

Opinion Analysis of Traditional Retailers about Modern Wholesale-Cash & Carry on the Food & Grocery Distribution Structure in Punjab

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1. Introduction

According to a survey on Global Retail Development, India has been placed at first position in the category of countries with the best opportunity for investment in the retail sector (Kearney, 2005). The increasing disposable incomes among the Indian middle class and increasing young population have been cited as the main reasons for such attractive optimism. This positive opinion of the experts has also encouraged the intense lobbying by certain sections for opening Foreign Direct Investment in this sector in India, which further signifies the significance of prospects of growth in India. Foreign investors are also very enthusiastic to invest in India's Retail Sector. The various factors that influence small-town consumers' satisfaction with local independent retailers and the subsequent relationships of consumer satisfaction include in-shopping, community attachment, and support of local independent retailers (Miller and Besser, 2000). The retailers from unorganized sector believe in making the relations with their customers so that they keep on doing purchase from them continuously (Oliver's expectancy-disconfirmation model, 1980). Anjali Panda (2013) studied customer patronage towards food and grocery retail and concluded that traditional outlets get the benefit of phone order facility, delivering the goods on credit, home delivery, return of goods facility which is not available with the organized outlets. But in organized retail outlets activities like loyalty, bonus, discounts, special customer cards, free parking facility etc. are the major attractions. Deloitte (2010) emphasized that success in modern retail sector is dependent on presence in an appropriate store location, well trained workforce, right merchandise mix, value added services, efficient and effective supply chains to consistently deliver 'Every Day Low Pricing'.

In Indian context, the retailers are offering newer service dimensions to create unique shopping experiences for the customers. Indian retail environment is going through a sea change due to the introduction of new formats and opening up of retail industry, it becomes important to understand the store image perceptions of consumers here (Verma and Madan, 2011). Service orientation behaviours of individual retail employees on individual customers' perceptions of service encounter quality, service quality, value, satisfaction, and behavioural intentions are important points of consideration for establishing modern wholesale cash and carry businesses (Jayawardhena, 2011). Apart from these, the various variables (store attributes) identified based on theory and judgment included convenience and merchandise mix, store atmospherics, and services (Ghosh, Tripathi and Kumar, 2010). Ali, Kapoor and Janakiraman (2010) in a study conducted on households analyzed a marketing strategy for a modern Food

and Grocery market based on consumer preferences and behaviour. They indicated that preferences of the consumers were their priority for cleanliness and freshness of food products followed by price, quality, variety, packaging, and availability of non-seasonal fruits and vegetables. It was found that the consumers' preferences of marketplace largely depend on the convenience in purchasing at the marketplace along with the availability of additional services, attraction for children, basic amenities, and affordability. They also suggested that most of the food and grocery items are purchased in loose form from the nearby outlets, whereas fruits and vegetables are mostly purchased daily or twice a week due to their perishable nature. However, grocery items are less frequently purchased (Ghosh, Tripathi and Kumar, 2010). The applications of various decision support system (DSS) tools and different managerial issues in design and implementation of DSS are also very significant in modern cash and carry retail. There is a tremendous change in DSS in retail outlets due to the growth in technology. DSS tools are used by both the local as well as the national players. These tools and enterprise resource planning (ERP) helped organised sector to enhance their productivity (Ankush Sharma and Preeta Vyas, 2007).

2. Population of the Study

As the concentration of wholesale business in Punjab is primarily in the cities of Ludhiana, Jalandhar, Amritsar and Mohali-Zirakpur, and also as the Modern wholesale players are located in these cities they have been selected for the purpose of this study.

3. Sample Size and Design

Traditional retailers who are members of modern wholesale cash and carry stores were selected to form the sample of 200 retailers with 50 retailers each from the 4 cities.

4. Collection of Data

The data were collected from published data from different sources on various aspects of distribution for food and grocery retail and also through structured questionnaires for modern wholesale stores and their impact in Punjab.

5. Review of Literature

In current retail scenario, modern wholesale cash and carry is one of the major factors. Many of studies have been conducted in this context but no study was found to analyze impact of modern wholesale cash and carry on food and grocery distribution in Punjab. The review of literature has provided considerable knowledge about the concept. On the basis of review of available literature in various national and

international journals, the various variables were identified to be included in the study.

