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CONSUMER BEHAVIOUR IN NEW FORMS OF RETAIL MARKETING

Dr. G. D. S. Bagga¹ and Ms. Priti Saini²

¹Asst, Professor of commerce , C.L.C. Govt. College , Dhamdha, District – Durg (C.G)

²Research Scholar, Pt. Ravi Shankar University, Raipur (C.G)

ABSTRACT

Different types of retail marketing was practices for many decade, but in present millennium new calibre of retail outlets emerge and develop step by step by benefaction (offering) the consumer a continually evolving choice of shopping arena. There are many retail organizations have expanded off into unorthodox approaches to ownership, who are product orientation which may be is a part of their growth and development. So, to understand face of the retailer is to becoming accustomed with the retail industry from its starting point or as a whole. According to Business map of India retail trade share 10% in the country's (GDP) i.e. Gross domestic product in the year 2007 and till 2010 was increased by 22% which means it play a important role in the Indian Economy.

In Present Rundown of New reforms of new millennium retailing in Raipur City is in its peak in its terms of new era retails are used on technology-based Retailing i.e. 'E' & 'M' Based Shopping: E- Shopping i.e. online Shopping, E- payments

and COD payment, M- Shopping etc like many characteristics of life; technological has hold hands of retail like usher for the growth of retail led to began with new era of ideas, this can be a fundamental change in the retail market where we shop. This technology has earned a wide appreciation to become more attraction and take consumer attention toward their products and quality.

KEYWORDS: E-Shopping, M- Shopping, Consumer Behaviour, Retail Marketing, Business to Consumer (B2C), Cash On Delivery (COD).

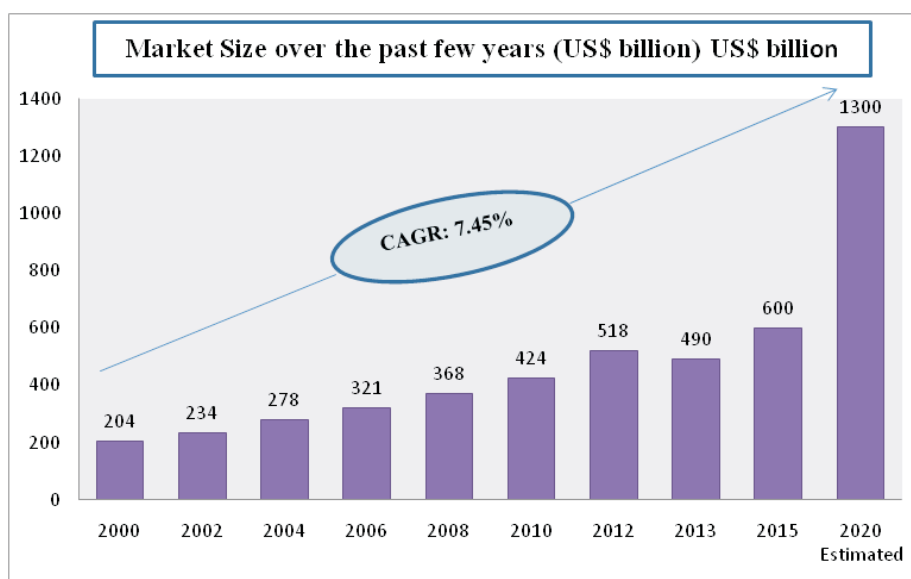
INTRODUCTION

Consume behaviour is the study of behaviour personal or groups and the process their selection to buy product or service that satisfy their needs. In new forms of retailing consumer behaviour can be differentiated in online retailing and off line retailing. Today retailing can be seen by the use of technologies has made life easier. E-Marketing and M- Marketing have given business a new road to make consumer's life easier, also to increase profit and to contribute in economy of country and open a new method in increasing consumer trust. Now consumer used internet to compare their price right from home by using internet websites and make order and receiving their ordered products. This increases the opportunity of no shop limit, where the mode of payment is also buyer friendly. A consumer care option is also provide in care any disagreement is seen by the consumer in reference to shopping etc. Mode of payment is also very much consumer friendly by all most all online companies where the consumer need not use his/her debit or credit card due to the lack of trust



and security. In this case a company offers Cash on Delivery (COD) and delivers the product at their doorstep. Retail Marketing, Retailers and Retailing are the terms and concepts known by us, but many do not define the actual meaning of retailing, it can be explain with distribution channels. Retailing has its century’s roadway past but its proper and systematic study is much necessitated in present decade due to alter in the component of retailing. Actually any business that sells to final consumers either it is a retailer, wholesalers, or industrialist is doing retailing. Therefore we can say that final step of a distribution Channel of any product can be said as is called Retailing. It can also be said as any business that sells any product to its final customer for their Consumption is said to execute retailing function. As in the

