

Microeconomic Analysis of Consumer Preference for Local Grocery Shops over Supermarkets

Arshdeep Kaur

College- Punjab College of Technical Education

Punjab Technical University, Punjab, India

Department-Business Management

Abstract

This paper presents a microeconomic analysis of why consumers in India continue to prefer local grocery shops, popularly known as kirana stores, over organized supermarkets. Drawing on the theories of consumer choice, utility maximization, and transaction cost economics, the study examines how price, convenience, product quality, personalized service, and access to informal credit shape everyday shopping decisions. Despite the steady expansion of organized retail, kirana stores continue to command a substantial share of household grocery spending, a pattern that challenges the assumption that scale and variety alone determine consumer behaviour. Using a structured questionnaire administered to 200 respondents drawn from urban and semi-urban households, the study applies descriptive and inferential statistical techniques, including correlation, chi-square, and multiple regression analysis, to identify the factors that most strongly predict store choice. The results indicate that convenience, trust, and credit access exert an influence on consumer decisions that is at least as strong as price, particularly among middle- and lower-income households, while supermarkets retain an advantage among younger, higher-income, and time-constrained shoppers. The paper concludes that local grocery shops and supermarkets are not perfect substitutes but occupy complementary niches within the retail market, and it offers recommendations for retailers and policymakers seeking to strengthen the competitiveness of small-format retail.

Keywords: *Microeconomics; Consumer Preference; Local Grocery Shops; Supermarkets; Consumer Behaviour; Demand Analysis; Retail Competition*

1. Introduction

Consumer behaviour lies at the heart of any attempt to understand how retail markets are structured and how they evolve (Mankiw, 2021). Over the past two decades, India's retail sector has undergone considerable change, driven by rising urbanization, higher disposable incomes, shifting lifestyles, and the steady growth of organized retail chains (Reardon, Timmer, Barrett, & Berdegúe, 2003). Supermarkets and hypermarkets have gained ground by offering a wide assortment of products, competitive discounts, and a more standardized shopping environment (Kotler & Keller, 2016). Yet this growth has not displaced the small neighbourhood grocery store, widely known in India as the kirana shop. A large proportion of consumers continue to patronize these outlets, drawn by convenience, personal familiarity, easy accessibility, and flexible credit arrangements (Zameer & Mukherjee, 2011). This persistence of small-format retail alongside an expanding organized sector has become a subject of growing interest within microeconomics.

Microeconomics is concerned with how individual consumers and firms make decisions when resources are limited (Varian, 2014). Consumer choice theory explains how people select the combination of goods that yields the greatest satisfaction, or utility, within the constraints of income and price (Samuelson, 1938; Hicks & Allen, 1934). When it comes to grocery shopping, consumers weigh price against a set of non-price considerations, including product quality, convenience, variety, time cost, and the quality of service they receive (Pindyck & Rubinfeld, 2018). Whether a household ultimately shops at a kirana store or a supermarket depends on how it trades off these factors given its own preferences, time constraints, and budget. Utility maximization, in this sense, helps explain why many consumers continue to value the personal

service and time savings offered by a nearby store even when a supermarket might, on paper, offer a lower shelf price.

The Indian retail landscape offers a useful setting in which to examine this trade-off, because it displays an unusually stable coexistence between organized and unorganized retailing (Goswami & Mishra, 2009). Kirana stores have historically thrived on their proximity to residential communities and on the flexibility they extend to customers, including home delivery, informal credit, and face-to-face bargaining (Reddy, Lalitha, Purnima, Umar, & Ramulu, 2024). Supermarkets, in turn, compete on the strength of bulk discounts, an organized shopping environment, and a broader product range. The interaction between these two retail formats sheds light on several core microeconomic questions, including market structure, pricing behaviour, and the elasticity of consumer demand (Prasad & Aryasri, 2011).

Demographic and socio-economic characteristics add a further layer of complexity to this choice. Occupation, education, household size, and lifestyle all appear to shape where consumers prefer to shop (Prasad & Aryasri, 2011). Higher-income and time-constrained consumers tend to gravitate toward supermarkets, valuing a different kind of convenience, namely one-stop shopping and a controlled retail environment. Middle- and lower-income households, by contrast, are more likely to continue shopping locally, favouring affordability, proximity, and the flexibility of informal credit (Sinha, Banerjee, & Uniyal, 2002). Studies of store-choice behaviour consistently identify location, price, product assortment, and convenience as the principal drivers of where consumers choose to shop (Kaur & Singh, 2007).

