DEVELOPING CUSTOMER PROFILE: AN ESSENTIAL TOOL FOR SUPERMARKETS

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ABSTRACT

Retail is currently the booming sector of the Indian economy. Slowly and steadily retail has witnessed considerable growth while a new form of organized retail sector has emerged within the retail industry. One of the booming business formats of retail is Supermarkets. The study aims at studying and developing the profile of the customers visiting these supermarkets.

In order to excel in the marketplace, retailers aim at developing strategic advantage, they need to effectively manage their critical resources, real estate and locations and above all their customers. Customer Profile is an outline of the type of customer likely to purchase your products. It includes demographic, geographic, and psychographic characteristics, buying pattern, creditworthiness, purchase history, etc... In retail sale, demand pattern depends a lot on the customer profile along with the other factors.

The study can guide the managers of supermarkets in formulating strategies and evolve business processes, which will satisfy customer needs. The customers on the other hand will be benefitted, as their needs and wants will be satisfied and ultimately shopping will become a pleasure at the supermarkets. The managers of the supermarkets even before starting the activity of retailing do scout for locations for setting up the stores that cater to the profiled customers. Thus in order to achieve total customer satisfaction, generate and retain customers, the managers of supermarkets must take into consideration the demographic profile of the customers.

The scope of the present study is confined to the supermarkets in Pune city and their customer base.

***Keywords**: Customer Profile, Organized retail sector, demographic characteristics, Super markets, shopping pattern.*

Introduction:

Retail is the final stage of any economic activity. Retailing includes all the activities involved in selling goods or services to final consumers for personal, non-business use. Any organization selling to final consumers whether it is a manufacturer, wholesaler or retailer is doing retailing. By virtue of this fact, retail occupies an important place in the world economy.

Objectives of the Study:

1. To study the various supermarkets in Pune.
2. To find the customer base of supermarket.

Literature Review:

'Product life cycle cost analysis: the impact of customer profiling, competitive advantage, and quality of IS information' by Alan S. Dunk. Moreover, there is scant systematic evidence available with respect to the array of factors that may influence its use. However, a review of the literature suggests that customer profiling, competitive advantage, and quality of information system information are three factors potentially impacting the extent to which life cycle cost analysis is used in firms. The results of the study illustrate first, the degree to which product life cycle cost analysis is used across a random sample of organizations. Second that all three independent variables play a positive role in affecting the extent to which product life cycle costing is used in firms.

'A Neural Network based framework for Customer Profiling for Risk analysis' by Jay B. Simha, & Raghavendra B.K. Customer profiling is an important function in Risk Management. It will help the decision makers to select the most profitable group of customers for any credit activity as well as to explore the behavior. Statistical methods like k-means were frequently used for customer profiling. Such methods are not optimal in selecting the number of segments. In this work a self organizing map based clustering is used to segment the customer base and understand their behavior. The proposed approach uses SOM algorithm with multiple business relevant metrics as the cluster validation criteria to arrive at optimal number of clusters. The case study confirms the efficacy of the proposed approach.

Customer profile of the “carryout” segment for restaurants by David C. Bojanicin International Journal of Contemporary Hospitality Management. The purpose of the paper is to identify the customer profile for the “carryout” segment at all types of restaurants. Customers at two casual dining restaurants in the suburbs of a second-tier city in Western Massachusetts were surveyed regarding their dining out habits; including carryout service. The carryout segment tends to be married with children, below the age of 55, and has slightly higher incomes than dine-out only customers. This study was exploratory and similar studies need to be performed covering more geographic locations at various times throughout the year. In addition, a probability sampling technique could be used with a good sampling frame. Casual dining restaurants need to determine whether they want to target the “carryout” segment. If so, the restaurant needs to focus more of its marketing efforts on reaching these customers and creating demand for the carryout product. Also, the benefits of targeting this segment need to be weighed against the additional costs in facility design and operations

‘A compendium of sales-related literature in customer relationship management: processes and technologies with managerial implications’ by Arndt, Aaron. Journal of Personal Selling & Sales Management, June 22, 2005.

