GENIUS

Single Blind Review / Double Blind Review

Ajanta Prakashan

❧ CONTENTS OF ENGLISH PART - III ❧

4. Study of Digital Technology used in Rural Kirana Shops

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Abstract

Retailing in India provides employment to about 7% of total work force in the country and contributes about 14% to GDP of India. The Indian retail sector is the 2nd largest employer after agriculture. There are about 12 millions retail outlet spreads across India and the country has the highest density of shops in the world. Kirana shop is one of the easiest ways to generate self-employment as it requires limited investment in land, capital and human resource. Kirana shops are unique business models in India especially in rural areas which are offering personal services and quality products as per demand of customers. There are 10 talukas and 734 towns in Sangli district and 5,741 registered Kirana shops. The total Kirana shops in Kundal village are 78 and 4 local bazaars. Due to demonetization, majority of the people are used cashless transactions. There is no exception of Kirana business. The Kirana shopkeepers are using various digital technologies in their business. Now, in rural area, people as well as Kirana shopkeepers are always using digital technologies in a few manners. Researcher has focused that how digital technology is being used in Kirana business by the Kirana shopkeepers.

Key Words: Retailing, digital technology, Rural, Kirana shops.

1. Introduction

The private village shops are the backbone of rural retail marketing. Private retail shops are ideal agencies for village distribution. There are around 12 million sales outlets at the retail level in rural India. One retail shop is serving around 600 families in the rural retail marketing. Kirana shop is one of the easiest ways to generate self-employment as it requires limited investment in land, capital and human resource. Kirana shops are unique business models in India especially in rural areas which are offering personal services and quality products as per demand of customers. Now, retailing is up-coming as one of the major non-farming occupations

in India. The total area of Sangli district is 8,572 sq. Mt. and there are 10 talukas and 734 towns in Sangli district and 5,741 registered Kirana shops. The total Kirana shops in Kundal village are 78 and 4 local bazaars.

Due to demonetization, majority of the people are used cashless transactions. There is no exception of Kirana business. The Kirana shopkeepers are using various digital technologies in their business. Now, in rural area, people as well as Kirana shopkeepers are always using digital technologies in a few manners. Researcher has focused that how digital technology is being used in Kirana business by the Kirana shopkeepers. The consumer behavior is changing because of new digital technology, fashions, life styles etc. However, changing consumer behavior is affecting rural based Kirana shops.

2. Objectives

1. To know socio-economic background of the Kirana shopkeepers in the study area.
2. To observe the digital technology is used by the Kirana shopkeepers in their business.

3. Research Methodology

3.1 Primary data

The researchers have collected required information and data from Kirana Shopkeepers in Kundal village. The primary data is collected through questionnaire, discussion, interviews, observation and necessary field work.

3.2 Secondary data

The researchers have collected necessary information from books, M. Phil and Ph.D. research works, magazines, internet, different websites, Daily newspapers, articles and government publications etc.

4. Sampling

The sample selection of all (78) Kirana shops have been selected in the Kundal village. 09 Female Kirana shopkeepers are also selected.

5. Data analysis and interpretation

Table No. 5.4: Know about digital technology

Sr. No.	Know about digital technology	Frequency	Percentage
1	Yes	**67**	**86**
2	No	11	14
3	Total	78	100

Source: Field Work

The Table No. 5.4 shows that Kirana shopkeepers know about the digital technology. 86% Kirana shopkeepers are known about the digital technology and 14% Kirana shopkeepers are not known about the digital technology.

It is interpreted that 86 (67 out of 78) Kirana shopkeepers are known about the digital technology. Kirana shopkeepers are using various digital tools for purchasing the electronic or other goods through online. Some are used debit/credit cards for withdrawing the amounts through ATM machines only. Some Kirana shopkeepers are used mobile apps for e-recharge only. But very few Kirana shopkeepers are used digital tools for Kirana shops.

Table No. 5.5: Digital technology used in business

Sr. No.	Used in business	Frequency	Percentage
1	Yes	28	36
2	No	**48**	**61**
3	Can't say	02	03
4	Total	78	100

Source: Field Work

The Table No. 5.5 shows that Kirana shopkeepers are used the digital technology in their own Kirana business. 60% of the Kirana shopkeepers are not used the digital technology in their own Kirana business. Only 36% Kirana shopkeepers are used the digital technology in their own Kirana business and 3% Kirana shopkeepers are not know about how the digital technology used in Kirana business.

It is interpreted that those 61% (48 out of 78) Kirana shopkeepers who are not used digital technology in their own Kirana shops because of security. Some Kirana shopkeepers and all female Kirana shopkeepers are told that they are not used digital tools once in a time. They are hesitated because of afraid and security. Those Kirana shopkeepers who are used digital technology in their own Kirana business are mostly using mobile apps and debit/credit cards.

Table No. 5.6: Type of digital technology used for creditors

Sr. No.	Type	Frequency	Percentage
1	Debit/ Credit Card	04	16
2	Mobile apps	06	22
3	Net Banking	**17**	**61**
4	Others	01	01
5	Total	28	100

Source: Field Work

The Table No. 5.6 shows that Kirana shopkeepers are used the digital technology for their creditors. 61% of Kirana shopkeepers are used net banking for money transfer to their distributors and /or wholesalers. Those Kirana shopkeepers who are purchasing the goods from

wholesalers at taluka and/or district place on credit. 22% Kirana shopkeepers are mostly used mobile apps e.g. Paytm and Phonepe for quick payment to their distributors. 16 Kirana shopkeepers are used debit/credit card for paying the money to their creditors and only one Kirana shopkeeper is used 'Reward Point Card'.

