

DETERMINANTS OF CONSUMER RETAIL FORMAT CHOICE BETWEEN TRADITIONAL AND MODERN RETAILERS IN PAKISTAN

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ARTICLE INFO	ABSTRACT
<p><i>Article History:</i> Received: Nov 2021 Revised: Jul 2021 Accepted: Sep 2021 Available Online: Oct 2021</p> <hr/> <p><i>Keywords:</i> Consumer preferences, Retail format choice. Pakistan's retail industry</p> <hr/> <p><i>JEL Classification:</i> D12, L81, M31</p>	<p>The retail sector is experiencing a transformation with the entry of modern retailers in Pakistan. As a result, now consumers have a choice of shopping either at traditional or modern retailers. The study is aimed at finding out the determinants of consumer retail format choice between traditional and modern retailers. To this end, primary data were collected through personal interviews of 250 respondents who were intercepted randomly while shopping at different retail places in Lahore and Faisalabad - the two highly populated and major cities in Pakistan. Descriptive statistics, factor analysis, and binary logit model were employed for the analysis of data. Results indicated age, being accompanied with family while shopping, income and five store-related attributes such as store design and environment, promotion, product quality, employee behavior and location as the important determinants of consumer retail format choice in Pakistan. The study recommends that traditional retailers need to upgrade their businesses and align themselves with changing consumer preferences. Modern retailers should make their store design and environment more attractive, ensure product quality and improve promotional strategies and employee responsiveness for enhancing their customer base. Findings can be useful to the strengthening of both the retail formats in Pakistan.</p>

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1. INTRODUCTION

In Pakistan, the retail and wholesale trade sector contributes more than 31 per cent in the services sector and nearly 19 per cent in overall Gross Domestic Product (Government of Pakistan, 2017). It is the third-largest sector after agriculture and manufacturing and one of the major employers of labor force. Currently, traditional retailers such as small grocery shops locally known as 'kiriyana shops' dominate Pakistan's retail industry. Yet, modern retail formats such as supermarkets and superstores are rapidly growing in Karachi, Lahore, Faisalabad, and other major cities of Pakistan (Farrukh & Dever, 2000). The entry of supermarkets such as Metro and Hyperstar has introduced the wave of modern retailing in the country. Given this changing scenario, the share of traditional retailers is expected to decrease and be replaced with modern retailers in the coming years (Mishra, 2008; Moazzam & Badar, 2006). According to Planet Retail (2013), the share of modern retailers in Pakistan's grocery retail sales would reach 9 per cent in 2020.

These modern retail formats have tremendous growth potential because consumers as also highlighted by Aman and Hopkinson (2010) are rapidly resorting to them for shopping of groceries and other requirements. Rapid urbanization, increase in family income and lifestyle-related changes have significantly contributed to this transformation in Pakistan (Ali, Kapoor, & Moorthy, 2010). Modern retail formats have provided consumers in Pakistan an opportunity of experiencing the retail formats of developed countries. Emerging retail formats offers a variety of products under one roof together with an ideal shopping experience, entertainment, and services (Mathew, Soundararajan, Gupta, & Sahu, 2008; Rathore, 2012). They are self-service retail outlets with multiple checkout counters which offer a wide variety of branded and local food and non-food items (EuroMonitor, 2004).

Indeed, modern retailers have played a major role in the socio-economic development of the developed countries. Comparatively in developing countries, unorganized or traditional retailers are still playing a key role in serving the needs of consumers. They also provide numerous employment and business opportunities to unskilled and resource-constrained people. Thus, traditional retailers are also required to upgrade their businesses for addressing the needs of

their target customers. As pointed out by Terano, Yahya, Mohamed, and Saimin (2014), this requires an in-depth knowledge of what makes consumers select between traditional and modern retail stores. Limited research work is available on consumers preferences for retail formats. Thus, this study was planned to fill this knowledge gap. The study is aimed at finding out the determinants of consumer retail format choice between traditional and modern retailers in Pakistan. It is expected that the findings of the study can be useful to both traditional and modern retailers in devising marketing strategies and plans needed to attract customers and increase their market share.

