency and share of the entire sample for each category, providing a clear snapshot of our study's diverse groups. This data-driven journey promises to uncover valuable insights and nuanced patterns that shape consumer choices and behaviors within the retail landscape.

In our exploration of shopping preferences and behaviors, we delve into the frequency with which respondents engage in shopping. Weekly shopping emerged as the most prevalent pattern, with 40 individuals, constituting 33.3% of the entire sample, favoring this regularity. In contrast, monthly shopping was the least frequent pattern, with only 21 respondents (17.5% of the sample) adhering to this schedule. The middle ground was occupied by those who shopped every day or 2-3 times per week, with 32 individuals (26.7%) and 27 individuals (22.5%), respectively, adopting these routines.

Moving on to shopping preferences, we sought to understand respondents' favored shopping locations: Kirana stores or shopping malls. It was intriguing to discover that 50 respondents, or 41.7% of the sample, expressed a preference for both shopping malls and Kirana stores, reflecting a balanced approach. Kirana stores, however, ranked as the least favorite place to shop, as indicated by 31 respondents (25.8%), while 39 individuals (32.5%) favored shopping malls.

Frequency analysis of preferences and habit-based factors			
		Frequency	**Percentage**
Shopping Frequency	Daily	27	22.5
	2 - 3 days in a week	32	26.7
	Weekly	**40**	**33.3**
	Monthly	21	17.5
Shopping preference	Kirana Store	31	25.8
	Shopping Malls	39	32.5
	Both	**50**	**41.7**
Change in preference	Yes	40	33.3
	No	19	15.8
	Maybe	**61**	**50.8**
Total		**120**	**100.0**

Table 3 Frequency analysis of preferences and habit-based factors (Source: primary data)

Additionally, we delved into the potential for a shift in shopping preferences in the future if respondents were to find greater value elsewhere. In this context, 61 respondents (50.8%) expressed uncertainty, with a "Maybe" response. Conversely, 19 individuals (15.8%) were resolute in maintaining their current buying preferences, while 40 respondents (33.3%) were open to the possibility of shifting their preferences. This multifaceted exploration illuminates the intricate world of shopping habits, offering valuable insights into the factors that shape consumers' choices and potential shifts in their preferences.

4.3 Statistical analysis of Preferred Payment modes

In our quest to comprehend the nuances of payment preferences, we turn to the illuminating insights offered by Table 4. This table serves as a compass guiding us through the realm of payment methods, offering a comprehensive view of how respondents perceive and prioritize their choices. Each payment method, including cash, UPI/online payment, debit card, and credit card, undergoes a meticulous evaluation using statistical metrics.

Respondents were invited to rank these payment methods on a scale ranging from 1 to 4, with 1 signifying the least favoured and 4 representing the most favoured option. Among these choices, cash emerged as the clear preference, with the highest mean score of 3.33 and a median score of 4.00, underlining its popularity and widespread acceptance among respondents.

Conversely, credit cards found themselves at the opposite end of the spectrum, garnering the lowest mean score of 1.72 and a median score of 1.00. These statistics paint a clear picture: credit cards are the least favoured form of payment among our respondents. This exploration of payment preferences offers a valuable window into the diverse landscape of consumer choices, shedding light on the factors that influence how individuals engage with various payment methods in their daily lives.

Statistical analysis of preferred payment modes				
	Cash	**UPI/Online Payment**	**Debit Card**	**Credit Card**
Mean	3.33	2.41	2.54	1.72
Median	4.00	2.50	2.00	1.00
Std. Deviation	1.087	0.930	0.798	1.014

Table 4 Statistical analysis of preferred payment modes (Source: primary data)

4.4 Paired sample test of average time spent between Kirana stores and shopping malls

Paired sample test of average time spent between Kirana stores and shopping malls			
	Mean	**Std. Deviation**	**Sig. (2 - tailed)**
Average time spent in Shopping mall vs. Kirana Store	1.317	1.115	0.000

Table 5 Paired sample test of average time spent between Kirana stores and Shopping malls (Source: primary data)

The insights from Table 5, obtained through a Paired T-test, reveal a statistically significant difference in time allocation between "Shopping malls" and "Kirana Stores." With a mean difference of 1.317 and a P-value of 0.000, it becomes evident that, on average, respondents invest significantly more time in their shopping journeys within malls as opposed to Kirana stores. This revelation unveils a crucial dimension of consumer behaviour, shedding light on the temporal dynamics that distinguish these two retail environments. These findings not only deepen our understanding of shopping preferences but also lay the groundwork for further investigations into the underlying factors shaping these temporal distinctions. In essence, these results serve as a navigational tool, guiding us through the intricate realm of shopping behaviours.

4.4 Paired sample test of Preference of purchased products between Kirana stores and shopping malls

The study in Table 6 unveils clear distinctions in product preferences between shopping malls and Kirana stores across various categories. Pair 1 (Grocery and Food items) and Pair 2 (Vegetable and Fruits) exhibit a robust statistical significance with p-values of 0.000 ($P < 0.05$), affirming Kirana Stores as the favoured choice, boasting positive mean differences of 0.592 and 0.983.

Pair 3 (Electrical and Electronics) maintains statistical significance with a p-value of 0.035, indicating the potential superiority of shopping malls, albeit at a lower level of significance. Pair 4 (Homemade appliances and Kitchenware) falls short of conventional significance with a p-value of 0.069, rendering no strong statistical evidence for a significant difference.

Pair 5 (Clothing and Footwear) emerges as a compelling category, marked by a resounding p-value of 0.000 ($P < 0.05$). Here, shopping malls exhibit higher average scores, supported by a negative mean difference of -1.608.

These findings offer a concise portrait of consumer preferences across retail categories, providing valuable insights for industry stakeholders aiming to align their offerings with shifting consumer behaviours.