Customer relationship management (CRM) encompasses a myriad of activities across the organization aimed at ensuring customer profitability. As boundary spanners, salespeople naturally play an important role in that process. CRM likewise seeks to integrate customer management activities across the firm--such as customer billing, distribution and shipping, customer service provision, and Web site utilization. Traditionally, the sales force is the firm's main means of customer contact, and thus the integration of selling with other CRM activities is critical. Salespeople not only serve as customer relationship managers to bolster company profits through selling, but they also act as customer feedback conduits to enrich other important activities of the firm--such as product design, customer service, production.

Significance of the Study:

Once customer segmentation is done, one can get to understand who your customers are from a demographic perspective. And then one can achieve many key benefits for the organization:

Scope of the Study:

The scope of the present study is confined to the supermarkets in Pune city and their customer base.

Research Methodology:

Research Design:

The research design for the purpose of the study is drafted and the steps to be taken in the research were set out in a systematic manner. The present research design explains how the research process is carried out.

Method Adopted:

Having known and studied advantages & disadvantages of different research methods the researcher decided to conduct a survey, as the objectives of the study were related to gathering opinions, attitudes, feelings that could not easily be observed.

The researcher has used different sets of data collection techniques in order to have a comprehensive and desired level of information. The nature of the study demanded that the researcher should collect data from varied reliable sources.

The researcher has used and relied on both the primary and secondary sources of data collection.

Tools for primary data collection:

The primary data for the purpose of present study means information and responses from consumers & store managers of supermarkets. This required data from these sources was collected by addressing the appropriate class of respondent and addressing them to provide necessary information.

Tools for secondary data collection:

The secondary data provide useful and necessary information supplementing the qualitative aspects of research finding. This information was required to justify the observations made through primary data and critically compare the findings of the researchers. For this purpose, secondary data was collected from all associated sources that include publications, reports, research articles and other authenticated sources.

Universe & Sample:

Territorial Universe:

For the purpose of the study, the territorial universe is the city of Pune, which is having a geographical area of 700sq.km. and population of 51 lacs. Pune is recognized as 'A' class city and is 8th largest city in India.

Selection of Sample:

Considering the universe, the researcher has selected a sample which benefits the specific requirement of the study. The researcher has set the sample size as 620* customers and 30 supermarket managers. The sample selection process is completed by using following parameters.

i. Nature of the study.
ii. Technique of sample selection available to the researcher.
iii. Possibility of assessing data.
iv. Respondent willingness to answer.

*Reference : Paper on 'Determining Sample Size for Research Activities' by Robert V. Krejcie & Daryle W. Morgan in The NEA Research Bulletin, Vol. 38 (December 1960).

Retail in India:

Retailing is one of the pillars of the economy in India and accounts for 35% of GDP. The retail industry is divided into organized and unorganized sectors. Over 12 million outlets operate in the country and only 4% of them being larger than 500 sq ft (46 m^2) in size. Organized retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. Unorganized retailing, on the other hand, refers to the traditional formats of low-cost retailing, for example, the local kirana shops, owner manned general stores, convenience stores, hand cart and pavement vendors, etc. Most Indian shopping takes place in open markets and millions of independent grocery shops called kirana. Organized retail such supermarkets accounts for just 6% of the market as of 2009. Regulations prevent most foreign investment in retailing. Moreover, over thirty regulations such as "signboard licences" and "anti-hoarding measures" may have to be complied before a store can open doors. There are taxes for moving goods to states, from states, and even within states. An increasing number of people in India are turning to the services sector for employment due to the relative low compensation offered by the traditional agriculture and manufacturing sectors. The organized retail market is growing at 35 percent annually while growth of unorganized retail sector is pegged at 6 percent. The Retail Business in India is currently at the point of inflection. Rapid change with investments to the tune of US $ 25 billion is being planned by several Indian and multinational companies in the next 5 years. It is a huge industry in terms of size and according to management consulting firm Technopak Advisors Pvt. Ltd., it is valued at about US $ 350 billion. Organized retail is expected to garner about 16-18 percent of the total retail market (US $ 65-75 billion) in the next 5 years. India has topped the A.T. Kearney's annual Global Retail Development Index (GRDI) for the third consecutive year, maintaining its position as the most attractive market for retail investment. The enormous growth of the retail industry has created a huge demand for real estate. Property developers are creating retail real estate at an aggressive pace and by 2010, 300 malls are estimated to be operational in the country. With over 1,000 hypermarkets and 3,000 supermarkets projected to come up by 2011, India will need additional retail space of 700,000,000 sq ft (65,000,000 m^2) as compared to today. Current projections on construction point to a supply of just 200,000,000 sq ft (19,000,000 m^2), leaving a gap of 500,000,000 sq ft (46,000,000 m^2) that needs to be filled, at a cost of US$15-18 billion. According to the ICRIER report, the retail business in India is estimated to grow at 13% from $322 billion in 2006-07 to $590 billion in 2011-12. The unorganized retail sector is expected to grow at about 10% per annum with sales expected to rise from $ 309 billion in 2006-07 to $ 496 billion in 2011-12.