6. Major Findings

Table 1 – Relative Importance of Modern Cash and Carry for Traditional Retailers

Parameter	Strongly important	Important	Can't say	Unimportant	Strongly unimportant	Agreed (no.)	%	Disagreed (no.)	%
Pricing negotiation	114	50	24	6	6	164	82	36	18
Reasonable pricing	94	73	26	3	4	167	84	33	17
Trade discount	89	72	32	5	2	161	81	39	20
Cash discount	73	86	24	12	5	159	80	41	21
Quantity discount	60	87	37	14	2	147	74	53	27
Lead time	45	46	55	33	19	91	46	107	54
Reliability of delivery	71	93	30	5	1	164	82	36	18
Reliability of delivery as per order	66	87	31	12	3	153	77	46	23
Multiple price ranges	52	89	44	12	3	141	71	59	30
Multiple brands of same product category	74	70	36	15	4	144	72	55	28
Multiple pack sizes	64	78	39	13	6	142	71	58	29
Consistency of availability over a period of time	74	75	41	9	1	149	75	51	26
Multiple payment mode	84	67	37	8	4	151	76	49	25
Credit period	75	81	35	7	2	156	78	44	22
Credit limit	45	50	57	31	15	95	48	103	52
Payback facility	53	93	38	11	5	146	73	54	27
Knowledge of employee	68	51	39	25	15	119	60	79	40
Problem solving by employee	31	40	48	45	34	71	36	127	64
Helpfulness (empathy)	69	60	35	17	19	129	65	71	36
Decision making ability of employee	73	90	28	5	4	163	82	37	19
Billing accuracy	43	64	48	27	17	107	54	92	46
Packaging facility	83	68	41	3	5	151	76	49	25
Promotional plans	48	54	41	38	17	102	51	96	48
Reliability of promotion delivery	48	66	47	18	19	114	57	84	42
Grievance handling	58	77	41	21	3	135	68	65	33
Settlement of accounts	54	91	38	12	5	145	73	55	28
Accessibility	73	82	34	7	4	155	78	45	23
Ease of locating merchandise	54	53	56	25	10	107	54	91	46
Ambience of stores	84	75	27	9	4	159	80	40	20
Price tags	85	79	27	6	3	164	82	36	18
Replacement policy	84	74	36	3	3	158	79	42	21
Refund policy	82	69	36	8	5	151	76	49	25
Door delivery	47	54	59	25	14	101	51	98	49
Order taking	87	63	29	12	9	150	75	50	25
Technology support	63	85	34	9	9	148	74	52	26
Single roof purchase	72	62	45	10	11	134	67	66	33
Transparency of policies	32	51	41	29	45	83	42	115	58
Uniform pricing policies	40	59	61	15	24	99	50	100	50
Pricing trustworthiness	33	40	34	33	57	73	37	124	62
Ambience of store	39	50	48	25	36	89	45	109	55
Quantity assurance of packed material	31	47	45	46	28	78	39	119	60

Amenities	20	70	57	25	27	90	45	109	55
Ordered quantity availability	31	53	58	36	22	84	42	116	58
Parking facility	105	61	26	0	7	166	83	33	17
Genuineness of brands	63	54	45	31	7	117	59	83	42
Trustworthiness product expiry	48	63	47	19	23	111	56	89	45

7. Retailers Opinion regarding Universal/Generic Factors

During the study, a sample of Kiryana retailers was interviewed about the changes in their businesses as a result of the entry of Modern Wholesalers in the Food & Grocery Retail. This was categorized on two areas, first being the generic distribution factors that determine the relationship with the retailer, while the second were the technical factors which are more suitable to judge the modern wholesale players. Their responses were sought on multiple variables and have been studied using percentage analysis. For the purpose of understanding the results and the relative importance of different factors and variables, the results have been classified in 3 categories. This categorization is based on an agreement with the findings in the form of percentages. While an agreement of more than 75% is termed as Highly Important, that above 50% but less than 75% is termed as important and that of less than 50% less important. An explanation of the Variables is listed as below;