Figure: 1



Source: BCG Retail 2020, Ernst & young, Deloitte, indiaretailing.com, Economist Intelligence Unit, Euro monitor, TechSci Research
 Notes: CAGR– Compound Annual Growth Rate, E - Estimate
 Other Source: - www.ibef.org

In the above figure 1 a comparative growth of past and present of Indian Retail market is given where we can see that India is one of the fastest growing countries since 2000 the growth was 204 US\$ billion but last year in 2015 the growth estimated 600 US\$ billion and to upcoming 2020 the estimation is 1300 US\$ billion. New forms Retailing has opened a path of new revolution by holding hands with technology as we can see the Retailing in INDIA is growing rapidly in very year. The technology is having a vast impact on the shopping process, it is beginnings to experience a basic change in the path in which we shop, and have redesign the old methods of shopping with the new and forthcoming technology. Consumer Behaviour in New forms of retailing in Raipur City is growing with holding with new forms of retailing.

2. OBJECTIVES

Retail Marketing in Raipur City and also how new forms of Retail sector acquires in the city. In the present paper has been conducted with the following objectives.

- + To know Consumer behaviour in new form of retailing.
- + To evaluate the service quality offered by Retailers.
- + To review the Retail Marketing prospects.
- + To analyses describes the opportunities & challenges in new millennium of Retail Marketing

- ✦ To define the prospects of Retail Marketing in Raipur City.

3. HYPOTHESES

H1: Adoptions in new forms and technology in retail marketing by consumers in Raipur City.

H2: Consumer acceptance of new forms of retail marketing by consumers in Raipur City.

H3: Satisfaction of service quality offered by Retailer's in market.

4. Research Methodology

The data is collected both from primary as well as secondary sources consumers who have knowledge of the topic were identified and selected for interview conducted face to face to know their point of view and problem of consumers.

4.1 Research Design: Research design is Descriptive design and Analytical design.

4.2 Focus of the study: Focus of the study is on the consumer behaviour and new forms of retailing markets.

4.3 Methods & Tools used: Case study analysis, Personal Interview schedule has been used to know about consumer choice and preference & social networking sites.

5. CONSUMER BEHAVIOUR

Consumer Behaviour and their Buying is the study of individuals and the process they use to select their products, use, experiences services provided to consumers, or ideas to satisfy consumer needs and also the impacts that these process have on the society and consumer. Consumer behavior is growingly a part of strategic planning which play a part of investment in future and proliferation of any industry.

6. COMPREHEND CONSUMERS

As the consumer is the 'Crowned Head' of any business and market, which means the business always, moving around the consumer? To comprehend consumer behaviour means kind of part of 'WH' words like: when, where, why and how which create necessity of study and comprehending of consumer behavior. There are many factors which influence consumer behavior under the head of marketing motivation: Psychological, Economic & Socio Cultural, Personal Preference, Technological and Political.

Many research work is being done and going on to comprehend the relation between marketing inducement and consumer response. There are various consumer models and theories which help in comprehending consumer buying behavior. Actually retail marketing and consumer behaviour show B2C model i.e. Business to Consumer Model and study about consumer behaviour. (Leena Jenefa¹, R.Mohan Kumar², Jagbir Singh Kadyan³) Consumer characteristics are the consumer attributes like involvement, fashion & brand consciousness, loyalty, emotion etc. which differs from consumer to consumer and also have effect on apparel buying behaviour.