Supermarket:

These are large, low cost, low margin, high volume, self-service operations designed to meet the needs for food, groceries & other non-food items. This format was at the forefront of the grocery revolution, and today, it controls more than 30% of the grocery market in many countries.

The most widely used definition is a store with a selling area of between 400 sq.mt. and 2500 sq.mt. sellingat least 70% foodstuffs and everyday commodities. ASDA, Safeway, Kroger and Tesco are some of the large international players. Examples of supermarkets in the Indian market scenario are Food Bazaar, More for you, Spinach, Reliance Fresh, D Mart and Spencer.

Supermarkets in Pune:

The supermarket that are operating in Pune city and taken up for the research study are as follows:

1. **Reliance Fresh:** Reliance Fresh supermarket chain which forms part of the retail business of Reliance Industries of India which is headed by MukeshAmbani.In Pune there are 10 Reliance Fresh stores namely at Kothrud, Bavdhan, Paud Road, SalunkheVihar, Viaman Nagar, Pashan, Mukund Nagar, Aundh, Dahanukar Colony-Kothrud.

2. **More For You:** Aditya Birla Retail launched its first supermarket, more for you in May, 2007. Since its launch, the more for you has an aggressive roll out, reaching a total count of over 600 stores across India today.

3. **Spencer:** The first ever Spencer's store opened in 1895, Spencer's has been a recognized and respected player in the Indian grocery business, synonymous with quality goods and services, trusted by India's exploding population of the upwardly mobile middle class. Spencer's has it stores located at 15 areas in Pune city (Aundh,Bhandarkar Road, Bibwewadi, Kothrud, Guruganesh Nagar, Fatima Nagar, Wanowari, Karvenagar, Kalyani Nagar, Shivaji Nagar,NIBM, Nigdi, Warje).
4. **Spinach:** It is a part of the Wadhawan Retail (P) Ltd. (WRL), the food and grocery retail business promoted by the Wadhawan family. The first store was launched at the Bandra-Kurla Complex (Mumbai) in 2006. Today there are 5 outlets in Pune.

5. **Food Bazaar:** Future Value Retail Limited is a wholly owned subsidiary of Pantaloon Retail (India) Limited**.** The entity operates 120 Big Bazaar stores, 170 Food Bazaar **stores.** In Pune city they have total 10 outlets.

Customer Profile:

Customer description that includes demographic, geographic, and psychographic characteristics, buying pattern, creditworthiness, purchase history, etc. Understanding the customer is one of the most important tenets of any business. As almost every industry grows to include online merchandising, it is becoming more difficult for companies to get a stronghold on a particular market.
Customer profiling is one of the most effective tools for determining where and how to conduct your business. If you have a grasp on what type of people are most likely to purchase your products or services, you can seek out the location and the marketing plans that give you the best opportunity to reach those people.

Findings:

1. Demographic characteristics of the respondents:

The term demography indicates the general and allied information about population, its structure and composition in a particular territory more in particular the socio-economic factors. Demographic information is useful to understand the constituents of a particular territory in terms of age, gender, occupation, income group, educational qualification as well as other cultural factors, which the marketers use it for formulating the strategies thereby attaining the ultimate goal of profit maximization. A right understanding of demography helps to gain insight into population structure and its composition in a particular territory.