The growth of organized retail has also placed competitive pressure on independent traders. Large retail chains benefit from economies of scale, greater buying power, and the ability to negotiate more favourable terms with suppliers (Gurjar & Bhattacharya, 2016). Even so, small retailers have shown considerable resilience where they can draw on trust, social proximity, and personalized service, factors that are difficult for larger, more impersonal

outlets to replicate (Patil, 2025). This resilience suggests that store choice is governed not by price and convenience alone, but by a more complex mix of economic and relational considerations.

Against this backdrop, the present study investigates the microeconomic basis of consumer preference for local grocery shops over supermarkets. It examines the economic and behavioural factors that influence purchasing decisions and considers what this pattern of choice reveals about the underlying competitive structure of the retail grocery market. Data were collected through a structured survey administered to households with experience shopping at both types of outlets. Because grocery shopping is a near-universal, recurring economic activity, understanding what continues to draw consumers to local stores offers insight not only into household decision-making but also into the durability of small-format retail within a rapidly modernizing market.

2. Review of Literature

The literature on retail format choice in India has grown alongside the expansion of organized retailing itself, and it offers several complementary perspectives on why kirana stores have proved so durable.

An early and frequently cited line of work by Sinha and colleagues examined how Indian shoppers actually choose where to buy. **Sinha, Banerjee, and Uniyal (2002)** found that store choice was shaped by a combination of locational convenience, the range of merchandise on offer, and the shopper's prior relationship with the outlet, rather than by price comparisons alone. Building on this, **Sinha (2003)** argued that shopping orientation in India was still evolving, with a segment of consumers beginning to value the recreational and experiential aspects of organized retail even as the majority continued to rely on habitual, need-based visits to neighbourhood stores.

Goswami and Mishra (2009) addressed directly the question of whether Indian consumers were likely to abandon kirana stores in favour of organized retailers. Their survey-based study, covering roughly four hundred respondents

across several cities, found that patronage of neighbourhood stores was positively associated with convenient location, helpful and trustworthy shopkeepers, cleanliness, and perceived quality, while frequent long-distance travel to a supermarket was viewed unfavourably. They concluded that kirana stores were unlikely to be displaced in the short run, though stores that failed to modernize their facilities risked losing ground over time.

Kaur and Singh (2007) took a different angle, focusing on the shopping motives of younger, urban consumers. Their findings suggested that while younger shoppers were more receptive to the entertainment and variety offered by organized retail, they still valued the speed and low transaction effort of a nearby kirana store for routine, small-basket purchases. This points to a segmentation of demand by purchase occasion rather than a simple generational shift away from local retail.

Prasad and Aryasri (2011) examined how shopper attributes, including income, household size, and employment status, influenced the choice between traditional and modern grocery retail formats. They found that higher-income, dual-income households showed a stronger preference for supermarkets, largely because the time saved through one-stop shopping outweighed any price advantage offered by kirana stores. Lower- and middle-income households, in contrast, continued to prioritize proximity and the availability of credit, both of which helped them manage tighter and less predictable cash flows.

At the level of national policy and market structure, **Mattoo, Mishra, and Narain (2007)** observed that the modernization of Indian retail was proceeding unevenly across regions and product categories, a pattern that raised concerns about the potential displacement of small traders even as it reinforced the case for continued coexistence rather than outright substitution. **Goswami and Mishra (2009)** built directly on this concern, noting that the density of kirana outlets and their deep integration into local supply chains and communities

gave them a structural advantage that organized retail would take considerable time to erode.

Zameer and Mukherjee (2011) provided one of the more detailed empirical accounts of this coexistence, surveying urban consumers across several Indian cities. Their findings indicated that store patronage was positively related to location, helpful and trustworthy staff, cleanliness, and value-added services such as home delivery, and negatively related to the inconvenience of travel. In a related study, **Zameer and Ravichandran (2011)** compared consumer perceptions of modern grocery retailers in the National Capital Region and found that ambience, product range, and promotional offers were the primary drivers of supermarket patronage, while kirana stores continued to rely on relational rather than promotional advantages.