2. LITERATURE REVIEW

2.1 Retailing and retail formats

Retailing encompasses all activities and functions performed for selling of goods and services for ultimate consumption and business purposes (Kotler & Armstrong, 2021; Sinha and Prasad, 2018). Retail businesses are diverse ranging from small shops to large retailers selling numerous specialty, convenience and shopping goods simultaneously to consumers (Goldman & Hino, 2005). Small scale retail businesses also known as unorganized and traditional retailers sell few products and are generally owned by a sole proprietor or his family (Tiwari, 2009). In the subcontinent, they include local kiriyana shops, general stores, chemist, and small food shops etc. (Riungu, 2011). On the other hand, there are well-organized large retailers who under one roof sell a wide range of product of different brands (Mathew et al., 2008; Rathore, 2012). Given the product availability and services offered, these modern retailers can be identified as hypermarket, supermarket, modern stores, superstores, and chain-stores (Levy & Weitz, 2004; Misra, 2011).

2.2 Retail transformation

The trend of modern retailing gained popularity in the second half of twentieth century with the emergence of supermarkets, super stores, departmental stores first in South America and then in Asia, Middle East, and Eastern Europe (Dakora, 2012; Pramiarsih & Lisnawati, 2020; Reardon & Gulati, 2008). Several studies have identified various contributing factors to this retail transformation. They mainly include increase in income (Gulati & Reardon, 2007), economic liberalization (Arshad & Hisam, 2008), urbanization (Mishra, 2008), infrastructure development (Aggarwal, 2008) and changes in lifestyle related preferences of consumers (Kamau, 2008). These factors have brought a radical transformation in the modern retailing (Singh, 2007). Supermarkets, super stores, and mart are rapidly increasing their presence and competing to provide consumers more convenience, product variety and congenial environment (Mathew et al., 2008; Rathore, 2012).

2.3 Factors influencing consumer retail format choice

Consumer preference for a particular retail format is influenced by several factors (Avila, et al., 2020). Many studies have examined consumer preferences and factors determining retail format choice. While most have focused on store attributes, some have investigated the role of demographic characteristics of consumers in their retail format choice. Pan and Zinkhan (2006) find an important role of service, product selection and quality in consumer choice of stores. Rigopoulou, Tsiotsou, and Kehagias (2008) point out product, pricing, information, and personal as important store choice criteria. McGoldrick (2002) considers trust a key factor in the selection of retail stores which is developed because of consistent availability of good quality products. M. Gupta (2004) and Lather and Kaur (2006) identified price, product quality and assortment, service quality, convenience and advertising as important factors retailers should pay more attention. According to Jain and Bagdare (2009) ambience, modern layout and display, value added services, self-service and technology-based operations are important for customers in their selection of retail stores.

Gorton, Sauer, and Supatpongkul (2011) consider store characteristics as the most important deciding factor for consumer in their selection between traditional and modern stores. According to Thang and Tan (2003) and Broadbridge and Sengupta (2008), the choice between traditional and modern retail outlet depends on in-store services, assortment, ambience, and promotion schemes. However, D'Haese, Van den Berg, and Speelman (2008) and Neven, Reardon, Chege, and Wang (2006) focused on demographic factors in analyzing consumer preferences for retail formats. Rodríguez et al. (2002) estimate consumers with more assets, income, education, income, and credit facilities have greater probability to shop at modern stores. Few studies have examined both demographic and store attributes. With the help of multinomial and logit models, Sinha and Banerjee (2004) investigate the retail format choice including both store attributes and consumer characteristics. According to Terano et al. (2014), both demographic variables such as education, age, family size and being accompanied by children and store related characteristics including environment, packaging, and product pricing influence consumer retail format choice.

3. RESEARCH METHODOLOGY

3.1 The study sample

To accomplish objectives of the study, data were collected from consumers in two cities - Lahore and Faisalabad. These two cities are the highly populated and major urban centers in the Punjab province of Pakistan. The presence of supermarkets, modern stores and specialty stores is rapidly growing in these cities. The study sample comprised 250 consumers including 125 each from Lahore and Faisalabad. Convenient sampling technique was used to select respondents. For this purpose, respondents were intercepted randomly while shopping at different retail places in the two cities. Only willing respondents were included in the survey.