Paired sample test of Preference of purchased products between Kirana stores and shopping malls				
Kirana Store vs. shopping mall		**Mean**	**Std. Deviation**	**Sig.(2-tailed)**
Pair 1	Grocery and Food items	0.592	1.503	0.000
Pair 2	Vegetable and Fruits	0.983	1.905	0.000
Pair 3	Electrical and Electronics	-0.233	1.200	0.035
Pair 4	Homemade appliances and Kitchenware	0.267	1.592	0.069
Pair 5	Clothing and Footwear	-1.608	2.574	0.000

Table 6 Paired sample test of Preference of purchased products between Kirana stores and Shopping malls (Source: primary data)

4.6 Paired sample test of common variables between Kirana stores and shopping malls

Paired sample test of common variables between Kirana stores and shopping malls				
Kirana Store vs. shopping malls		**Mean**	**Std. Deviation**	**Sig.(2-tailed)**
Pair 1	Convenient Location	0.375	1.620	0.012
Pair 2	Sufficient Shopping space	-0.817	1.174	0.000
Pair 3	Cleanliness	-0.375	1.495	0.007
Pair 4	Variety Of products	-0.833	1.212	0.000
Pair 5	Attractive Promotional offers and discount	-1.283	1.656	0.000
Pair 6	Flexible Payment Mode	-0.408	1.350	0.001
Pair 7	Home delivery	-0.550	1.522	0.000
Pair 8	Availability of Expected Products	-0.508	1.438	0.000
Pair 9	A personal relationship with the owner	1.025	1.751	0.000
Pair 10	Display of Products	-0.658	1.119	0.000

Table 7 Paired sample test of common variables between Kirana stores and Shopping malls (Source: primary data)

Table 7, is a comprehensive canvas for exploring customer perspectives on Kirana stores and shopping malls, dissecting various retail attributes. The Paired Sample Test meticulously examines whether statistically significant differences exist in customer opinions between these retail formats for each attribute. All p-values in the table are below 0.05 ($p < 0.05$), affirming significant differences for all attributes. This research illuminates the intricate interplay between Kirana stores and shopping malls across various facets of the retail experience, guiding retailers and marketers in crafting strategies aligned with evolving customer preferences.

a. Pair 1 (Convenient Location) - Customers perceive Kirana stores to have a marginally more convenient location than shopping malls, with a mean difference of 0.375. The p-value of 0.012 affirms the statistical significance of this distinction.

b. Pair 2 (Sufficient Shopping Space) - In contrast, customers believe that shopping malls offer more shopping space compared to Kirana stores, as indicated by the mean difference of -0.817. The p-value of 0.000 highlights the statistical significance of this perception.

c. Pair 3 (Cleanliness) - The cleanliness factor tips the scale slightly in favour of shopping malls, with customers perceiving them as slightly cleaner than Kirana stores, as reflected in the mean difference of -0.375. The p-value of 0.007 attests to the statistical significance of this difference.

d. Pair 4 (Variety of Products) - shopping malls impress customers with a broader variety of products, as suggested by the mean difference of -0.833. The p-value of 0.000 underscores the statistical significance of this contrast.

e. Pair 5 (Attractive Promotional Offers and Discounts) - shopping malls win the favour of customers in this category, offering more attractive promotional offers and discounts, as signified by the mean difference of -1.283. The p-value of 0.000 solidifies the statistical significance of this distinction.

f. Pair 6 (Flexible Payment Mode) - Customers view shopping malls as having slightly more flexible payment options than Kirana stores, with a mean difference of -0.408. The p-value of 0.001 confirms the statistical significance of this perception.

g. Pair 7 (Home Delivery) - shopping malls outshine Kirana stores in the realm of home delivery, with a mean difference of -0.550. The p-value of 0.000 emphasizes the statistical significance of this difference.

h. Pair 8 (Availability of Expected Products) - shopping malls excel in offering the products customers expect, as reflected in the mean difference of -0.508. The p-value of 0.000 bolsters the statistical significance of this perception.

i. Pair 9 (Personal Relationship with Owner) - Kirana stores carve out a niche in fostering personal relationships with customers, garnering a mean difference of 1.025. The p-value of 0.000 solidifies the statistical significance of this contrast.

j. Pair 10 (Display of Products) - shopping malls shine in product display, as customers perceive them to have a superior presentation, with a mean difference of -0.658. The p-value of 0.000 cements the statistical significance of this difference.

These findings offer a rich tapestry of customer perceptions, shedding light on the complex interplay of attributes that shape the retail landscape. They serve as a compass for retailers and marketers, enabling them to navigate the preferences and expectations of their target audience effectively.

5. Results and Discussion

This study has revealed distinct shopper preferences between Kirana shops and Shopping Malls, marked by significant disparities across various criteria. Our comprehensive data analysis unveils the multifaceted considerations guiding consumers in these diverse retail formats. The following section presents key findings and actionable recommendations, empowering stakeholders to align their strategies with dynamic consumer preferences.

5.1 Findings

a. A significant majority of respondents (82.5%) engage in frequent shopping, with at least weekly visits, underscoring a robust demand for shopping options and a high enthusiasm for retail experiences.

b. Cultivating strong customer relationships can foster loyalty and reduce the likelihood of customers switching based solely on price considerations.

c. Respondents, on average, allocate more time to shopping in malls than in Kirana stores, implying that shopping malls may provide a broader product range or additional services and attractions to prolong customer stays.

d. Credit cards are less frequently used and preferred compared to other payment options, possibly due to concerns about credit card debt, interest rates, or a preference for faster and more direct payment methods.

e. Shopping malls emerge as the preferred choice over Kirana stores for clothing and footwear, emphasizing the importance of diverse assortments, branded offerings, and the holistic shopping experience that malls provide.

f. Customers perceive shopping malls as offering more payment options than Kirana stores, reflecting the broader range of payment methods available in malls, including cash, UPI/online payment, debit cards, and credit cards.

g. Kirana stores are believed to foster closer personal relationships with owners compared to shopping malls, highlighting the unique and personalized touch of these neighbourhood stores.