Comparable evidence from outside India reinforces this picture. **Reardon, Timmer, Barrett, and Berdegué (2003)**, in an influential cross-country study, documented the rapid rise of supermarkets across Africa, Asia, and Latin America, while noting that traditional retail persisted longest in categories, such as fresh produce and daily essentials, where personal relationships and small-lot purchasing remained valuable to consumers. Minten and Reardon (2008) extended this line of inquiry, showing that price was not the only, or even the primary, dimension along which consumers evaluated traditional versus modern retail; perceived freshness, trust in the seller, and the ability to purchase small quantities also weighed heavily in developing-country contexts, a finding echoed more recently by **Reddy, Lalitha, Purnima, Umar, and Ramulu (2024)** in the Indian context.

More recent work has begun to examine how digital transformation is reshaping this competitive balance. **Baheti and Kaushal (2015)**, studying the growth of online grocery shopping in India, note that the convenience once associated almost exclusively with supermarkets is increasingly being challenged by e-commerce, even as neighbourhood stores themselves adopt digital payments and delivery services to remain relevant. **Gurjar and**

Bhattacharya (2016), reviewing the trajectory of organized retail in India more broadly, observed that despite steady growth in the organized sector's market share, unorganized retail continued to account for the overwhelming majority of grocery transactions, a pattern they attributed to the difficulty of replicating trust-based, community-embedded retail relationships at scale. In a city-level study, **Pandya and Bariya (2012)** similarly found that consumers in Vadodara continued to rate traditional outlets more favourably than organized stores on dimensions of bargaining flexibility and personal attention, even as they acknowledged the superior ambience and product range of the latter. **Thenmozhi and Dhanapal (2011)**, examining service quality in unorganized retail, found that dimensions such as personal interaction and problem-solving capacity had a significant bearing on customer satisfaction and loyalty, underscoring that service quality is not the exclusive preserve of organized retail formats.

The most recent literature, published between 2024 and 2026, reflects a retail environment reshaped by quick commerce and continues to test the durability of the kirana format. **Reddy, Lalitha, Purnima, Umar, and Ramulu (2024)**, studying food retail formats in Tirupati City, found that consumers still ranked kirana stores as their preferred outlet for everyday food and grocery purchases, citing proximity, informal credit, and bargaining flexibility, even though organized formats were rated more favourably on product presentation and range. Jindal and Kapoor (2024), examining Reliance Retail's JioMart initiative as a case study, argued that e-commerce has not simply displaced kirana stores but has pushed many of them into hybrid arrangements, in which digital ordering and delivery are layered onto an otherwise traditional, relationship-based retail model.

The rapid growth of quick-commerce platforms such as Blinkit, Zepto, and Swiggy Instamart has added a further competitive dimension that earlier literature could not have anticipated. **Singh and Agarwal (2025)** found that while quick commerce has eroded footfall at many traditional grocery outlets

by offering delivery within minutes, kirana retailers who adapted through digital payments, WhatsApp-based ordering, and closer supplier tie-ups were better able to retain customers than those who did not. In a related study of kirana store owners themselves, **Patil (2025)** reported that most shopkeepers acknowledged a noticeable decline in footfall attributable to online grocery platforms, but had responded by introducing digital payments, home delivery, and phone- or app-based ordering, suggesting an adaptive rather than a passive response to competitive pressure. Most recently, **Krishna Priyaa and Maruthavijayan (2026)**, surveying consumers on their use of online grocery apps relative to physical supermarkets, found that convenience and time-saving were the dominant reasons for choosing online platforms, while the ability to physically inspect product quality and trust in freshness remained the strongest reasons for continuing to shop in person; notably, more than a third of their respondents expected the two formats to coexist rather than one displacing the other. This recent evidence reinforces, rather than overturns, the coexistence thesis running through the earlier literature, while highlighting that the terms of competition are shifting from a contest between kirana stores and supermarkets toward a three-way contest that now includes quick commerce.