7. NEW FORMS OF RETAIL MARKETING

There is a drastic shift of customers from brick and mortar stores to online purchases. (C. Raghunath¹, Mridula Sahay²) various psychological factors involved in consumer Behaviour, understand personality and self-concept of consumer also explains know about need & motivation, and understand perception, learning, and attitude of the consumer. (Kele VD el) New form of retailing can be divided into two parts as in Figure - 2

Figure – 2 Major Forms of Retailing

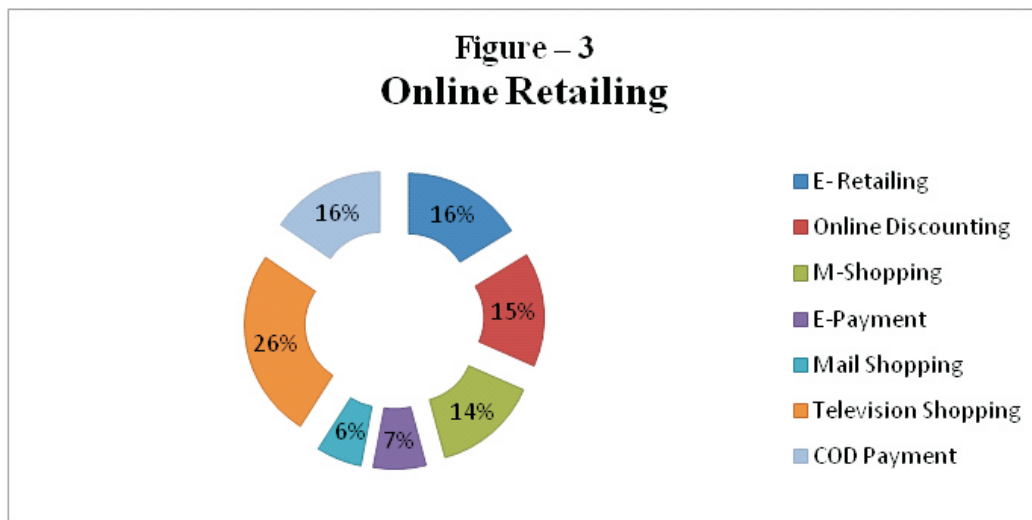


7.1 .Online retailing is the E- Retailing Concepts

- + E – Retailers/ Door to Door Service Retailers: E-Retailers provides the service of online buying and selling of products with their service, now with the new technology consumer can sit at their home and can give the order to any online company and also used their door to door service as they offers home delivery too. According to study 16% uses the E- Retailing for their shopping and provides 24x7 services.
- + Online Discounting retailers/ Sale Stores: These stores are used by approximate 14.2-15% of people and known for the low or reasonable prices, in other word these are the discount stores who may directly connected with the factory outlets or may be who give discounts on the MRP of any product but it may not offers a quality service.
- + M- Shopping: Mobile shopping is also a new age form of shopping as in today’s millennium mobile has became a part of quotidian life where Consumers got option to shop while working. Study tells approximate 14% of people are using mobile application (app) for shopping companies like Flipkart, Shopclue, Homeshop18, Snapdeal, ShopCJ etc since last few years, where consumer can download these apps in their mobile phones; but this is mostly done by youth population. By this retailer thus stronger their root with the customers with whom it has jurisdiction to conduct actual-time communications which may be through text messages notify, special day or weekly deals and other promotional offers like monthly proffer, coupons etc. The communication methods with the consumer are taking new form of text message for promotion. (Neha Puri)The messages can also contain coupons that are embedded with a code that is entered into the retailer’s point-of-sale (POS) system at the checkout.
- + E- Payment and COD payment: As in new era of retail, we get new option of home shopping with variety of products and comparisons options, we also get option of payment from home by two main ways: First E- Payment where payment can done through online method by using any Bank as per the predicaments as used by approximate 7% as their consumer who have credit or debit card etc. Consumer who do not have credit card can use the second payment option; used by approximate 16% i.e. COD ‘Cash on Delivery’ when consumer received their ordered goods and do not pay using E- payment have option of cash on delivery, which also gain consumer trust.
- + Mail shopping: Online business are now become a mail order shopping used by approximate 3%-6% of consumer where the consumer can mail to the retailer for their required product with its product code and payment can be done through E- payment or cash on delivery. Actually Email option is used to send complains or any other enquires regarding products.
- + Television Shopping: After some time of television invention the advisement of the product was began; but now in the new era of technology TV is not bounded with advisement but has started with new point of TV shopping used by approximate 18-25% of people. Here a consumer can watch the product and call on the phone number with product code and also collected the appreciations of the consumer by attracting them toward products.