5.2 Suggestions

i. For Kirana stores:

a. Elevating Kirana stores to exceptional customer service involves fostering individualized relationships, understanding customer needs, and providing tailored guidance. Rani (2013) sees emotional attachment with customers as a potent competitive advantage, emphasizing better relationships with shopkeepers for loyalty and repeat purchases. Yadav and Verma (2015) stress the imperative for Kirana stores to evolve, meet changing customer expectations, and continually upgrade services for retention and attraction. Prioritizing exceptional customer service in Kirana stores is not just a recommendation but a strategic imperative for enhancing their competitive position in the retail landscape

b. To distinguish themselves from larger retailers, Kirana stores should strategically curate product selections, emphasizing a diverse range of essentials, fresh produce, local specialties, and unique items. Quality and meticulous inventory management are crucial for attracting and retaining customers. Yadav and Kumar's (2021) work underscores the importance of product freshness, authenticity, shaping consumer preferences. Maruyama and Trung's (2007) study on consumer choices between traditional bazaars and supermarkets highlights the key role of factors like freshness and convenience in guiding consumers toward traditional outlets. This synthesis emphasizes the strategic significance of product selection, quality maintenance, and understanding consumer preferences, positioning Kirana stores as unique and compelling alternatives in the retail landscape.

c. The rise of online payment corporations, noted by Gupta and Yadav (2017), underscores the growing potential for advancing cashless transactions. Businesses are advised to integrate credit card acceptance and online payment options in response to evolving customer preferences. Credit cards, with features like instalment shopping and flexible debt settlement, not only facilitate transactions but also encourage unplanned consumption beyond essential needs (Baydemir, 2004: 86). Recognizing the significance of understanding credit card preferences, studies by Durukan, Elibol, and Özhavzalı (2005), Uzgören and Ceylan (2007), and Altan and Göktürk (2007), utilizing bank-level data or questionnaires, provide essential insights. As consumer behaviours shift towards digital transactions, businesses strategically embracing credit cards and online payments position themselves to navigate the dynamic demands of the modern marketplace, marking a pivotal shift in the trajectory of financial transactions.

d. The digital transformation of Kirana stores is propelled by a deep commitment to meet evolving consumer needs. Internally, a key driver is the deliberate focus on elevating the customer experience, as emphasized by Zomerdijk and Voss (2010). This strategic orientation encourages retailers to adopt innovative techniques in their operations, aligning with contemporary consumer expectations. Introducing online ordering and delivery services further enhances the shopping experience, providing added convenience for customers. This proactive approach not only adapts to the digital age but also positions Kirana stores as dynamic and customer-centric entities in the competitive retail landscape.

e. Creating a clean and inviting in-store atmosphere is pivotal for an enhanced shopping experience. Beyond aesthetics, cleanliness profoundly influences customers' sentiments toward a retail chain outlet, shaping their positive or negative word-of-mouth narratives (Banat & Wandebori, 2012). Music, recognized as a pleasant sound, impacts conscious and unconscious consumer decisions, enriching the sensory experience in the store. Wanninayake and Randiwela (2007) note the moderate influence of factors like lighting and store layout on consumers' store choices. The intricacies of display and layout, including product grouping, shelf space, floor allocation, department arrangement, and wall decorations, contribute to the overall ambiance. Understanding and strategically manipulating these elements represent a nuanced approach to creating an immersive and positive shopping environment, where every sensory detail contributes to an unforgettable customer experience.

ii. For shopping malls:

a. Establishing an enjoyable shopping environment requires retailers to diversify offerings, create appealing displays, provide services, and host engaging activities. Insights from Bodkin and Lord's (1997) investigation indicate that visitors prioritize shopping malls based on convenience, product availability, competitive pricing, and a range of services. This aligns with Tan's (2019) view that shopping mall attractiveness should cater to stress-free, demanding, and pragmatic shoppers. Integrating these preferences ensures a nuanced approach, meeting practical needs and enhancing the overall appeal of the shopping space. Retailers, by incorporating these elements, can cultivate a relaxing atmosphere, leading to positive shopping experiences and heightened customer satisfaction.

b. Fostering an informed and helpful staff is crucial for an enhanced shopping experience, necessitating robust employee training. In the realm of modern organizations, the substantial impact of employee engagement on firm performance is evident. Research by Alefset al. (2013), Anitha (2014), Randall, and Paul (2014) consistently highlights the positive influence of employee engagement on performance. This holds particular significance in the uncertain landscape of the financial sector, where consumer purchases and post-purchase experiences are characterized by heightened uncertainty. Studies by Lin (2012), Roman (2003), and Roman & Ruiz (2005) underscore the pivotal role of salespersons in this sector, emphasizing their critical contribution to realizing sales. Marketers, particularly in the financial sector, should prioritize employee training to nurture an engaged and capable workforce, recognizing the instrumental role employees play in shaping customer experiences and overall business success. Collaborate with credit card providers to offer exclusive incentives, like loyalty points and discounts, encouraging card usage at mall merchants.

c. The strategic introduction of home delivery services is a response to customer preferences for convenience and security, expanding market reach. This move addresses the inconvenience of customers needing to visit stores repeatedly for stockouts and aids in transporting heavy goods. The surge in internet shopping enhances the importance of home delivery, enabling swift order and receipt of goods, as highlighted by Chen et al. (2011; 2015) and Punakivi & Saranen (2001). For retailers, home delivery becomes a crucial tool for satisfying customers and gaining a competitive edge through efficient, convenient, and customized services, as emphasized by Ehmke et al. (2012).

6. Conclusion

In summary, this study has illuminated the distinct attributes and drivers that underlie consumer preferences when comparing Kirana stores to shopping malls. Kirana stores excel in convenience and personalized service, whereas shopping malls provide a holistic retail experience with a diverse array of choices. While shopping malls can further enrich their offerings and entice customers with enticing promotions, Kirana stores should concentrate on expanding their product portfolios and enhancing the in-store ambiance. Both business models can thrive by adapting to evolving consumer demands, including the provision of home delivery services and flexible payment options. Navigating the intricacies of consumer behavior and fine-tuning operational strategies are imperative for delivering value and fostering business success in this dynamic and competitive retail landscape.