1.1. The respondents were from urban area of Pune, and they differed in demographic aspects such as Income group, Educational qualifications, Occupation. Of the total sample of 620 respondents, 386 (62.3%) were males and remaining 234 (37.7%) were females. Table No. 1.1 shows the distribution of the respondents according to their gender & age.

Table 1.1: Gender & Age wise composition of respondents

	Gender		Total
Age Groups	**Male** Count (%)	**Female** Count(%)	Count (%)
Age upto 20 yrs	36(5.8%)	21(3.4%)	57(9.2%)
Age Between 20-25 yrs	137(22.2%)	72(11.7%)	209 (33.9%)
Age Between 25-35 yrs	144(23.3%)	82(13.3%)	226 (36.6%)
Age Between 35-45 yrs	49(7.9%)	36(5.8%)	85 (13.8%)
Age between 45-60 yrs	17(2.8%)	19(3.1%)	36 (5.8%)
Age above 60 yrs	3(0.5%)	1(0.2%)	4 (.6%)
Total	386 (62.6%)	231(37.4%)	617 (100.0%)

There were 22.2% males belonging the age between 20-25 yrs. and 23.3% males in the age group 25-30 yrs. There were only 4 respondents (1M, 3F) who were above the age of 60 yrs and 9.2% were in age group of up to 20 yrs consisting of 36 (5.8%) males and 21 (3.4%) females.
1.2. The term marital status indicates how the respondents are placed in a given universe in terms of their life pattern with socio-economic changes in the society. The traditional approach towards the family is changing. The concept of marriage as a social bonding is slowly replaced and it has its impact on the marital status. The concept of the family thus has changed from joint family to nuclear family and from nuclear family to single parent family. These social changes have influenced the economic status of people as well as their behavioural and buying pattern.

Table 1.2: Marital Status & Family Size

	Marital Status		**Total**
Number of members in the family	**Married** Count (%)	**Single** Count (%)	Count (%)
1-2	30 (4.8%)	26 (4.2%)	56 (9.0%)
3-4	125 (15.0%)	141 (18.2%)	266 (33.2%)
5-6	128 (17.4%)	159 (21.9%)	287 (39.4%)
More than 6	2 (0.3%)	9 (1.5%)	11 (1.8%)
Total	285 (46.0%)	335 (54.0%)	620 (100.0%)

It was observed that 54% of the respondents were single whereas 46% were married. This implied that majority of the respondents visiting supermarkets were single. It has also been observed that majority of the respondents visiting supermarkets have about 5-6 members in their family whereas those having 2 members constituted only 9% of the customers. This implied that majority of the customers visiting supermarkets have a large family.

1.3. The following table depicts the educational qualification and annual household income of the respondents.

Table 1.3: Educational Qualification & Income Status of Respondent

Annual Income (in Rs.)	Educational Qualification Count (%)				Total
	SSC	HSC	Graduation	Post Graduation	
Less than 1,00,000	14 (2.4%)	8 (1.4%)	52 (9.0%)	26 (4.5%)	100 (17.3%)
1,00,000 to 2,50,000	9 (1.6%)	35 (6.1%)	112 (19.4%)	69 (12.0%)	225 (39.0%)
2,50,001 to 4,00,000	4 (0.7%)	10 (1.7%)	65 (11.3%)	80 (13.9%)	159 (27.6%)
4,00,001 to 5,50,000	0 (0.0%)	7 (1.2%)	22 (3.8%)	26 (4.5%)	55 (9.5%)
5,50,001 & above	0 (0.0%)	2 (0.3%)	16 (2.8%)	20 (3.5%)	38 (6.6%)
Total	**27 (4.7%)**	**62(10.7%)**	**267 (46.3%)**	**221 (38.3%)**	**577 (100.0%)**

It has been observed that about 19% of the respondents were found to be graduates earning between Rs. 1–2.5 Lacs as annual household income. There were only 14 (2.4%) respondents who had low educational qualification as well as low income (SSC & less than Rs. 1 Lac annual income). So, it may not be wrong to conclude that majority of the visitors to supermarket are well educated and the annual average income household income is above Rs. 1 Lac. It is also observed that almost 84% of the customers are graduates and post graduates. This implies that majority of the customers visiting supermarkets are highly qualified. Further, it can be seen that majority of the customers visiting supermarkets (39.4%) have an annual income in the range of 2.5 - 4.0 Lacs.