This is also used by those consumers who don't have the facility of Internet or who don't know the use of E- shopping or M-Shopping but constantly watch T.V at their home. Now a Days many Online shopping Retailers have their own channels' which regularly shown different types of product with product features, Brand, Quality, Price, use etc and also their payment modes. As given below Table: 1 and Figure: 3

Table: 1	
Online Retailing	
Types of Online Retailing	Percentage
E- Retailing	16%
Online Discounting	15%
M-Shopping	14%
E-Payment	7%
Mail Shopping	6%
Television Shopping	25%
COD Payment	16%



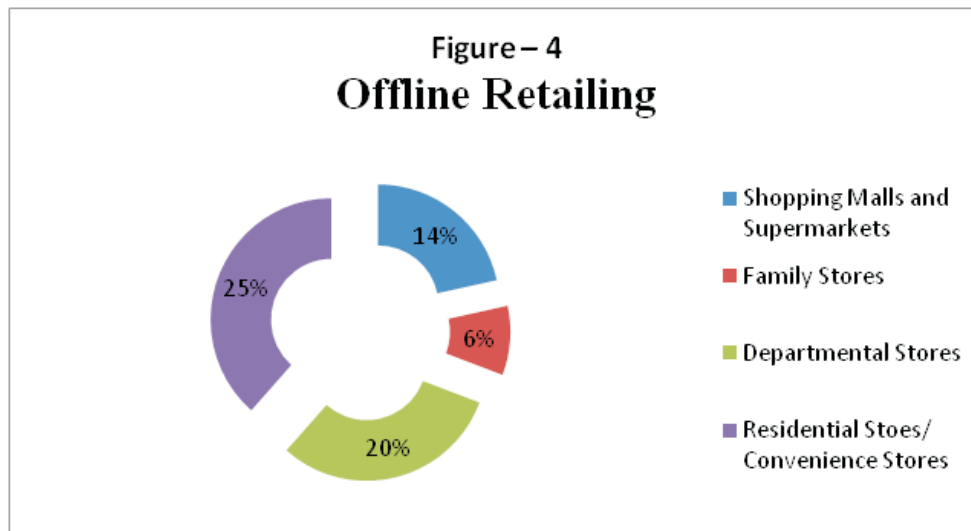
Source-self Interview

7.2 Offline Retailing includes many forms like:

- + Shopping Mall and Supermarkets: Today Malls have become one of the huge retailing in Raipur City who have the variety of shopping categories' which covers almost all the part of consumers requirements by largely self-servicing offering products outlets of all types of products including bottom of the tree to its upper side branch. As show in the figure supermarket are used by 14% approximate while talking about the price is higher in comparison to special day's prices.
- + Now days consumer are well familiar with the word 'B' i.e. Big Bazaar, Brand Factory etc. They offer the discounts all most the whole year. They also offer like: Free SIM cards for mobile phones and also topup as per consumer shopping etc.
- + Family stores: As in country like INDIA where a Join family plays a very important part in their tradition; these stores are also a part of this traditions where the store is own and runned by the family and their family member who play the role of different wheel of a chariot by individually handing store and having their personal touch. Almost 6% people used these stores for shopping it may because of lack of knowledge about the store.
- + Departmental stores: These can be a general product retail store who offers quality products to the customers and efficient services. As departmental approximate percentage 20%is higher as compared to others it provide more reasonable rate.

- † Residential store/ Convenience stores: These stores are located in residential areas where a little high price is seen than the other store as it offers near convenience to consumers home nears to their residential area. Now consumers do not need go to market and get outlets far from their residential areas. Below is the Table:2 & Figure-4 shows Offline retailing.

Table: 2	
Offline Retailing	
Types of Offline retailing	Percentage
Shopping Malls and Supermarkets	14%
Family Stores	6%
Departmental Stores	20%
Residential Stores/ Convenience Stores	25%



Source- self Interview

7.3 Advantages of Online and Offline retailing

- It offers a new luxury to the customer.
- Now the consumer can take a benefit of home shopping with various options.
- E- Payment gives a new method of home shopping as they not required going out for payment of their shopping.
- Shopping Mall and supermarket gives a wide range of all types of product under the same roof.
- COD advantage is given to consumer to gain their trust on online shopping.
- Options have also again the faith of consumer.

7.4 Disadvantage of Online and Offline retailing

- As retail market give the option of E- Shopping it also enlarge the size of menace.
- Some shopping option are fake as they first take payment but do not delivery the right product as ordered to them
- Super markets are some time not convenience to the consumer, whereas convenience store can charge high price.
- We have found that after order the product online and while receiving their ordered product have change

the ordered product.