7. The limitations of this research study should be considered

a. Geographic Constraints: Caution is needed when generalizing findings beyond the specific locale studied due to potential regional variations in consumer preferences.

b. Response Bias: Self-reported data may be subject to bias, as some respondents may not provide genuine responses, impacting result reliability.

c. Resource and Time Restrictions: Limited resources and time constraints could affect the depth and scope of the study, potentially hindering a comprehensive analysis of variables.

These limitations are important for contextualizing the research findings and should be considered in their interpretation. Future studies can aim to address these limitations for a more comprehensive understanding of the subject.

Bibliography

1. Hanaysha JR. An examination of the factors affecting consumer's purchase decision in the Malaysian retail market. PSU Research Review., 2018 Feb, 13, 2(1):7–23.URL: https://doi.org/10.1108/prr-08-2017-0034
2. Shrestha A. Effects of Sales Promotion on Purchasing Decision of Customer: A Case Study of Baskin Robbins Ice – Cream Franchise Thailand. Doctoral Dissertation, Bangkok University. 2015 Jan 1, URL: http://dspace.bu.ac.th/bitstream/123456789/1316/1/ajan.shre.pdf
3. Schiffman, L.G. and Kanuk, L.L.Consumer Behavior, 9th ed.Prentice-Hall, NJ, 2007.
4. Basil G, Etuk EJ, Ebitu ET. The marketing mix element as determinants of consumer's choice of Made-In-Nigeria shoes in Cross River State. European Journal of Business and Management., 2013Jan1,5(6):141–7.URL: https://www.iiste.org/Journals/index.php/EJBM/article/view/4695
5. Ali F, Omar R, Amin M. An examination of the relationships between physical environment, perceived value, image and behavioural intentions: a SEM approach towards Malaysian resort hotels., Journal of Hotel and Tourism Management., 2013 Jan 1.URL: http://www.academia.edu/5607441
6. Han H, Ryu K. The roles of the physical environment, price perception, and customer satisfaction in determining customer loyalty in the restaurant industry. Journal of Hospitality & Tourism Research., 2009 Oct 12,33(4):487–510.URL: https://doi.org/10.1177/1096348009344212
7. Chebat J, Michon R. Impact of ambient odors on mall shoppers' emotions, cognition, and spending. Journal of Business Research,. 2003 Jul 1,56(7):529–39.URL: https://doi.org/10.1016/s0148-2963(01)00247-8

8. Lee S, Jeong MY. Effects of e-servicescape on consumers' flow experiences. Journal of Hospitality and Tourism Technology., 2012 Mar 16,3(1):47–59.URL: https://doi.org/10.1108/17579881211206534
9. Mahmood R, Khan SM. Impact of service marketing mixes on customer Perception: A Study on Eastern Bank Limited, Bangladesh. European Journal of Business and Management., 2014 Jan 1,6(34):164–72.URL: https://www.iiste.org/Journals/index.php/EJBM/article/view/17151/18002
10. Amofah O, Gyamfi I, Tutu CO. The influence of service marketing mix on customer choice of repeat purchase of restaurant in Kumasi, Ghana. European Journal of Business and Management., 2016 Jan 1,8(11):102–12.URL: https://iiste.org/Journals/index.php/EJBM/article/download/29783/30595
11. Hosseini Z, Jayashree S, Malarvizhi CA. Store image and its effect on customer perception of retail stores. Asian Social Science., 2014 Oct 30,10(21).URL: https://doi.org/10.5539/ass.v10n21p223
12. Wahid M. Marketing Mix Effect on The Decision of Customers in The Matter In Choosing The Home Purchase Loans In Pt, BNI 46 Griya Bni (Persero) Tbk Branch Makassar. Internasional Journal of Business and Management Invention. 2016,5(6):20-30.
13. Kotler P, Keller KL. Marketing Management 14th ed. Pearson eBooks., 2012.URL: https://slims.bakrie.ac.id/textbook/index.php?p=show_detail&id=156
14. Zoellner F, Schaefers T. The impact of price promotion types on sales and brand perception of premium products. In: Developments in marketing science: proceedings of the Academy of Marketing Science., 2014., p. 528. URL: https://doi.org/10.1007/978-3-319-10951-0_190
15. Hanaysha JR. The importance of social media advertisements in enhancing brand equity: A study on fast food restaurant industry in Malaysia. International Journal of Innovation, Management and Technology, 2016 Jan 1, 7(2):46–51. URL: https://doi.org/10.18178/ijimt.2016.7.2.643
16. Zeithaml VA. Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of evidence. Journal of Marketing ., 1988 Jul 1,52(3):2. URL: https://doi.org/10.2307/1251446
17. Hariyadi S, Ningsih A, Away JL. The Effect Of Effect Of Store Image And Store Location On Purchase Decision And Customer Loyalty Of Modern Retails In The City Of Samarinda. International Journal of Scientific & Technology Research., 2018 Sep 25, 7(9):15–9. URL: https://www.ijstr.org/final-print/sep2018/The-Effect-Of-Effect-Of-Store-Image-And-Store-Location-On-Purchase-Decision-And-Customer-Loyalty-Of-Modern-Retails-In-The-City-Of-Samarinda.pdf
18. Banat A, Wandebori HS. Store design and store atmosphere effect on customer sales per visit economics. Management and Behavioral Sciences., 2012,84-9.
19. Abratt R, Goodey SD. Unplanned buying and in-store stimuli in supermarkets. Managerial and Decision Economics ., 1990 May 1,11(2):111–21. URL: https://doi.org/10.1002/mde.4090110204
20. Chebat J, Michon R, Haj-Salem N, De Oliveira SC. The effects of mall renovation on shopping values, satisfaction and spending behaviour. Journal of Retailing and Consumer Services., 2014 Jul 1,21(4):610–8. URL: https://doi.org/10.1016/j.jretconser.2014.04.010
21. Baker J, Wakefield KL. How consumer shopping orientation influences perceived crowding, excitement, and stress at the mall. Journal of the Academy of Marketing Science., 2011 Sep 10,40(6):791–806.URL: https://doi.org/10.1007/s11747-011-0284-z
22. Reimers V, Clulow V. Retail centres: it's time to make them convenient. International Journal of Retail & Distribution Management., 2009 Jun 5,37(7):541-62.
23. Yan RN, Eckman M. Are lifestyle centres unique? Consumers' perceptions across locations. International Journal of Retail & Distribution Management., 2009 Jan 30,37(1):24-42.
24. Chebat J, Sirgy MJ, Grzeskowiak S. How can shopping mall management best capture mall image? Journal of Business Research., 2010 Jul 1,63(7):735–40.URL: https://doi.org/10.1016/j.jbusres.2009.05.009