2. Shopping Pattern:

The shopping pattern has its roots in sociological context of marketing. A person buys a product or service not only out of urge to satisfy his personal needs but he has to take into account the contextual aspects of social structure in which he is living. A person's behaviour is greatly influenced by the society, group, peers and institution in which he is constantly interacting. Therefore the shopping pattern of the customer has to be considered in the context of socio, psychological & economical structure. In the present research the shopping pattern has been studied in the light of Age group, Occupation, Educational Qualification, and Income Level.

2.1. The no. of visits to the supermarkets and average monthly purchase by the different categories of respondents was studied by the researcher.

Table 2.1.1: Visits to Supermarkets & Occupation of the respondents

Occupation	No. of visits to supermarket in a month Count (%)					Total
	1	2	3	4	5 times or more	
Student	27 (4.5%)	42 (7.1%)	44 (7.4%)	23 (3.9%)	24 (4.0%)	160 (26.9%)
Professional	21 (3.5%)	35 (5.9%)	36 (6.1%)	37 (6.2%)	23 (3.9%)	152 (25.6%)
Business	5 (0.8%)	13 (2.2%)	29 (4.9%)	21 (3.5%)	13 (2.2%)	81 (13.6%)
Salaried	32 (5.4%)	41 (6.9%)	53 (8.9%)	46 (7.7%)	29 (4.9%)	201 (33.8%)
Total	85 (14.3%)	131 (22.1%)	162 (27.3%)	127 (21.4%)	89 (15.0%)	594 (100.0%)

It is observed that the customers visiting supermarkets constitute of a diverse occupations with salaried class constituting 32.4%, students 25.8%, professionals 24.5%, whereas businessman constituted only 13.1%. This implies that salaried and students are the major chunk of the customer base.

It may be of interest to notice that irrespective of the profession, most of the respondents (27.3%) visited thrice a month. Amongst the respondents who visited the supermarkets only once, 4.5% belong to student category.

Table 2.2.1: Preferred time for shopping

Which days of the week customers prefer to shop	When do customers usually go for shopping Count (%)			Total
	Morning	Afternoon	Evening	
Beginning of the week	26 (4.3%)	11 (1.8%)	32 (5.2%)	69 (11.3%)
Midweek	18 (2.9%)	28 (4.6%)	72 (11.8%)	118 (19.3%)
Weekends	48 (7.9%)	35 (5.7%)	341 (55.8%)	424 (69.4%)
Total	92 (15.1%)	74 (12.1%)	445 (72.8%)	611 (100.0%)

It may not require any proof to the claim that most of the shoppers visit the supermarkets on weekend that too in the evening. The data shown in 2.2.1 supports the observation, 55.8% of the respondents visited the shops on weekends that too in the evening. In spite of the efforts made by certain supermarkets to increase the visits during the remaining days of the week, merely 19.3 % respondent visited supermarket mid week. The morning shoppers during midweek were only about 3%. It has also been observed that there is no difference between the preferences of male and female customers regarding the days and preferred timing of shopping.

Table 2.2.2: Shopping companion

	Which days of the week customers prefer to shop				When do customers usually go for shopping			
	Beginning of the week	Midweek	Weekends	Total	Morning	Afternoon	Evening	Total
You prefer shopping	Count	Count	Count	Count	Count	Count	Count	Count
Alone	21	24	75	120	22	14	86	122
With a companion	21	46	165	232	39	30	165	234
With your family	27	48	184	259	31	32	199	262
Total	**69**	**118**	**424**	**611**	**92**	**76**	**450**	**618**

After examining the shopping pattern during the week & the time of day, the researcher was further interested in examining the group in which the customers visits the supermarkets and it was found that almost 42.3% of the customer visits the supermarket with family.