- E-Payment is used by those consumers who have credit card or registered by the bank for online transactions.

8. OTHER TYPES OF RETAILER'S

8.1 Independent Retailers

Independent retailers can be said as bijou scale retailing business as they are organized sector shops. These types of store may offer a specialized product range with their special and unique design or product items such as a unique design of jewellery like the stores in Sadar bazaar markets of Raipur City who are known as for the jewellery. These days it is also found that they also offers in purchasing their product like: Some Jewellery shop have offers the some type of shopping schemes to purchase their product for the people who are not able to do the payment at one time. They offer the scheme in which the person can deposit a certain amount of money for a certain period of time to retailer who will give the interest in addition to their money and after the maturity of the deposits the consumer can buy any Jewellery in return of this money or can return the deposited amount but without the interest of that money.

These also gain the consumer trust and also increasing their shopping capacity of buying. This also ties the consumer with one retailer only, by depositing the money to one retailer also confirms that consumer cannot buy the product to other retailers. With these types of schemes we can say that these may useful to tie a knot with consumer for a long period of time with minimum amount of Rs.500/- per month only and also to again trust with low class spending capacity consumer. These types of scheme are now-a-days very popular in Raipur City. Approximate 5% of lower capacity people have involved in these types of schemes.

8.2 Street multiple Retailer

Bijou retailers are those who do not have a particular or specific place for shops, they own some street places but not legally owner of these places, there have cheaper Price than legal store and mostly they also not follow any ethics as they are mostly unorganized sectors shops; these can also use divergent kinds of vehicle to sell their products which may be door to door service. These types of stores are normally focuses on lower purchase capacity of people; but there upper capacity people also participate in the unorganized sector.

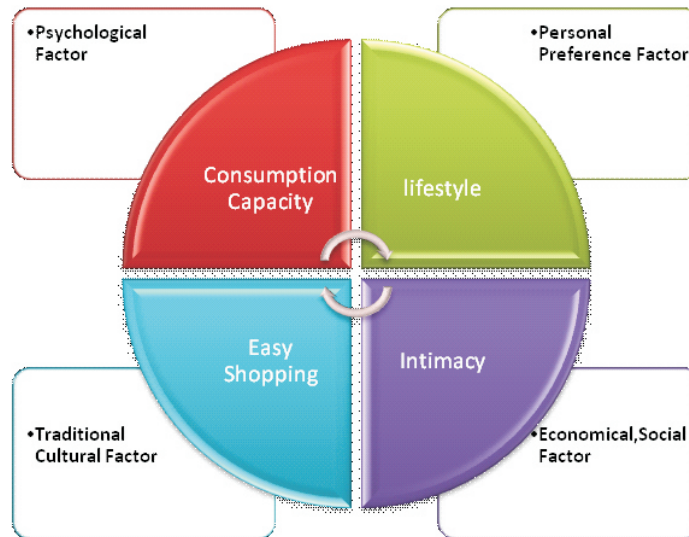
These types of markets can be weekly or permanent street shop; in Raipur City these markets are called as 'Sunday Market' but this is mostly focus on the product like: Readymade, Bags, Grocery, small jewelry, Season products etc. Almost all types of household or basic required products are sells in these markets in approximate half price then in legal shop; these affects the sells of the organized shops.

In Raipur City many organized big Shops have now-a-day changes their policy of selling product in their shop only, they also want to go with new era as they also started to following the unorganized sectors policy, where they make their stale in street and sells their product and also advertised their shop name or their Brands

9. AFFECTIVE FACTOR OF CONSUMER BEHAVIOUR IN NEW FORM OF RETAIL MARKETING

Any market began with the need and wants of the consumers. From the beginning of the retailing it is found that any market revolves round the consumer which starts the necessity of consumer behavior study. It is a little complex, multidimensional process where most of marketing decisions are based on assumptions about consumer behavior but these should not be on assumption. Well it is strongly influenced by factors: psychological, social, personal and culture factors. Detail factors shown in figure 5.