25. Anselmsson J. Effects of shopping centre re-investments and improvements on sales and visit growth. Journal of Retailing and Consumer Services.,2016 Sep 1,32:139–50.URL: https://doi.org/10.1016/j.jretconser.2016.06.009
26. Hedhli KE, Chebat J, Sirgy MJ. Shopping well-being at the mall: Construct, antecedents, and consequences. Journal of Business Research.,2013 Jul 1,66(7):856–63.URL: https://doi.org/10.1016/j.jbusres.2011.06.011
27. Chernev A. When More Is Less and Less Is More: The Role of Ideal Point Availability and Assortment in Consumer Choice. Journal of Consumer Research., 2003 Sep 1, 30(2):170–83.URL: https://doi.org/10.1086/376808
28. Chernev A. Product Assortment and Consumer Choice: An interdisciplinary review. Foundations and Trends in Marketing., 2011 Jan 1,6(1):1–61.URL: https://doi.org/10.1561/1700000030
29. Babin BJ, Darden WR, Griffin M. Work and/or fun: Measuring hedonic and utilitarian shopping value. Journal of Consumer Research., 1994 Mar 1,20(4):644.URL: https://doi.org/10.1086/209376
30. Mogilner C, Rudnick T, Iyengar SS. The mere categorization effect: how the presence of categories increases choosers' perceptions of assortment variety and outcome satisfaction. Journal of Consumer Research., 2008 Aug 1,35(2):202–15.URL: https://doi.org/10.1086/588698
31. Jiang Y, Fan L, Lim A. Digital coupon promotion and platform selection in the presence of delivery effort. Journal of Retailing and Consumer Services., 2021 Sep 1, 62:102612.URL: https://doi.org/10.1016/j.jretconser.2021.102612
32. Chen MC, Hsu CL, Chang KC, Chou MC. Applying Kansei engineering to design logistics services – A case of home delivery service. International Journal of Industrial Ergonomics., 2015 Jul 1,48:46–59.URL: https://doi.org/10.1016/j.ergon.2015.03.009
33. Bitner MJ. Evaluating service encounters: the effects of physical surroundings and employee responses. Journal of Marketing., 1990 Apr 1,54(2):69. URL: https://doi.org/10.2307/1251871
34. Czepiel JA. Service encounters and service relationships: Implications for research. Journal of Business Research., 1990 Jan 1,20(1):13–21. URL: https://doi.org/10.1016/0148-2963(90)90038-f
35. Tavakol M, Dennick R. Making sense of Cronbach's alpha. International Journal of Medical Education., 2011 Jun 27,2:53–5. URL: https://doi.org/10.5116/ijme.4dfb.8dfd
36. Bland JM, Altman DG. Statistics notes: Cronbach's alpha. BMJ ., 1997 Feb 22,314(7080):572.URL: https://doi.org/10.1136/bmj.314.7080.572
37. Rani E. Supermarkets vs. Small Kirana Stores. Journal of Business and Management., 2013 May,10(1):1-7.
38. Sharma S. Customer attitude towards shopping malls in Mumbai. Trade & Commerce., 2012.
39. Dasgupta R, Banerjee M. Impact of Malls and Organized Retail on Traditional Kirana Stores in Kolkata. University of Calculta, India. 2009.
40. Shrivastava J, Mandil AK. Consumer perception of impact of Mall Culture on kirana Bazar– A Study in Gwalior and Bhopal City (Madhya Pradesh). International Research Journal of Management Science and Technology., 2017 Jan 1, URL: http://www.irjmst.com/abstractview/6802
41. Kumar S, Pallathadka DH, Pallathadka DL, Kumar V. An Empirical Investigation On Consumer Behavior Concerning Online Shopping During Covid-19 In India. Int. J. of Aquatic Science., 2021 Jun 1,12(3):3087-96.
42. Rao G, Arts CKM, Prashanth C. Foreign Direct Investment in Indian Retail Industry. International Journal of Commerce, Business and Management (IJCBM)., 2012 Jan 1, URL: https://www.iracst.org/ijcbm/papers/vol1no12012/4vol1no1.pdf
43. Dennis C. Why Do People Shop Where They Do? The Attributes of Shopping Centres that Determine Where Consumers Choose to Shop. In: Palgrave Macmillan UK eBooks., 2005., p. 38–50.URL: https://doi.org/10.1057/9780230509481_4
44. Khare A. Mall shopping behaviour of Indian small town consumers. Journal of Retailing and Consumer Services., 2011 Jan 1,18(1):110–8. URL: https://doi.org/10.1016/j.jretconser.2010.10.005
45. Taneja K. Mall Mania in India—Changing Consumer Shopping Habits. Business School, University of Nottingham, Nottingham., 2007 Sep.