Taken together, this body of work suggests two broad conclusions relevant to the present study. First, price is rarely the sole, or even the dominant, determinant of grocery store choice; convenience, trust, service quality, and credit access consistently emerge as comparably important. Second, the relationship between kirana stores and supermarkets is better understood as a form of market segmentation than as a straightforward contest for market share, with each format serving different purchase occasions, income groups, and consumer priorities. What remains less developed in the existing literature, and what this paper seeks to contribute, is an explicit application of core microeconomic concepts, including utility maximization, transaction cost economics, and demand elasticity, to explain this pattern of coexistence using primary survey data.

3. Objective of the Study

1. To examine, from a microeconomic perspective, the influence of price, convenience, product quality, personalized customer service, trust, and credit accessibility on consumer preference for local grocery shops over supermarkets.

4. Research Methodology

This study adopts a quantitative, descriptive-analytical design to examine consumer preference for local grocery shops relative to supermarkets from a microeconomic perspective. The population of interest comprises individuals who shop for groceries regularly and who have first-hand experience of both local stores and larger supermarkets. Primary data were collected through a structured questionnaire administered to 200 respondents selected through convenience sampling from urban and semi-urban areas. The questionnaire combined demographic questions with statements measuring consumer perceptions of price competitiveness, convenience, product availability, personalized service, trust in shopkeepers, overall shopping experience, and access to credit, with responses recorded on a five-point Likert scale ranging from strongly disagree to strongly agree. A pilot study preceded the main survey to assess the reliability and validity of the instrument, and the questionnaire was refined on the basis of the feedback received.

Secondary data were drawn from books, peer-reviewed journal articles, government and industry reports, and reputable online databases, providing theoretical grounding and comparative context for the primary findings. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize consumer responses, while inferential techniques, namely correlation analysis, chi-square tests, and multiple regression analysis, were applied to examine the relationships between the independent variables (price, convenience, personalized service, trust, and product accessibility) and the dependent variable (consumer preference for

local grocery shops). The interpretation of these relationships draws on established microeconomic frameworks, including consumer choice theory, utility maximization, and models of market competition. Throughout the research process, participation was voluntary, informed consent was obtained, respondent confidentiality was maintained, and the data collected were used solely for academic purposes.

5. Analysis and Interpretation

The survey data reveal a strong and continuing preference for local grocery shops among the sampled consumers, despite the rapid expansion of supermarkets across urban and semi-urban India. Consistent with the microeconomic view that consumers seek to maximize overall satisfaction rather than simply minimize expenditure, the data show that store choice is driven by a combination of factors that extends well beyond price, including convenience, proximity, personalized service, credit access, trust, product availability, and time savings.

For day-to-day shopping, respondents consistently rated local stores as offering greater perceived value. These outlets allow consumers to meet immediate needs in small quantities without the added time and expense of travelling to a supermarket. While supermarkets offer discounts and a broader product range, the associated costs of travel, parking, and longer in-store time appear to offset much of this advantage for routine purchases, suggesting that consumers weigh both monetary and non-monetary costs when deciding where to shop.

Price alone does not explain the pattern observed in the data. Although supermarkets rely on discounts and loyalty schemes to attract footfall, many respondents continued to favour local shops for their flexible pricing and their willingness to sell in small, need-based quantities. Local stores also offer credit, home delivery, and personalized attention that supermarkets generally

do not provide, and these non-price attributes appear to compensate for any marginal price disadvantage.

The framework of transaction cost economics offers a useful lens for interpreting these results (Coase, 1937; Williamson, 1985). Local stores reduce the travel, search, and waiting costs associated with a shopping trip. Familiarity between shopkeeper and customer, together with a stable, well-understood product layout, speeds up the purchase process; supermarkets, by contrast, often require more time spent locating products and waiting in queues. For routine household purchases, the data suggest that local stores are, in this narrow but important sense, more efficient.

Trust emerges as a further significant factor. Long-standing relationships between shopkeepers and customers appear to build confidence in both product quality and pricing, with shopkeepers frequently able to offer advice tailored to the customer's known preferences. Such trust-based, relational exchange is difficult to replicate within the more standardized service model of a large supermarket chain, and it appears to reduce the perceived uncertainty that would otherwise accompany many everyday purchase decisions.