Figure 5: Factors effecting consumer behavior



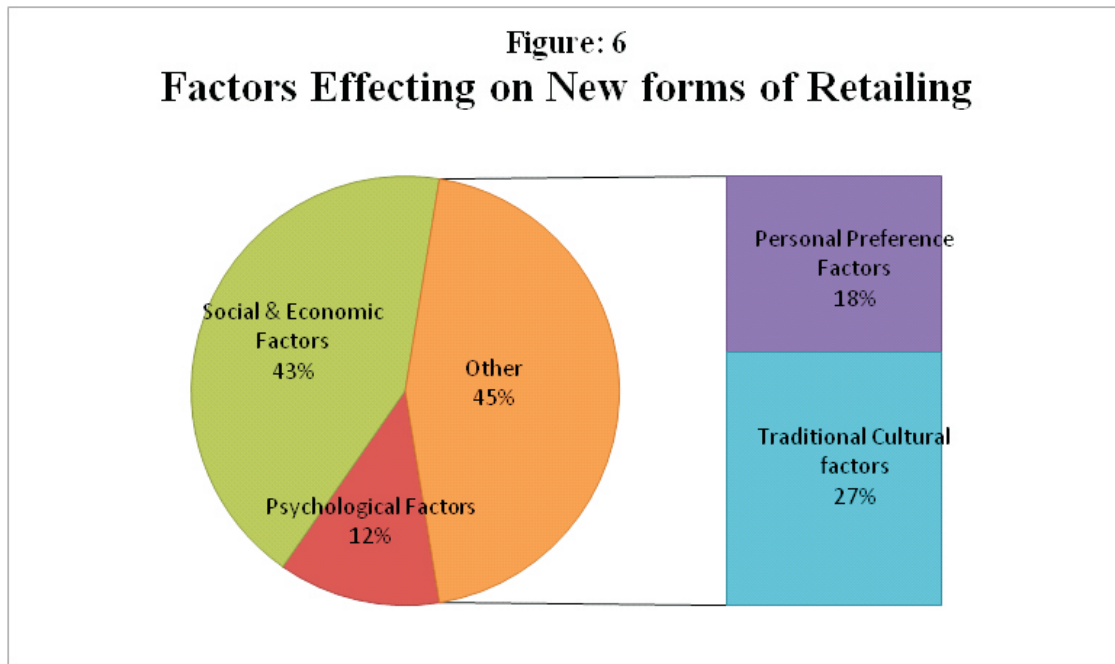
9.1 Psychological Factors: Any person’s buying behaviour or choice are influenced by some main psychological factors i.e. perception, motivation, and benefits attitudes. A person may have many needs which can physical, states of tension such as thirst, hunger or discomfort. It is affected by 12% of people in daily life.

9.2 Social & Economic Factors: Consumer’s behavior also influenced by social factors as it is said that man is the social animals like: family, groups, social roles, status in society, social groups with whom they regularly interact whether formally or informally with friends, colleagues’ etc financial states also play a vital role in consumer behaviour as it is affected by 42% of people because of social statues and financial role in a family of individual.

9.3 Personal Preference Factors: Personal Preference Factors affected by 18% of people because the decision of buyer may also influenced by their personal characteristics, such as the age of consumer, occupation, economic situation, personality, lifestyle and self-concept etc.

9.4 Traditional Cultural factors: The traditional cultural factors are affected by 26% of people and their family which through a deep impact on consumer behavior because of which marketer needs to understand the role of buyer’s culture and traditions, their subculture, and also their social class. As tradition and their cultural contain different subcultures so their requirements may also be tradition which increases important to known about this factors. As in the below Table:3 & Figure:6 shows the factor effecting on New forms of Retailing.

Types of Factors	Percentage
Psychological Factors	12%
Social & Economic Factors	42%
Personal Preference Factors	18%
Traditional Cultural factors	26%



10. COMPARISON BETWEEN ONLINE RETAILING & OFFLINE RETAILING AND THEIR FACTORS

As in the below Table: 4 & Figure-7 a comparison between online Retailing and offline Retailing and their factors which effect the retail sector of Raipur City is mentioned. Online shopping the television shopping is used by almost 25% of people which is found highest in rate because of television is watched almost all the part of Raipur city whether by educated people or un educated people but shopping in E-retailing is used by 16% people as internet is spreading faster as a virus but Online discounting shopping is used almost by 15% of people as it provides discount in the product rate but it as has many complains like: ordered product is not proper quality, time delivery, change in ordered product etc. Mobile Shopping popularity is also increasing day by day as internet in mobile are used by 14% of the people which is less in comparison to E- shopping, but many people still don't know the usage of this mobile shopping apps where they can shop easily.