Table No. 5.7: Type of digital technology used for customers

Sr. No.	Type	Frequency	Percentage
1	Mobile apps	**25**	**89**
2	Net Banking	03	11
3	Total	28	100

Source: Field Work

The Table No. 5.6 shows that Kirana shopkeepers are used the digital technology for their customers. 89% Kirana shopkeepers are used mobile apps Paytm and Phonepe for receiving the money from the customers and only 11% Kirana shopkeepers are used net banking of money transfer for receiving the money.

It is clearly interpreted that 89% (25 out of 28) Kirana shopkeepers are used mobile apps. The said Kirana shopkeepers are told that customers are aware about using mobile apps. They further told that, sometimes, customers are coming in hurry for purchasing the goods without money. For that time, they are used mobile apps. Some Kirana shopkeepers are also told that some customers always used mobile apps for paying the money after demonetization. They are not keeping the money and paid their money through mobile apps. 3 Kirana shopkeepers are used net banking facility for receiving the money. They are told that the servicemen or other businessmen are purchased the goods at regular intervals as and when they needed.

Table No. 5.8: Average monthly purchases through digital technology

Sr. No.	Average monthly purchases	Frequency	Percentage
1	Less than 1000	01	05
2	1001 - 2000	05	17
3	2001 - 3000	**19**	**67**
4	More than 3000	03	11
5	Total	28	100

Source: Field Work

The Table No. 5.8 shows average monthly purchases through digital technology. 67% Kirana shopkeepers are purchased monthly Rs. 2001 – 3000 through digital technology. 17% Kirana shopkeepers are purchased Rs. 1000 - 2000 monthly through digital technology. Only 11% Kirana shopkeepers are purchased monthly more than Rs. 3000 through digital technology.

It is narrated that 78% {67 + 11} Kirana shopkeepers are purchased their monthly goods more than Rs. 2001 through digital technology. Some of them purchased the goods on credit

basis and depositing the money through net banking to their creditor's account. Some Kirana shopkeepers are purchased the goods on cash basis and paid the money through debit/credit card. Some distributors or agent of wholesalers are came the Kirana shops and take the order of the goods and that time they are collecting the previous money through mobile apps on swipe card through swipe machine.

Table No. 5.9: Average monthly sales through digital technology

Sr. No.	Average monthly sales	Frequency	Percentage
1	Less than 500	05	19
2	501 - 1000	**20**	**72**
3	1001 - 1500	02	07
4	More than 1500	01	02
5	Total	28	100

Source: Field Work

The Table No. 5.9 shows average monthly sales through digital technology. 72% Kirana shopkeepers are sold their goods Rs. 501 – 1000 through digital technology monthly. 7% Kirana shopkeepers are sold monthly Rs. 1001 -1500 through digital technology. Only 2% Kirana shopkeepers are sold more than Rs. 1500 through digital technology monthly.

It is interpreted that majority 72% (20 out of 28) Kirana shopkeepers are sold their goods Rs. 501 – 1000 through digital technology monthly. Majority of Kirana shopkeepers are receiving the money through mobile apps which they are used. Some Kirana shopkeepers are told that the young generation and educated people are used mobile apps for payment. They are proud feel to pay the money through mobile apps. Only one Kirana shopkeeper is told that he was sold the goods more than Rs. 1500 monthly through digital technology and receiving these money on net banking.

Table No. 5.10: Type of customer who used digital technology

Sr. No.	Type of customer	Frequency	Percentage
1	Farmer	07	24
2	Serviceman	02	06
3	Businessman	01	03
4	Student	**18**	**66**
5	Housewife	00	00
6	Total	28	100

Source: Field Work

The Table No. 5.10 shows type of customers who are used digital technology for purchasing the goods from Kirana shops. 66% of the students who are purchased the goods through digital technology form Kirana shops. 34% of the farmers are purchased the goods

through digital technology. None of the housewife customer is purchased the goods through digital technology form the Kirana shops.

It is interpreted that the young generation especially the students are purchased the Kirana goods through digital technology. Kirana shopkeepers are told that the students are used mobile apps for payment the goods. They further told that the college students whose age beyond 18 years used android or smart mobile and they paid the money through mobile. Some educated farmers also used the digital technology for payment the money.

Table No. 5.11: Advantages of digital technology according to customers

Sr. No.	Advantages	Frequency	Percentage
1	No handling of cash	02	07
2	Getting information about digital technology	07	24
3	Instant availability of cash	**16**	**57**
4	Credit creation	03	12
5	Total	28	100

Source: Field Work

The Table No. 5.11 shows advantages of digital technology according to customers. 57% Kirana shopkeepers are told that customers are used digital technology because of instant availability of cash. 24% Kirana shopkeepers are told that customers are used digital technology because of they are getting information about digital technology. 12% Kirana shopkeepers are told that customers are used digital technology for credit creation in the society.

It is clearly interpreted that 57% (16 out of 28) Kirana shopkeepers are told that customers are very conscious about the using the digital technology. Customers are used mobile apps not only purchase the Kirana goods but they also purchased the electronic goods through online and paid the money through digital technology. People also used the digital technology for railway booking and reservation. Some customers are used digital technology for getting the information about it.

6. Conclusion

From the above analysis and interpretation, it is concluded that middle aged Kirana shopkeepers are run the Kirana business in the sample area. Most of the Kirana shopkeepers are well educated. Majority of the Kirana shopkeepers are know about the digital technology but very few Kirana shopkeepers are used digital technology in their business. They are not aware about the digital technology. Kirana shopkeepers are used net banking for payment the money to their creditors and also used mobile apps for receiving the money from the customers. It means they are used all digital technologies for their Kirana business. The young generation is mostly

used digital technology for day to day transactions. There are very reasons but they are aware about the new digital technology. This is the dream of young India.

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