Highly Important Variables-Agreement with the statements about the importance of variables to the distributors-wholesalers business with a percentage score of more than 75%:

- Pricing Negotiation:** This was regarded as one of the highly important variables, as 82% of the retailers feel that the environment for price negotiation is more conducive in modern wholesale than with traditional wholesale. It can thus be stated that retailers are in agreement with the statement that the environment for price negotiation is more conducive with the modern wholesalers, this is a highly important variable that may lead to a close association with the modern wholesale players.
- Reasonable Pricing:** This was regarded as one of the highly important variables, as 84% of the retailers opined that the prices offered in modern wholesale are more reasonable than those offered by the traditional wholesalers. It can thus be stated that retailers are in agreement with the statement that the prices offered by modern wholesalers are more reasonable than those by traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
- Trade Discount:** This was regarded as one of the highly important variables, as 81% of the retailers opined that the trade discount offered by modern wholesale is higher than that by the traditional wholesalers. It can thus be stated that retailers are in agreement with the statement that the trade discount offered by modern wholesalers is higher than that by the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
- Cash Discount:** This was regarded as one of the highly important variables, as 80% of the retailers opined that the cash discount offered by modern wholesale is higher than that by the traditional wholesalers, as sales on cash is the premise on which the business model of the modern wholesale is based. It can thus be stated that retailers are in agreement with the statement that the cash discount offered by modern wholesalers is higher than that by the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
- Reliability of Delivery as per order:** This was regarded as one of the highly important variables, as 82% of the retailers opined that the delivery and processing of purchase order by modern wholesale is more reliable than that by traditional wholesalers. It can thus be stated that retailers are in agreement with the statement that the reliability of delivery by the modern wholesalers is higher than that by the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
- Credit Period:** This was regarded as one of the highly important variables, as 78% of the retailers opined that the credit period offered by modern wholesale is greater than that by traditional wholesalers. It can thus be stated that retailers are in agreement with the statement that the credit period offered by the modern wholesalers is longer than that by the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
- Multiple Payment Mode:** This was regarded as one of the highly important variables, as 76% of the retailers opined that the acceptance of payments in multiple modes by modern wholesale makes it more convenient for them to purchase from Modern Wholesale than that by traditional wholesalers. It can thus be stated that retailers are in agreement with the statement that the acceptance of payments in multiple modes by the modern wholesalers is more convenient than that by the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
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than that by the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.

9. **Decision Making Ability of Employee:** This was regarded as one of the highly important variables, as 82 % of the retailers are of the opinion that the decision making ability of the employees of modern wholesale players is better than that of the employees of traditional wholesalers in terms of granting of credit, prices and claims. It can thus be stated that retailers are in agreement with the statement that the Decision Making Ability of Employee of modern wholesale is superior to that by the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
10. **Packaging Facility:** This was regarded as one of the highly important variables, with 76 % of the retailers agreeing that the packaging facility offered by modern wholesale is superior than that offered by traditional wholesalers. It can thus be stated that retailers are in agreement with the statement that the packaging support provided by the modern wholesalers is more convenient than that by the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
11. **Accessibility:** This was regarded as one of the highly important variables, with 78 % of the retailers agreeing that it was much easier to reach or access modern wholesale stores as compared to traditional stores which are located in highly congested central city areas. It can thus be stated that retailers are in agreement with the statement that the accessibility of modern wholesalers is better than that by the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
12. **Ambience of Stores:** This was regarded as one of the highly important variables, with 81% of the retailers agreeing that the ambience of the modern wholesale stores as compared to traditional stores which are normally in cramped places, due to which the environment is not very suitable. It can thus be stated that retailers are in agreement with the statement that the ambience of modern wholesale stores is better than that of the traditional players and this is a highly important variable that may lead to a close association with the modern wholesale players.
13. **Price Tags for products:** This was regarded as one of the highly important variables, with 82% of the retailers stating that the products offered whether packed or in loose condition will carry the price tags, as a communication of fairness to the retailers by the modern wholesale stores as compared to traditional stores where all products will not have a price tag, and leads to situations of different prices for different retailers. It can thus be stated that retailers are in agreement with the statement that the price tags fixed by the modern players is more effective, and this is a highly important variable that may lead to a close association with the modern wholesale players.