46. Yaaminidevi S. A Study On The Consumer Behaviour towards Shopping Mall in Madurai City. International Research Journal of Business and Management–IRJBM, August. 2013,1.
47. Singh S, Verma M, Yadav RK. Impact of organised retail sector on unorganised retail market–with special reference to Malwa region of Madhya Pradesh, India. World Scientific News. 2023,178:79-100.
48. Jain S. A CRITICAL STUDY OF CONSUMER PREFERENCES TOWARDS ORGANIZED RETAIL IN JAIPUR. International Journal of Research in Commerce and Management., 2011 Oct 8, URL: https://ijrcm.org.in/download.php?name=ijrcm-1-vol-2_issue-10-art-18.pdf&path=uploaddata/ijrcm-1-vol-2_issue-10-art-18.pdf
49. Bhattacharya S, Majumdar S. A Comparative Study of the Consumer Behavior Pattern of Organised Departmental Retail Chain Shoppers and Local Kirana Store Buyers.
50. Yadav RK, Verma MK. Consumer Preference towards Retail Stores for Food and Grocery in Evolving Retail Market. International Letters of Social and Humanistic Sciences., 2015 Sep 1, URL: https://doi.org/10.18052/www.scipress.com/ilshs.60.102
51. Talreja M, Jain D. Changing Consumer Perceptions towards Organized Retailing from Unorganized Retailing - an Empirical Analysis. International Journal of Marketing, Financial Services and Management Research., 2013 Jul 18,2(6):73–85.
52. Thakur K, Muralikrishna B. Changing Consumer Perceptions towards Organized Retailing in Hyderabad City: An Empirical Analysis. Journal of Social Welfare and Management., 2018 May,10(2):192.
53. Sengupta A. Emergence of modern Indian retail: an historical perspective. International Journal of Retail & Distribution Management., 2008 Jul 18,36(9):689–700. URL: https://doi.org/10.1108/09590550810890939
54. Madhavi S, Leelavati TS. IMPACT OF VISUAL MERCHANDISING ON CONSUMER BEHAVIOR TOWARDS WOMEN APPAREL. International Journal of Management Research and Business Strategy., 2013 Jan 1.URL: https://rb.gy/eny2x
55. Soman A. CONSUMERS BUYING BEHAVIOUR ON SHOPPING AT MALLS-COMPARATIVE STUDY FROM THE PERSPECTIVES OF URBAN AND RURAL COSUMERS. PalArch's Journal of Archaeology of Egypt/Egyptology., 2021 Apr 11,18(7):1693-700.
56. Roy D, Ray N. Consumer Buying Behavior and Perception toward Shopping Malls with Special Reference to the City of Kolkata, West Bengal, India. In: Springer proceedings in complexity., 2018.,URL: https://doi.org/10.1007/978-3-319-89875-9_29
57. Sohail MS. Gender differences in mall shopping: a study of shopping behaviour of an emerging nation. Journal of Marketing and Consumer Behaviour in Emerging Markets., 2015,1(1):36-46.
58. Shekar M, Kakietek J, D'Alimonte M, Rogers HE, Eberwein JD, Akuoku JK, et al. Reaching the global target to reduce stunting: an investment framework. Health Policy and Planning., 2017 Feb 14,32(5):657–68. URL: https://doi.org/10.1093/heapol/czw184
59. Gauri DK, Jindal RP, Ratchford BT, Fox EJ, Bhatnagar A, Pandey A, et al. Evolution of retail formats: Past, present, and future. Journal of Retailing., 2021 Mar 1,97(1):42–61. URL: https://doi.org/10.1016/j.jretai.2020.11.002
60. Jayasankaraprasad C. Consumers' Cross-Format Shopping Behavior in an Emerging Retail Market: Multiple Discriminant analysis. Journal of International Consumer Marketing., 2013 Dec 18,26(1):29–57.URL: https://doi.org/10.1080/08961530.2014.848081
61. Khan F, Sharma S. A Study of consumer behavior towards grocery retailing in Delhi region of national capital region of India. International Journal of Business and Management Invention., 2015,4(11):37-45.
62. Kavitha R. A Study on Consumers acuity towards online grocery shopping. International Journal of Creative Research Thoughts., 2017 Dec,5(4):2882-91.
63. Yasmin CK. Impact of Organized Retailers on Traditional Retailers in Kerala with Special

Reference to Food and Grocery Sector., Shodhganga. Information and Library Network; 2015., URL: https://shodhganga.inflibnet.ac.in/handle/10603/324509