3.2 Data collection

Data were collected through personal interviews. For this purpose, a questionnaire was developed after scanning the relevant literature. The questionnaire had three sections. The first section contained general questions for exploring consumer preferences for different retail formats. The second section was designed to identify store-related factors which influence consumers in selecting a retail place on a five-point Likert scale (5 = Strongly Agree, 1 = Strongly disagree). The third section was intended to gather demographic profile.

3.3 Data analysis

Collected data were analyzed in three stages. Descriptive statistics were applied in the first stage to explore demographic characteristics of the respondents. In the second stage, factors analysis using principal component analysis with varimax method was performed on 33 retail store-related attributes for identifying latent factors consumers consider important in selecting retail places. Data suitability for factor analysis was examined through various measures such as reliability analysis, adequacy of sample size (KMO and Bartlett's tests) and correlation matrix. Reliability analysis was performed for calculating Cronbach's alpha value of the 33 retail attributes influencing consumer preferences for retail places. Recommended sample size for factor analysis varies considerably. However, Malhotra and Birks (2007) suggest that the sample must have at least 5 respondents per item. So, a 20-item construct would require a sample of at least 100. The construct in the study was 33 items in length, suggesting a sample of 165, required for factor analysis. Thus, the study sample of 250 was therefore adequate for analysis.

In the third stage, binary logistic regression analysis was performed to find out consumer choice of either modern or traditional retailers. Logistic regression helps to determine the probability of occurrence and non-occurrence (Park, 2013). Binary logistic regression is employed when the dependent variable is dichotomous, and the independent variables are either continuous or categorical. Terano (2016) also used binary logistic regression to explore shopping preferences for retail format choice in Malaysia. For this study, consumers were asked to indicate their preferences between traditional and modern stores. To identify factors influencing consumer retail format choice, factor loading scores obtained from factor analysis together with demographic characteristics were used. The model is shown as below.

$$\text{Logit (Y)} = \text{natural log (odds)} = \ln (\pi/1 - \pi) = \alpha + \beta x$$

Where:

Y is the retail place consumers prefer to shop: 0 = traditional retailers, 1 = modern retailers

X₁ is gender of consumers: 0 = male, 1 = female,

X₂ is age of consumers: 0 = below 30 years, 1 = above 30 years,

X₃ is education of consumers: 0 = below Graduation, 1 = Graduation and above

X₄ is family size of consumers: 0 = up to 4 members, 1 = 5 and above members

X₅ is family accompanied while shopping: 0 = No, 1 = Yes

X₆ is family income of consumers: 0 = below Rs. 60,000, 1 = Rs. 60,000 and above

X₇ to X₁₃ are store-related attributes (factor loading scores)

4. RESULTS AND DISCUSSION

4.1 Demographic characteristics of respondents

The study sample comprised more than 62 per cent male. Most of the respondents belonged to either 21-30 years or 31-40 years age groups. More than half of the respondents were married and had five and above family members. Majority i.e., 74 per cent possessed graduation and post-graduation level education. The sample had representation from different occupation and income groups. However, the presence of government employees and businesses and those who had income more than one lac was relatively high (Table 1).

Table 1. Demographic profile of the respondents (n = 250) (Percentage)