14. **Replacement Policy:** This was regarded as one of the highly important variables; with 79% of the retailers stating that the replacement policy offered by the modern wholesale stores as compared to traditional stores is better, as the retailers are able to get quicker replacements. It can thus be stated that retailers are in agreement with the statement that the replacement policy offered by the modern players is more effective, and this is a highly important variable that may lead to a close association with the modern wholesale players.
15. **Refund Policy:** : This was regarded as one of the highly important variables, with 76% of the retailers stating that they are able to get refunds of their payments, which may arise due to errors on the suppliers side in terms of billing, dispatch or product defects and it is more suitable as compared to the traditional stores.. It can thus be stated that retailers are in agreement with the statement that the refund policy offered by the modern players is more effective, and this is a highly important variable that may lead to a close association with the modern wholesale players.
16. **Parking Facility:** This was regarded as one of the highly important variables, with 83% of the retailers stating that the parking facility offered by the modern wholesale stores as compared to traditional stores is better, as the modern wholesale players are located in less congested areas, and this gives them greater security and also savings as parking is free of cost. It can thus be stated that retailers are in agreement with the statement that the parking facility offered by the modern players is better, and this is a highly important variable that may lead to a close association with the modern wholesale players.

Important Variables-Agreement with the statements about the importance of variables to the Kiryana-Retailers business with a percentage score of more than 50% but less than 75%:

1. **Quantity discount:** This was also regarded as one of the important variables, with 74 % of the retailers responding that feature of Quantity Based Discounts offered by the modern wholesalers helps them improve on their profits. It can thus be stated that retailers are in agreement with the statement that the feature of offering quantity discounts by the modern wholesalers is higher than that being offered by the traditional wholesalers and could be an important variable in their association with the modern wholesale players.
2. **Cash back-Payback facility:** : This was also regarded as one of the important variables, with 73% of the retailers responding that feature of Cash Back offered by the modern wholesalers helps them improve on their profits and these schemes are not offered by traditional wholesale. It can thus be stated that retailers are in agreement with the statement that the facility of Cash back offered by modern wholesalers is higher than that being offered or not by

the traditional wholesalers and could be an important variable in their association with the modern wholesale players.