Mail Shopping is used by only 6% people as people complaint that it is time taking and used by few online company, it may also due to lack of consumer awareness.

While talking about payments in online shopping the E- payments are done by almost 7% people as they know how to use internet banking but the Cash On Delivery (COD) option is used by 15% of people as it is easy to pay at the time of delivery of product and also again consumer trust on payments in Online Shopping.

Talking about Offline shopping the Mall or Supermarkets are very popular these days as it is used by 14% of people whether it is upper class people or middle class people shop at one roof, while family stores are used by 6% people, but now – a- days Departmental Stores have become popular as it used by 14% of people because of variety of product availability at a same place, but the residential Stores/ Convenience Stores are highest in rank of 25% in Raipur city as it is little higher in price but convenience to people as it is near the residential area.

Factors plays a vital role in Retailing sectors as psychological factor effects 12% of people as it is effected by lack of motivation etc but Social and Economical factors effects retailing by 42% as the social environment and the financial condition of the family influence the choice and preference also effect by many factors, where personal preference factors are stay effected to 18% of peoples as they are used by those who have good economic conditions etc.

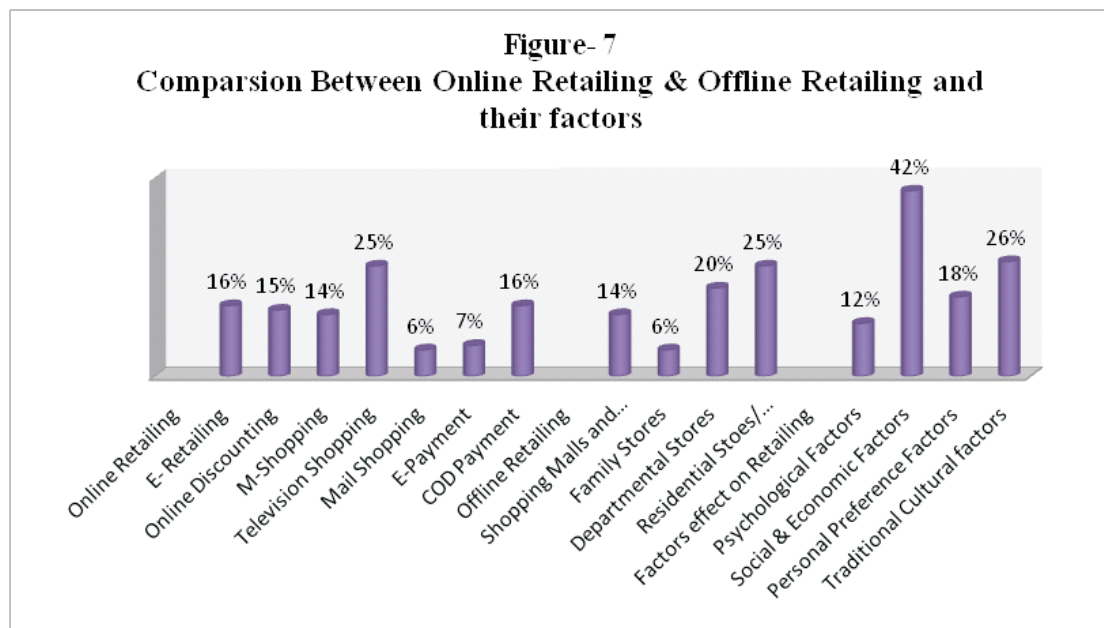
Traditional Culture factors is affected by 26% people as the shopping ways and need are affected by the tradition in which they culture are different from one another, which shows the different variety of needs

and wants of a product.

Table: 4

Comparison between Online Retailing & Offline Retailing and their factors

Online Retailing	Percentage	Offline Retailing	Percentage	Factors effect on Retailing	Percentage
E- Retailing	16%	Shopping Malls and Supermarkets	14%	Psychological Factors	12%
Online Discounting	15%	Family Stores	6%	Social & Economic Factors	42%
M-Shopping	14%	Departmental Stores	20%	Personal Preference Factors	18%
Mail Shopping	6%	Residential Stores/ Convenience Stores	25%	Traditional Cultural factors	26%
Television Shopping	25%				
COD Payment	15%				
E-Payment	7%				



Source: Self interviewed

11. PRICING AFFECT ON RETAIL

According to (Mrs. Meenakshi Choudhary) The future of retailing for any product across the country will definitely be in malls where the consumer can get –

- + variety
- + quality
- + ambience

There may several factors which can affect retail pricing or costing is:

11.1 Substitutes: Consumer have tendency to compare one product with its substitute, especially when any product cost is higher because of which most consumer select an alternative of that product.