Variable	Category	City		Overall
		Faisalabad	Lahore	
Gender	Male	59.2	66.4	62.8
	Female	40.8	33.6	37.2
Age (Years)	Below 20	05.6	02.4	04.0
	21-30	32.8	43.2	38.0
	31-40	36.0	32.8	34.4
	41-50	17.6	11.2	14.4
	51-60	05.6	08.0	06.8
Marital Status	Above 60	02.4	02.4	02.4
	Single	38.4	48.0	43.2
	Married	54.4	46.4	50.4
	Divorced	05.6	04.0	04.8
Family Size (No.)	Widow	01.6	01.6	01.6
	1-2	14.4	12.0	13.2
	3-4	31.2	31.2	31.2
	5-6	38.4	40.8	39.6
Education	7 and above	16.0	16.0	16.0
	No Education	05.6	01.6	03.6
	Primary	04.8	01.6	03.2
	Matriculation	07.2	10.4	08.8
Occupation	Intermediate	09.6	11.2	10.4
	Graduation	40.8	48.0	44.4
	Post-Graduation	32.0	27.2	29.6
	Businessman	26.4	19.2	22.8
	Government Employee	37.6	20.0	28.8
	Student	13.6	12.0	12.8
	Retired	02.4	04.8	03.6
Family Income (PKR/ Month)	Housewife	08.0	08.0	08.0
	Private Employee	12.0	36.0	24.0
	Up to 20000	12.8	04.8	08.8
	20001-40000	20.8	08.0	14.4
	40001-60000	21.6	11.2	16.4
	60001-80000	17.6	15.2	16.4
	80001-100000	08.0	16.8	12.4
More than 100000	19.2	12.4	31.6	

4.2 Identification of store-related attributes

To identify store-related attributes consumers consider important in selecting a retail store, factor analysis was performed. For this purpose, data collected from consumers on a five-point Likert-Scale wherein they had indicated to what extent they considered various attributes important in their store selection. To check the factorability of data, Kaiser-Meyer-Olkin (KMO) test of sample adequacy and Bartlett's test of Sphericity were applied on all 33 statements (Pallant, 2007). The KMO value, as shown in **Error! Reference source not found.**, was found 0.872, greater minimum value of 0.6 recommended by Kaiser (1970) for applying the factor analysis. The Bartlett's test Chi-Square value 4258.427 was also found significant which indicated data suitability for running the explanatory factor analysis (Table 2).

Table 2. Kaiser-Meyer-Olkin (KMO) and Bartlett's Test

Test	Values	
KMO Measure of Sampling Adequacy	0.872	
Bartlett's Test of Sphericity	Approx. Chi-Square	4258.427
	Df.	528
	Sig.	0.000

The result of factor analysis led to identify nine factors which successfully attained the eigenvalues greater than one (Table 3). To test the reliability of these factors, then Cronbach’s Alpha was calculated. Seven factors had the Alpha Value greater than 0.7, suggested by Hair, Black, Babin, and Anderson (2010), revealing that they had sufficient internal reliability consistency and explained total 60.03 variance. The two factors with lower Alpha values were dropped. Considering the underlying statements, as shown in Table 3, seven factors were labelled and are explained as follows.

Table 3. Results of factor analysis

Factors and underlying statements	Factor Loading	Total Variance Explained	Cronbach Alpha
<i>Factor 1 (Store design and atmosphere)</i>			
The store provides plenty of convenient parking	0.748	12.109	0.847
The shelf is not too high to pick up merchandise with hands	0.736		
The merchandise display is very attractive	0.726		
The store insists an error-free sales transactions and records	0.642		
The store has operation hours convenient to you	0.592		
The store has many cashier counters to shorten the queue	0.537		
The store layout makes it easy for you to move around	0.531		
<i>Factor 2 (Promotion)</i>			
The store always offers discount and promotion	0.685	10.954	0.844
The store always conducts sampling activities	0.667		
The store has a loyalty program (Member Card)	0.808		
The store advertises the promotion in local newspapers or flyers	0.703		
The store always organized special events	0.719		
The store accepts most major credit cards	0.528		
<i>Factor 3 (Product quality)</i>			
The availability of well-known brands	0.711	8.444	0.752
The availability of your favorite item	0.566		
The store maintains the freshness of products	0.615		
The store is clean	0.516		
<i>Factor 4 (Product variety)</i>			
The store maintains the durability of products	0.772	8.119	0.828
This store keeps product variety in sufficient stock	0.554		
This store keeps product variety of high quality	0.724		
This store keeps multi brands and product variety	0.645		
<i>Factor 5 (Employees’ behavior)</i>			
The store layout makes it easy for you to find what you need	0.612	7.569	0.836
The employees are helpful	0.703		
The employees provide prompt service	0.527		
The employees are courteous	0.511		
<i>Factor 6 (Pricing)</i>			
The store employs "everyday low price" strategy	0.727	6.607	0.701
The store has an overall lower price than its competitors	0.775		
The price is reasonable for the value of the product	0.548		
<i>Factor 7 (Location)</i>			
The store is located near to your workplace or home	0.802	6.222	0.728
The location of the store is easily accessible	0.744		