3. **Knowledge of employees:** : This was also regarded as one of the important variables, with 60% of the retailers responding that employees working with modern wholesalers are more knowledgeable in terms of product knowledge, procedures and systems as compared to those employed with traditional wholesale. It can thus be stated that retailers are in agreement with the statement that employees working with modern wholesalers than those employed by the traditional wholesalers and could be an important variable in their association with the modern wholesale players.
4. **Multiple price ranges:** This was also regarded as one of the important variables, with 71% of the retailers responding that product range available with the modern wholesalers is at multiple price points making it attractive to different customers from different income groups than that offered by traditional wholesale. It can thus be stated that retailers are in agreement with the statement that products are available at multiple price points at modern wholesalers than those offered by traditional players and could be an important variable in their association with the modern wholesale players.
5. **Multiple brands of same product category:** This was also regarded as one of the important variables, with 72% of the retailers responding that modern wholesalers offer multiple brands in the same product category facilitating purchase at a single place, while in traditional wholesale they had to source from different parties. It can thus be stated that retailers are in agreement with the statement that multiple brands of same product category are available at a single place in modern wholesalers could be an important variable in their association with the modern wholesale players.
6. **Multiple pack sizes:** This was also regarded as important variable, with 71% of the retailers responding that modern wholesalers offer multiple pack sizes in the same product category facilitating the offer of a wider range to the consumer, while in traditional wholesale they would have to buy from a limited set of pack sizes. It can thus be stated that retailers are in agreement with the statement that multiple pack sizes of same brand are available with modern wholesalers and this could be an important variable in their association with the modern wholesale players.
7. **Consistency of Availability over a period of time:** This was also regarded as an important variables, with 75% of the retailers responding that the brands that they purchase are consistently available with the modern wholesalers, while in traditional wholesale they have to frequently switch brands . It can thus be stated that retailers are in agreement with the statement that there is a consistency in the brands available with modern wholesalers and this could be an important variable in their association with the modern wholesale players.
8. **Helpfulness & Empathy:** : This was also regarded as an important variables, with 65% of the retailers responding that modern wholesalers exhibited higher levels of empathy with them in their dealing, as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that there is a higher levels of empathy displayed by modern wholesalers and this could be an important variable in the retailers relationship with the modern wholesale players.
9. **Billing Accuracy:** This was also regarded as an important variables, with 54% of the retailers responding that modern wholesalers were able to offer greater levels of billing accuracy as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that there is a higher levels accuracy in billing by modern wholesalers and this could be an important variable in the retailers relationship with the modern wholesale players.
10. **Promotions:** This was also regarded as important variables, with 51% of the retailers responding that modern wholesalers were able to offer better promotional offers as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that there is a higher level of promotional support by modern wholesalers and this could be an important variable in the retailers relationship with the modern wholesale players.
11. **Reliability of Promotional Items Delivery:** This was also regarded as an important variable, with 57% of the retailers responding that modern wholesalers were able to better ensure that the promotional offers and items were delivered to retailers as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that there is a higher level of delivery of promotional material by modern wholesalers and this could be an important variable in the retailers' relationship with the modern wholesale players.
12. **Grievance handling:** This was also regarded as an important variable, with 68 % of the retailers responding that modern wholesalers were able to better ensure the handling of any grievances and complaints as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that grievance handling mechanism of modern wholesalers is superior to traditional wholesale and this could be an important variable in the retailer's relationship with the modern wholesale players.
13. **Settlement of Accounts:** This was also regarded as an important variable, with 73 % of the retailers responding that modern wholesalers were able to provide statements of account and also reconcile accounts from time to time as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that Settlement of Accounts system of modern wholesalers is superior to

traditional wholesale and this could be an important variable in the retailers relationship with the modern wholesale players.

14. **Ease of Locating Merchandise:** This was also regarded as an important variable, with 54 % of the retailers responding that as the goods were systematically stacked, it was easy for the retailers to locate merchandise in modern wholesale as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that Ease of Locating Merchandise at the outlets of modern wholesalers is an important variable in the retailers relationship with the modern wholesale players.
15. **Door Delivery:** This was also regarded as an important variable, with 51 % of the retailers responding that the delivery system of order at the retailers' door was superior in modern wholesale as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that the door delivery system of modern wholesalers is an important variable in the retailers' relationship with the modern wholesale players.
16. **Order Taking:** This was also regarded as an important variable, with 75 % of the retailers responding that the system of taking orders at the retailers' outlet, was superior in modern wholesale as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that the order taking system of modern wholesalers is an important variable in the retailers' relationship with the modern wholesale players.
17. **Technological Support:** This was also regarded as an important variable, with 74 % of the retailers responding that the technological support provided by modern wholesale in terms of processes and systems was superior as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that the tech support system of modern wholesalers is an important variable in the retailers' relationship with the modern wholesale players.
18. **Single Roof Purchase:** This was also regarded as an important variable, with 67 % of the retailers responding that the facility of buying a large range of multiple categories, brands and pack sizes under a single roof in modern wholesale was a big convenience as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that the availability of a large range under a single roof of modern wholesalers is an important variable in the retailer's relationship with the modern wholesale players.
19. **Genuineness of Brands:** This was also regarded as an important variable, with 59 % of the retailers responding that they believed that modern wholesalers were selling genuine products of big brands as compared to traditional wholesale. It can thus be stated that retailers are in agreement with the statement that the modern wholesalers offer genuine products in comparison with the traditional wholesalers and this is an important variable in the

retailers relationship with the modern wholesale players.

20. **Trustworthiness regarding Expiry of Products :** This was also regarded as an important variable, with 56 % of the retailers responding that they believed that the products being sold by modern wholesalers were fresh and not expired as compared to traditional wholesale where there could be an effort to sell expired products. It can thus be stated that retailers are in agreement with the statement that the modern wholesalers offers fresh and non expired products in comparison with the traditional wholesalers and this is an important variable in the retailers relationship with the modern wholesale players.