3. Perception of Supermarket Managers about Kind of Consumer Class that are Immediately Attracted Towards Supermarkets:

Often the type of customer who visit/shop, decide the positioning of store in a given marketing environment. Customers are usually classified by using different parameters of segmentation. Usually the general pattern of customers can be divided into following categories.

1. Status conscious
2. Fashion conscious
3. Quality conscious
4. Price conscious

The status conscious customers are the people who bother price tag as a reflection of their social status, economic wellbeing and to indicate their specific consumption pattern.
Fashion conscious customers are more after contemporary trends regarding technology, innovative products invoked. They also are the people who are termed as pioneers.
Quality conscious customers are those who try to balance between technology, product utility and specific application of product. Such customers prefer to select a product which meets their expectations and particular performance standard.
Price conscious customers are the class of customers who try to balance usage with price. These customers have a compromising tendency. They prefer to buy a low priced product depending on the usage of product and the likely benefits that are derived

Table 3.1: Type of Customers

Kind of customer	Yes
Status Conscious	4 (13.3%)
Fashion Conscious	2 (6.7%)
Quality Conscious	21 (70%)
Price Conscious	13 (43.3%)

Needless to mention, the supermarket managers have got the pulse of the factors that influence the buying decisions of the consumers. As 70% of the managers opined that the consumers are quality conscious. 43% of the managers were also of the opinion that the consumers are price conscious. The managers of supermarkets put in their efforts to build a bond with the consumers based on these two main factors. It is evident from the tag lines of Big Bazzar 'Isse sasta aur kahin nahi', D'mart '365 days discount' and 'Hamesha Extra' of More for you.

4. Customer Footfalls & Purchase:

The modern technology has helped to identify number of visitors and customers on different days of the week. This data help the store managers to identify many relational parameters such as days on which purchases and turnover is higher and the ups and downs in the purchase cycle. The managers' opinion regarding footfall and purchases is represented in table 4.1 &4.2.

4.1. Average Footfalls on Weekdays & Weekends:

Table 4.1: Average Footfalls

Footfalls	Weekdays	Weekends
Upto 250	7 (23.3%)	0
250-500	13 (43.3%)	7 (23.3%)
500-750	4 (13.3%)	9 (30.0%)
750-1000	4 (13.3%)	6 (20.0%)
1000 and above	2 (6.7%)	8 (26.7%)
Total	30 (100.0%)	30 (100.0%)

4.2. Average Purchase by a customer on Weekdays & Weekends:

Table 4.2: Average Purchase by a customer

Average Purchase	Weekdays	Weekends
Upto 250	4 (13.3%)	0
250-500	24 (80.0%)	11 (36.7%)
500-750	2 (6.7%)	15 (50.0%)
750-1000	0	3 (10.0%)
1000 and above	0	1 (3.3%)
Total	30 (100.0%)	30 (100.0%)

The information represented in above table indicates that the average footfalls range between 250-500 customers on weekdays whereas on weekends this frequency increases to 1000 & above. This indicates that a larger chunk of customers prefer to visit supermarket on weekends. Similarly the weekdays purchases range between Rs. 200-500 whereas on weekends the customers buying package range between Rs. 500-700. This indicates that the supermarket have higher preference of visits on weekends as compared to weekdays.

Conclusions:

- The majority of the respondents are in the age group of 20-25 years.
- The proportion of male respondents is more as compared to female in the study. 62.3% males as compared to 37.7% female respondents are studied by the researcher.
- The no. of respondents on the parameter of marital status indicates that 46% are married and 54% are unmarried.
- The general educational level and academic status indicates that majority of respondents are having education level, graduation or above (84.6%).

- On the count of income status the representative respondent belongs to middle class and upper middle people are the visitors of supermarket.
- In terms of occupation, salaried and professionals are the major segment who visit supermarket.
- Status consciousness is the principle plank that attracts customers to retail outlet followed by price advantage. The managers feel that customers who wish to establish their identity in the society prefer to visit supermarket as it indicates belongingness to a particular social strata.

Thus, it can be said that the representative respondent is a young, male who is married and falls in the income group of Rs. 2.5 Lacs to Rs. 4 Lacs. Most of the respondents are either salaried or pursuing a white color professional.

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