64. Patil B, Patil N. Impact of COVID-19 pandemic on consumer behaviour., Mukt Shabd Journal. 2020,9(5):3074-85.
65. Sinha RK, Vasudevan RP. Determinants influencing store choice for grocery shopping in Bangalore. ResearchGate., 2022 Feb 6, URL: https://www.researchgate.net/publication/358395773_Determinants_Influencing_Store_Choice_for_Grocery_Shopping_in_Bangalore
66. Chetan Ahya. The Retail Supply Chain Revolution, Economic Times, 7th December,2007.
67. Wong A, Sohal AS. Assessing customer-salesperson interactions in a retail chain: differences between city and country retail districts. Marketing Intelligence & Planning., 2003 Sep 1,21(5):292–304. URL: https://doi.org/10.1108/02634500310490247
68. Spiller A, Bolten J, Goettingen GAU, Sieben G. Customer satisfaction and loyalty as success factors in organic food retailing. In IAMA's 16th World Forum and Symposium, Buenos Aires, Argentina, June., 2006 Jan 1, URL: https://www.unigoettingen.de/de/document/download/4ba201a4a838532366ed478f66626671.pdf/IAMA1107_Paper.pdf
69. Abubakar B, Clulow V, Mavondo FT. Customer satisfaction with supermarket retail shopping. Retrieved From., 2001 Jan 1,1. URL: https://research.monash.edu/en/publications/customer-satisfaction-with-supermarket-retail-shopping
70. Kuruvilla SJ, Ganguli J. Mall development and operations: An Indian perspective. Journal of Retail & Leisure Property., 2008 Aug 1,7(3):204–15. URL: https://doi.org/10.1057/rlp.2008.14
71. Sinha PK, Banerjee A. Store choice behaviour in an evolving market. International Journal of Retail & Distribution Management., 2004 Oct 1,32(10):482–94.URL: https://doi.org/10.1108/09590550410558626
72. Retail industry in India: Overview of retail sector, market size, Growth...IBEF., India Brand Equity Foundation. URL: https://www.ibef.org/industry/retail-india
73. Key trends shaping the future of malls in India., Indian Retailer. 2023., URL: https://www.indianretailer.com/article/whats-hot/retail-trends/key-trends-shaping-the-future-of-malls-in-india.a8024
74. Huddleston, P., Behe, B.K., Minahan, S., Fernandez, R.T. Seeking attention: An eye tracking study of in-store merchandise displays.,International Journal of Retail and Distribution Management, 2015,43(6),561-574.
75. Law, D., Wong, C., Yip, J.How does visual merchandisingaffect consumer affective response? European Journal of Marketing., 2012,46(1/2), 112-133
76. Mokalu, C., & Mekel, P. A. The influence of store location and store atmosphere on costumer shopping behavior of Multi Mart Manado., *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntans.i*, 2014, *2*(3), 2257.URL: https://www.neliti.com/publications/2257/the-influence-of-store-location-and-store-atmosphere-on-costumer-shopping-behavi
77. Waters, Shari.Retail Store Location Important Factor : Tips For Choosing a Location. Article., http://shariwaters.com/motivation-and-goals/. Retrieved on June, 02 2014.
78. Berman, B., Evans, J.R., Mathur, M., Retail Management: A Strategic Approach. 11th ed. Upper Saddle River, NJ: Pearson Prentice Hall., 2011.
79. Smith P, Burns DJ. Atmospherics and retail environments: The case of the "power aisle". International Journal of Retail & Distribution Management., 1996 Feb 1;24(1):7-14.
80. Harris, P. B., & Sachau, D. Is cleanliness next to godliness? The role of housekeeping in impression formation. *Environment and Behavior.*,2005, *37*(1), 81-101.
81. Banat, A., & Wandebori, H. S. T. Store Design and Store Atmosphere Effect on Customer Sales per Visit Economics, Management and Behavioral Sciences., 2012.
82. Gajanayake R, Gajanayake S, Surangi HA. The impact of selected visual merchandising techniques on patronage intentions in supermarkets (study based on Colombo district).

In2nd International Conference on Business and Economic Research Proceeding 2011 Dec (Vol. 1130).

83. Yun, Z. S., & Good, L. K.. Developing customer loyalty from e-tail store image attributes. Managing Service Quality., 2007, 17(1), 4-22. URL:http://dx.doi.org/10.1108/09604520710720647
84. Koksol, H. Shopping Motives, Mall Attractiveness, and Visiting Patterns in Shopping Malls in the Middle East: A Segmentation Approach. Contemporary Management Research, 2019, 15(1), 1-23. URL: https://doi.org/10.7903/cmr.18625
85. Armstrong G, Kotler P, Da Silva G. Marketing: An Introduction: An Asian Perspective. Pearson/Prentice Hall; 2006.
86. Moore M. Carpenter JM. Intergenerational perceptions of market cues among US apparel consumers. Journal of Fashion Marketing and Management: An International Journal., 2008 Jul 11;12(3):323-37.
87. Pilar Martínez Ruiz M, Mollá Descals A. Retail price promotion influences for product varieties in grocery stores: evidence from Spain. International Journal of Retail & Distribution Management. 2008 May 9;36(6):494-517.
88. Ferrao, M., & Ansari, A. A comparative study on credit card usage behavior across leading private sector banks. Reflections-Journal of Management. 2015.
89. Avni, S. M. “Paper or plastic?” How we pay influences post-transaction connection. Journal of Consumer Research, 2015 42(5), 688-708. URL: https://doi.org/10.1093/jcr/ucv056
90. Grüschow, R. M., Kemper, J., & Brettel, M. How do different payment methods deliver cost and credit efficiency in electronic commerce? Electronic Commerce Research and Applications, 2016. 18, 27-36. URL: https://doi.org/10.1016/j.elerap.2016.06.001
91. Keeney RL. The value of Internet commerce to the customer., Management science.,1999 Apr;45(4):533-42.
92. Steinhart, Y., & Fox, E. J. The Process by Which Product Availability Triggers Purchase. Journal of Consumer Research, 2021, 48(2), 329-345.
93. Zaidun NA, Muda M, Hashim NH. The moderating effect of brand trust on the relationship between customer brand engagement and brand loyalty: A conceptual review. Advances in Business Research International Journal. 2020;6(1):1-1.
94. Guenzi P, Pelloni O. The impact of interpersonal relationships on customer satisfaction and loyalty to the service provider. International Journal of service industry management, 2004 Sep 1;15(4):365-84.
95. Yadav, R. K., & Verma, M. Consumer preference towards retail stores for food and grocery in evolving retail market. International Letters of Social and Humanistic Sciences. 2015,60, 102-111. URL: DOI: 10.18052/www.scipress.com/ILSHS.60.102.
96. Gupta, N., & Yadav., A. The effect of electronic payment on customer satisfaction. IJARIIE, 2017, 3, 3556-3579
97. Baydemir, M. Her Yönüyle Kredi Kartları. Ohan Matbaacılık San.ve Ltd.Sti, First Edition, İstanbul. 2004.
98. Durukan, T., Elibol, H. and Özhavzalı, M. Kredi Kartlarındaki Taksit Uygulamasının Tüketicinin Harcama Alışkanlıkları Üzerindeki Etkisini Ölçmeye Yönelik Bir Araştırma (Kırıkkale İli Örneği). Selçuk Üniversitesi Sosyal Bilimler Enstitüsü Dergisi, 2005.13: 143-153.
99. Uzgören, E., UzgöreN, N. and Ceylan, G.Türkiye’de Kredi Kartı Kullanımını Etkileyen Faktörleri Belirlemeye Yönelik Model Çalışması. Yönetim ve Ekonomi: 2007, 247-254.
100. Altan, M. and Göktürk, İ. E.. Türkiye’de Kredi Kartlarının Toplam Özel Nihai Tüketim Harcamalarına Etkisi: Bir Çoklu Regresyon Analizi. Selçuk Üniversitesi Sosyal Bilimler Enstitüsü Dergisi,, 2007. 18: 25-47.
101. Zomerdijk, L.G. & Voss, C.A. Service Design for Experience-Centric Services. Journal of Service Research: JSR, vol. 13, no. 1, pp. 67.2010.
102. Banat, A., & Wandebori, H. S. T. Store Design and Store Atmosphere Effect on Customer Sales per Visit Economics, Management and Behavioral Sciences.2012.
103. Wanninayake, W. M. C. B., & Randiwela, P.The impact of visual merchandising on consumer store choice decisions in Sri Lankan supermarkets. In