Unimportant or Less Important Variables:

For these variables, respondents are in disagreement with the statements.

1. **Lead Time:** This has emerged as an unimportant variable as only 46% of the respondent agreed with the statement that the Lead Time for the supply of orders is less in Modern Wholesale than Traditional Wholesale, while 54% of the respondents maintained that lead time was shorter with Traditional Wholesalers. Therefore this is an unimportant variable.
2. **Credit Limit:** This has also emerged as an unimportant variable as only 48% of the respondents agreed with the statement that the Credit Limits sanctioned by Modern Wholesalers were better than Traditional Wholesale, while 52% of the respondents maintained that credit limit offered by Traditional Wholesalers were better. Therefore this is an unimportant variable.
3. **Transparency of Policies:** This has also emerged as an unimportant variable as only 42% of the respondents agreed with the statement that the Modern Wholesalers were more transparent than Traditional Wholesalers in terms of communicating and implementing their policies, while 58% of the respondents maintained that Traditional Wholesalers were more transparent in the formation and communication of their policies . Therefore this is an unimportant variable.
4. **Uniform Pricing:** This has also emerged as an unimportant variable as only 50% of the respondents agreed with the statement that the Modern Wholesalers were charging uniform prices from the retailers as compared to Traditional Wholesalers , while 50% of the respondents maintained the same for the Traditional Wholesalers. Therefore this is an unimportant variable.
5. **Pricing Trustworthiness:** This has also emerged as an unimportant variable as only 37% of the respondents agreed with the Modern Wholesalers were more trustworthy in terms of pricing as compared to Traditional Wholesalers, while 62% of the respondents maintained that the Traditional Wholesalers were more trustworthy. Therefore this is an unimportant variable.

6. **Quantity Assurance of Packed Goods:** This has also emerged as an unimportant variable as only 39% of the respondents agreed with the statement that there is an assurance in the quantity of packed products offered by the Modern, while 60% of the respondents maintained that the Traditional Wholesalers could be relied upon for the quantity assurance. Therefore this is an unimportant variable.
7. **Amenities:** This has also emerged as an unimportant variable as only 45% of the respondents agreed with the statement that by the amenities like rest rooms, café etc., offered at Modern Wholesale were important, while 60% of the respondents maintained that this was not an important variable. Therefore this is an unimportant variable.
8. **Ordered Quantity Availability:** This has also emerged as an unimportant variable as only 42% of the respondents agreed with the statement that the Modern Wholesale Outlets were in a better position to ensure that the ordered quantity would be available and it was also important, while 58% of the respondents maintained that traditional wholesale was in a better position to do so. Therefore this is an unimportant variable.
9. **Ambience External:** This has also emerged as an unimportant variable as only 45% of the respondents agreed with the statement that the Modern Wholesale Outlets offered a better external ambience, while 55% of the respondents maintained that this was not an important factor. Therefore this is an unimportant variable.

8. Conclusion

More than 75% of traditional retailers gave very high importance to various factors like pricing negotiation, reasonable pricing, trade discount, cash discount, reliability of delivery, reliability of delivery as per order, multiple payment mode, credit period, decision making ability of employee, packaging facility, accessibility, ambience of stores, price tags, replacement policy, refund policy, parking facility for signifying their choice of modern wholesale cash and carry stores for their business support.

Similarly, quantity discount, cash back facility, knowledge of employee, multiple price ranges, multiple brands of same product category, order taking, multiple pack sizes, consistency of availability over a period of time, helpfulness (empathy), billing accuracy, promotional plans, reliability of promotion delivery, grievance handling, settlement of accounts, ease of locating merchandise, door delivery, technology support, single roof purchase, genuineness of brands, trustworthiness product expiry were the lesser, but not the unimportant factors impacting their choice for modern wholesale cash and carry retail model.

Lead time, credit limit, problem solving by employee, transparency of policies, uniform pricing policies, pricing trustworthiness, ambience of store, quantity assurance of packed material, amenities, ordered quantity availability got the least preferences as factors of importance by traditional retailers.

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