11.2 Found difficult to compare with their substitute: when consumer found difficult to compare their substitute, they show less attention & sensitivity to the cost of the product, which can increase in demand of branded product.

11.3 Effects of price, quality: It has been seen that product with higher cost may considerate as a superior quality but it may have a dark side where customers may be less sensitive toward cost.

12. FACTORS INFLUENCING RETAIL COSTING/PRICE:

Although brand image comes into picture, but it's the money quotient that plays the key factor in the consumer behavior.(Prof. Shilpi Agarwal, Dr. Amit Aggrawal)

- Retailers pricing policy regarding durable or perishable natured product.
- Level of competition in market influence Price.
- Future Planning of Product cost.
- Fluctuations in international market costs.

In the new millennium of the 21st century there are many new needs depending upon the requirements of the market and its consumers on the five P's of the same wheel.

The wheel of Six P's of market mix is applied here i.e. Price, Physical Evidence, Promotion, Product, Place and also People as shown in

Figure -8 Wheel of Six P's of Market Mix



As we can see in the figure -8 People is in the inner part of the wheel as the whole structure is done for the people who are consumers, people or Homo sapiens who determine the nature of product and also to the retailing stores, whether it is acceptable or not, whereas Price is also play vital part as most of consumer first take look to the price of any product whether is fine, satisfactory or not, Place where things are final sold may be in the boundaries of that particular area where the catchment of the product by the consumer and the services offered by the retailer for their final consumptions of the product can be done, Product play a very crucial role as it is according the study of needs and wants of the consumer by matching with the preference of

customers . Promotion are led to the short term time achieves of the goal and play a expanded point of the wheel. Physical Evidence: In order to satisfy the market's wants and needs and set up a sustainable competitive advantage, we can say that Retailing Markets undertake its own pricing policy, design of the store, location, promotion and advertisement, which means the main focus reflects on the identifying the wants and need of the market an to fulfilled with full effectively. Well taking about satisfaction

13. LIMITATION

- + Study limited to Raipur City only.
- + Only Interview schedule is used in the study.
- + Only descriptive research design is used in the study.

14. SUGGESTION

- As the shopping Mall and its departmental store and supermarket is highly populated and fulfill almost all the required outlets of the consumer but have become very effective problems for the small retailer.
- It is suggested to online company to make sure about proper ordered product and their quality as well as their colour before delivery to the consumers.
- It is suggested to send confirmation mail to the consumer so that the ordered is conformed, as some online retailing provides these services.
- It is complained by the consumer that the ordered products are change while receiving and also take a long time to be delivered after returning the product. It is suggested to deliver on time.

15. FINDING & CONCLUSION

For any retailer their success or failure depends on their own marketing efficiency and performing ability of understanding the market any markets demands and to serving according the needs of the consumers.

H1: Adoptions in new forms and technology in retail marketing by consumers in Raipur City.

The study shows in online retailing Television- Shopping percentage is higher among all other online retailing's which is used by most of the consumer and success in gaining consumer trust and risk shows strong impacts on their purchasing decisions.

H2: Consumer acceptance of new forms of retail marketing by consumers in Raipur City.

Consumer acceptance is seen in new form retailing as the consumers are now aware of internet facility. Consumer are now becoming familiar with the acceptance of new forms of retailing day by day as they are familiar with the use of electronic media.

H3: Satisfaction of service quality offered by Retailer's in market.

Consumer's trust, security concerns, quality, their privacy concerns are the main factors for using internet for shopping, the faith on websites also shows impact on purchasing decision of any consumer and their behaviour. Whereas in offline retailing departmental stores and supermarkets are taking more credit as they provide one day, weekly, monthly offers.

In this research we have found that still approximately 75% people who are using online shopping use Cash on delivery as they don't have faith in advance payment in online Products neither using Credit card or by E- Payment. It has also found that consumer are told to cash on delivery when consumer have product in their hand but actually the cash payment is done before seeing the actual product.

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Dr. G. D. S. Bagga

**Asst, Professor of commerce , C.L.C. Govt. College , Dhamdha,
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