The theory of consumer choice helps make sense of income-related differences in the data. Lower- and middle-income households, in particular, showed a stronger preference for the flexibility that local stores offer, including the ability to buy in loose quantities or on credit, both of which help households manage cash flow and align consumption with current income. Supermarkets, which often encourage bulk buying, appear to fit less comfortably with the budgeting needs of these households. Higher-income respondents, by contrast, showed a stronger preference for supermarkets, valuing variety, branded products, and a more controlled shopping environment, a pattern consistent with the broader literature on income and retail format choice (Prasad & Aryasri, 2011).

Product differentiation also appears to play a role in this coexistence. Supermarkets compete on branded goods, attractive displays, and digital payment options, while local stores compete on personalized relationships, flexible service, and immediate product availability. This suggests that the two retail formats are not close substitutes for one another but serve overlapping, though not identical, consumer needs. Consumer behaviour also appears to vary by purchase type: local stores are favoured for daily essentials such as milk and bread, while supermarkets are more often used for planned, monthly bulk purchases, indicating that store choice is dynamic and depends on the purpose and timing of the shopping trip.

Finally, the data point to an ongoing process of digital adaptation among local retailers. A number of respondents reported that their preferred kirana store had adopted digital payment options and, in some cases, online ordering, suggesting that local stores are not simply relying on inertia but are actively adjusting to changing consumer expectations while retaining the personal ties that distinguish them from organized retail.

6. Discussion

The pattern that emerges from the analysis is broadly consistent with the literature reviewed earlier and lends further support to the view that Indian grocery retail is characterized by market segmentation rather than direct substitution (Goswami & Mishra, 2009; Zameer & Mukherjee, 2011). Convenience, personalized service, trust, and flexible credit together explain a substantial share of the continued preference for local grocery shops, even in a retail environment where supermarkets are becoming more numerous and more accessible.

One interpretation of these findings is that consumers are not simply making a binary choice between two competing formats, but are allocating different types of purchases to different outlets based on the relative utility each offers for that specific transaction. This is consistent with Kaur and Singh's (2007)

observation that even shoppers who are drawn to the experiential appeal of organized retail continue to rely on local stores for routine, low-effort purchases. Viewed through the lens of utility maximization, this pattern is not irrational; rather, it reflects a rational weighing of monetary price against the time, travel, and search costs associated with each retail format (Pindyck & Rubinfeld, 2018).

The informal credit extended by many kirana stores also deserves particular attention. For middle- and lower-income households, the ability to purchase on credit during periods of financial strain represents a form of value that has no direct equivalent in the organized retail sector, where payment is generally required at the point of sale. This finding aligns with Sinha, Banerjee, and Uniyal's (2002) earlier observation that store choice in India cannot be fully explained without reference to the informal financial arrangements that have long characterized neighbourhood retail.

At the same time, the study's findings should not be read as suggesting that supermarkets pose no competitive threat to local stores. Higher-income and younger consumers show a clear and consistent preference for the variety, ambience, and promotional offers associated with organized retail, echoing Zameer and Ravichandran's (2011) findings from the National Capital Region. As incomes rise and lifestyles continue to change, this segment of demand may grow, placing gradual pressure on local retailers to adapt. The evidence of digital adoption among kirana stores observed in this study suggests that many are already responding to this pressure, consistent with the broader trend documented by Baheti and Kaushal (2015) and Gurjar and Bhattacharya (2016).

More broadly, the findings support a behavioural extension of standard microeconomic theory. Purely price-based models of demand struggle to explain why consumers would continue to patronize local stores in the presence of cheaper or more varied alternatives; incorporating trust, habit, and social connection into the utility function, as suggested by behavioural

economics, provides a more complete account of the choices observed in the data. This reinforces the conclusion drawn from the literature review that retail competition in India is best modelled as a contest over distinct, only partially overlapping segments of demand, rather than as a single, homogeneous market in which one format must eventually prevail over the other.

7. Findings and Recommendations

Findings

Despite the rapid expansion of supermarkets, local grocery stores continue to enjoy strong customer loyalty, and shoppers' choices are shaped by a combination of economic, social, and personal factors that extends well beyond price.

Convenience is the most frequently cited reason for preferring local grocers. Proximity reduces both travel time and cost, making local stores especially attractive for quick, frequent visits among working adults, older shoppers, and families needing easy access to daily essentials.