The first factor comprised seven statements and explained 12.109 per cent variance and was labelled ‘Store Design and Atmosphere’ because of constituting statements. This factor reveals that consumers prefer those retail stores with convenient parking facility, accessible merchandise shelves, attractive display, error free sales transactions and records, more cashier counters and layout which makes it easy to wander around in the store. The second factor named ‘Promotion’ embraced six statements relating to different promotional tools and explained total 10.954 per cent variance. The results point out that consumers are likely to choose those stores that offer discounts, samples, loyalty programs, advertise through newspapers or flyers, organize special events and accepts the credit cards.

The third factor named ‘Product Quality’ explained 8.444 per cent variance and was constituted by four statements. The factor points out consumers tend to resort to those stores where they can find well-known brands and their favorite items and product freshness, and store cleanliness is also ensured. The fourth factor identified as ‘Product Variety’ explained 8.119 per cent variance and comprised four statements. This shows that consumers prefer those

stores which keep sufficient stock of multi-brands and products which are not only of highly quality but also durable in use.

The fifth factor had four underlying statements and explained 7.569 per cent total variance. The factor was labelled 'Employees' Behavior' because the statements pertained to service orientation of retail staff. According to the results, consumers are likely to buy from the stores with convenient layout for finding products and employees who are helpful, courteous and provide prompt services. Pricing related statements formed the sixth factor and hence labeled 'Pricing' and the factor explained total 6.607 per cent variance. This implies that consumers have more preferences for those stores which employs everyday low pricing strategy and sets prices which are not only lower than competitors but also reasonable for the value of products. The seventh factor was termed 'Location' because it contained two statements which were related to location of stores. The factor explained 6.222 per cent variance and indicates consumer preferences for those stores which are located near to them and are easily accessible.

The spread of modern retailers has provided consumers a choice to shop either from modern or traditional retail outlets. Consumers are increasingly resorting to modern retailers such as supermarkets, modern stores, particularly in the major cities. The study findings also confirm these changes as more than 57 per cent respondents indicated their preference for modern retail formats. Many studies have reported this change in developing countries (U. Gupta & Tandon, 2013; Terano et al., 2014). Despite this change, large number of consumers still prefer traditional retailers particularly for buying their routine grocery items. In this study, 43 per cent respondents also indicated their preference for traditional retailers.

4.3 Determinants of consumer retail format choice

To find out what determines consumer choice of retail format, logit model was applied on seven factors (store-related attributes) which influence consumer retail store choice, as extracted from factor analysis, along with six demographic characteristics of consumers. Table 4 presents the estimated logit model for consumer retail format choice between traditional and modern retailers. Of thirteen variables, eight were found significantly affecting consumer retail format choice and they included three demographic variables and five factors extracted from factor analysis. Gender, education, family size, product variety and pricing were found non-significant. Thus, significant demographic variables along five factor loading scores appeared as important determinant of consumer retail format choice between traditional and modern stores and are explained as below.

Table 4. Estimated logit model for consumer retail format choice

Variable	B	S.E.	Wald	df	Sig.	Exp(B)
Gender	0.386	0.314	1.505	1	0.220	1.471
Age	0.523	0.320	2.664	1	0.103*	1.687
Education	0.327	0.350	0.875	1	0.350	1.387
Family size	0.177	0.303	0.341	1	0.559	1.194
Family accompanied	0.596	0.306	3.800	1	0.051**	1.814
Family income	0.582	0.323	3.245	1	0.072*	1.790
F1 (Store design & atmosphere)	0.374	0.168	4.970	1	0.026**	1.454
F2 (Promotion)	0.385	0.153	6.350	1	0.012**	1.470
F3 (Product quality)	0.356	0.163	4.759	1	0.029**	1.428
F4 (Product variety)	-0.205	0.155	1.754	1	0.185	0.814
F5 (Employee behavior)	0.370	0.165	5.031	1	0.025**	1.448
F6 (Pricing)	-0.182	0.159	1.304	1	0.253	0.834
F7 (Location)	-0.653	0.170	14.830	1	0.000***	0.521
Constant	-1.119	0.487	5.273	1	0.022	0.327