7th Global Conference on Business & Economics, ISBN (pp. 978-0), 2007.

104. Tan, J. P. Perceived Value of Shopping Mall: Attractiveness Factor of Shopper's Experience and a Framework to Improve Them. International Journal of Accounting, 7. 2019.

105. Bodkin CD, Lord JD. Attraction of power shopping centres. The International Review of Retail, Distribution and Consumer Research., 1997 Jan 1;7(2):93-108.

106. Anitha J. Determinants of employee engagement and their impact on employee performance., International journal of productivity and performance management., 2014 Apr 8;63(3):308-23.

107. Mirji H, Bhavsar DN, Kapoor R. Impact of Organizational Culture on Employee Engagement and Effectiveness.

108. Lin, S. Effects of ethical sales behavior considered through transaction cost theory: To whom is the customer loyal? The Journal of International Management Studies, 2012, 7(1), 31–40.

109. Roman, S. The impact of ethical sales behavior on customer satisfaction, trust and loyalty to the company: An empirical study in the financial services industry. Journal of Marketing Management, 2003., 19, 915–939

110. Roman, S., & Ruiz, S. Relationship outcomes of perceived ethical sales behaviour: The customer's perspective. Journal of Business Research, 2005, 58, 439–445.

Appendix- A: Questionnaire

1. **Name:**
2. **Gender:**
    a. a. Male b. Female c. Prefer not to say
3. **Occupation:**
    a. a. Self-Employed/ Businessmen b. Student c. Salaried Professional d. homemaker e. Retired
4. **Individual average monthly income**:
    a. a. Less than Rs. 25000 b. Rs. 25000 - Rs. 50000 c. Above Rs. 50000 d. Not applicable
5. **Marital status:**
    a. a. Married b. Unmarried c. Separated
6. **Number of Family members:**
    a. a. 1 - 3 member b. 4 - 7 member c. 7 - 10 member d. More than 10 member
7. **I like to go for shopping:**
    a. a. Daily b. 2 or 3 Days in a week c. Weekly d. Monthly
8. **I prefer for my day-to-day shopping:**
    a. a. Kirana store b. Shopping Malls c. Both
9. **I can change my preference if I get a better value in the future:**
    a. a. Yes b. No c. Maybe
10. **Average time spent while shopping in the Kirana store:**
    a. a. Less than an hour b. Half an hour c. 1 hour d. More than 1 hour
11. **Average time spent while in a shopping mall**
    a. a. Less than an hour b. Half an hour c. 1 hour d. More than 1 hour
12. **The product you commonly buy from Kirana stores (Give a ranking of 1 – 5, "5" is the most preferred, and "1" is the least preferred.) [**Talreja, M., & Jain, D. (2013).**]**

Purchasing Products	1.	2.	3.	4.	5.
Grocery and food items					
Vegetables & Fruits					
Electrical & Electronics					
Homemade appliances and kitchenware					
Clothing & Footwear					

13. **The product you commonly buy from Shopping malls (Give a ranking of 1 – 5, "5" is the most preferred, and "1" is the least preferred.)** [Talreja, M., & Jain, D. (2013).]

Purchasing Products	1.	2.	3.	4.	5.
Grocery and food items					
Vegetables & Fruits					
Electrical & Electronics					
Homemade appliances and kitchenware					
Clothing & Footwear					

14. **The payment method you mostly use (Give a ranking if 1 – 4, "4" is the most preferred, and "1" is the least preferred.)**

Payment Methods	**1.**	**2.**	**3.**	**4.**
Cash				
UPI/Online payment				
Debit Card				
Credit Card				

15. **Please read the statements carefully and rate your level of agreement with each statement about Kirana stores. (Here 1 is "Strongly Disagree", 2 is "Disagree", 3 is "Neutral", 4 is "Agree" and 5 is "Strongly Agree".)**
[Jain, D. S. (2011)], [Talreja, M., & Jain, D. (2013)]

Comparing Factors Kirana	**1.**	**2.**	**3.**	**4.**	**5.**
The store location is convenient					
Sufficient space for shopping					
Cleanliness & Good shopping environment					
A variety range of products is available					
Attractive promotional offers & Discount					
The mode of payment is flexible					
Home delivery of products					
Products expected are available all the time					
Personal relationship with the owner or the staff					
Displays of products are well visible					

16. Please read the statements carefully and rate your level of agreement with each statement about Shopping malls. (Here 1 is "Strongly Disagree", 2 is "Disagree", 3 is "Neutral", 4 is "Agree" and 5 is "Strongly Agree".)

[Jain, D. S. (2011)], [Talreja, M., & Jain, D. (2013)]

Comparing Factors Mall	**1.**	**2.**	**3.**	**4.**	**5.**
The store location is convenient					
Sufficient space for shopping					
Cleanliness & Good shopping environment					
A variety range of products are available					
Attractive promotional offers & Discount					
Mode of payment is flexible					
Home delivery of products					
Products expected are available all the time					
Personal relationship with owner or the stuffs					
Displays of products are well visible					