Personalized service is a second key factor. Local shopkeepers often know their regular customers well, offering tailored recommendations and building a sense of trust and loyalty that is more difficult to replicate within a larger, more standardized retail environment.

Trust and reliability also weigh heavily on consumer decisions. Long-standing relationships with local shop owners reduce uncertainty around product quality and service, reinforcing a sense of community that contributes to overall satisfaction.

Flexibility in purchasing is a further attraction. Local shops generally permit smaller, need-based purchases, which benefits consumers on tight budgets and supports more careful, incremental spending.

The informal credit systems offered by many local stores represent an additional advantage, particularly during periods of financial strain, and are typically unavailable at larger supermarkets.

Price does influence shopping habits, though its effect appears smaller than that of convenience and service quality. While supermarkets rely on bulk discounts and promotional offers, local stores remain competitive through flexible, negotiable pricing that emphasizes overall value rather than the lowest possible price.

Demographic differences are also evident in the data. Younger and higher-income shoppers lean toward supermarkets for their variety and modern shopping experience, while middle-income families, older adults, and semi-urban residents show a stronger preference for the convenience and personal service offered by local stores.

Both tangible factors, such as accessibility and product availability, and intangible factors, such as social interaction and community ties, shape shopping choices, confirming that consumer decisions in this market reflect emotional and behavioural considerations alongside purely economic ones.

Taken together, the findings suggest that local stores and supermarkets serve different needs rather than compete directly for the same custom, with many consumers using both formats depending on the nature and urgency of a given purchase.

Recommendations

Store owners should prioritize maintaining strong customer relationships. Friendly, personalized service and genuine familiarity with regular customers can strengthen loyalty in ways that larger chains find difficult to match.

Embracing digital tools is increasingly important. Digital payment systems, simple online ordering, and electronic billing can streamline operations and

appeal to younger, tech-oriented customers without compromising the personal service that distinguishes local retail.

Offering home delivery can help local stores meet the growing demand for convenience and compete more effectively with both supermarkets and online grocery platforms.

Improved inventory management would help ensure consistent product availability, reducing the risk of losing customers to competing outlets during stock shortages.

Simple loyalty schemes, such as modest discounts for regular customers, could reinforce long-term relationships and strengthen local stores' competitive position.

Policymakers should recognize the economic and social contribution of local retail and consider targeted support, including affordable credit, digital training, and skill-development programmes, to help small retailers modernize without losing their distinctive strengths.

Cooperative purchasing arrangements among local retailers could help smaller stores achieve some of the buying-power advantages currently enjoyed by large supermarket chains, improving their ability to compete on price where necessary.

Finally, maintaining transparency in pricing and consistency in product quality would help local retailers reinforce the trust that already underpins much of their competitive advantage, supporting sustainable growth alongside, rather than in opposition to, organized retail.

8. Conclusion

This study set out to examine, from a microeconomic perspective, why consumers in India continue to favour local grocery shops even as supermarkets expand rapidly across urban and semi-urban markets. The evidence indicates that this preference cannot be explained by price alone.

Convenience, personalized service, trust, and flexible credit consistently emerge as comparably important, if not more important, determinants of store choice, particularly among middle- and lower-income households for whom the ability to buy in small quantities or on informal credit carries real economic value.

The study also suggests that local grocery shops and supermarkets are not locked in a zero-sum contest for the same customers, but instead occupy complementary positions within the retail market, serving different purchase occasions, income groups, and shopping motivations. Supermarkets draw consumers with variety, promotional pricing, and a more standardized shopping environment, while local stores compete on accessibility, flexibility, and the relational trust built up over repeated interactions. Rather than replacing one another, the two formats appear likely to continue coexisting, each meeting needs that the other cannot fully satisfy.

For local retailers to remain competitive over the longer term, a degree of selective modernization, including digital payments, home delivery, and better inventory management, appears advisable, provided it is pursued without diluting the personal service and community trust that remain their principal source of advantage. For researchers, these findings reinforce the value of integrating standard microeconomic tools, particularly utility maximization and transaction cost economics, with behavioural and relational considerations when modelling retail choice in emerging markets. For policymakers, the results point to a continuing role for local grocery retail in household welfare and local economies, and to the value of policy support that helps small retailers adapt without eroding the qualities that make them distinctive.

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