Note: ***, ** and* indicate coefficients are significant at 0.01,0.05 and 0.1 significance levels, respectively

In demographic variables, age, family accompanied, and family income were found significant with positive signs. Amongst them, family accompanied had the highest influence which implies that the likelihood of consumers accompanied with family to shop from modern retailers is increased 1.814 times. The results show that consumers aged above 30 years are 1.687 times and those with family income above Rs. 60,000 are 1.790 more likely to buy from modern stores. Goyal and Aggarwal (2009) also suggest that demographic variable such as income impact retail format choice. Rodríguez et al. (2002) find age an important determinant of retail format choice. Terano et al. (2014) also indicate age and family accompanied as an important determinant of retail format choice.

Five store related factors extracted from factor analysis were found significant and they included store design and atmosphere, promotion, product quality, employee behavior and location. All had positive regression coefficients except factor pertaining to location. These results indicate them important determinant of consumer retail format choice between traditional and modern stores in Pakistan. Table 4 points out that consumers are 1.454 times more likely to purchase from the modern stores with good store design and atmosphere. Promotional activities impact positively in store selection because consumers are 1.470 times more likely to purchase from the modern stores which undertake various promotional activities such as discounts, offers and membership programs. Due to availability of good quality products, it is 1.428 times more likely that consumers will purchase from modern stores. Similarly, good employee behavior makes it 1.448 times more likely that consumers will prefer modern stores for shopping. Terano et al. (2014) finds store environment and Mittal and Lassar (1996) good service important for attracting customers.

Negative regression coefficient for location reveals that consumers are 0.521 times less likely to buy from distantly located modern stores instead they will prefer traditional stores located near to them. This is perhaps an important reason for the dominance of traditional stores in developing countries like Pakistan. According to Maruyama and Trung (2007) as well, consumers resort to traditional stores mainly because of their convenient location.

5. CONCLUSION

The study findings have led to conclude that Pakistani consumers are rapidly embracing retail transformation by resorting to modern retail formats for buying a wide variety of products. While choosing a retail store, consumers consider store design and environment, promotional strategies, product variety, employee behavior and location important. Though modern retail culture is expected to expand in future, the role of traditional retailers cannot be overlooked because they serve the needs of customers in their areas by providing products of routine. The study findings have implications for both retail formats. Traditional retailers need to upgrade themselves otherwise, as also pointed out by Chamhuri and Batt (2013) and Badar, Ariyawardana, and Collins (2015), they will not be able to compete with modern retailers and lose their customer base. They need to pay attention to consumer preferences by ensuring the availability of good quality products and improving the atmosphere particularly the cleanliness of their shops.

The presence of modern retailers is rapidly increasing in major cities of Pakistan. Yet, it has increased competition among these stores for market share. Thus, the modern stores in Pakistan need to understand consumer preferences and align their strategies accordingly. Store design and the atmosphere is important not only in attracting but also in retaining customers. Therefore, the store layout should ensure smooth customer traffic inside the store. Merchandise displays should be attractive and easily accessible. Billing counters should be sufficient so that customers would not have to wait. The use of modern technology can ensure prompt and error-free billing services. The stores should be designed in a way that plenty of parking space is available and adequate arrangements should be put in place for ensuring the safety of vehicles

As is evident from the study findings, consumers respond to various promotional strategies. Retail stores should undertake various promotional activities such as discounts, sampling activities, membership programs, advertisements in newspapers and event organization. Product quality needs special emphasis and the availability of well-known brands should be ensured. Employees of retail stores should have sufficient product knowledge and be able to provide prompt service to customers. Well-mannered, helpful, and courteous employees play an important role in attracting and retaining customers.

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