

A STUDY ON DIFFICULTIES FACED BY RETAILERS DURING COVID

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

by

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SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

**Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE
Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 119**

APRIL - 2021



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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of Ms. Mohana Bharathi G(39410124) who has done the Project work entitled , “ **A Study On difficulties faced by retailers during covid**” under my supervision from December 2020 to February 2021.

DR. J.RANI
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Submitted for Viva voce Examination held on_____.

Internal Examiner

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DECLARATION

I, **Mohana bharathi G, (39410124)** hereby declare that the Project Report entitled, “**A Study On Difficulties faced by retailers during covid** ” done by me under the guidance of Dr.J.Rani, is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

DATE:

PLACE:

MOHANA BHARATHI G

ACKNOWLEDGEMENT

I am pleased to acknowledge my sincere thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

I convey my sincere thanks to **Dr. BHUVANESWARI G.**, Dean, School of Business Administration and **Dr. PALANI A.**, Head, School of Business Administration for providing me necessary support and details at the right time during the progressive reviews.

I would like to express my sincere and deep sense of gratitude to my Project Guide **Dr.J.RANI**, for her valuable guidance, suggestions and constant encouragement paved way for the successful completion of my project work.

I wish to express my thanks to all Teaching and Non-teaching staff members of the School of Business Administration who were helpful in many ways for the completion of the project.

MOHANA BHARATHI G

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ABSTRACT

The retail scenario is one of the fastest growing industries in India over the covid period. India retail sector comprises of organized retail and unorganized retail sector. Traditionally the retail market in India was largely unorganized; however with changing consumer preferences, organized retail is gradually becoming popular. Unorganized retailing consists of small and medium grocery store, medicine stores etc. During covid apart from the business fall , the retailers have to change themselves in the way of doing their business. For a retailer, it is very difficult to retain the potential buyer. Because the buyers are scattered according to their convenience of purchasing. In order to keep possession of their sales volume, the retailer has to face a stiff competition in the retail business. Majority of functions have to be performed by owners themselves due to limitation of resources Organized retailers have to manage the supply chain disruptions, restriction in the footfall of the stores due to the social distancing, hygiene improvements as per the local governance, reduction in promotional campaigns so as to avoid over crowd. So it creates operational and other difficulties for retailers.

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CHAPTER 1

INTRODUCTION

1.1 Introduction about study

A retailer, or merchant, is an entity that sells goods such as clothing, groceries, or cars directly to consumers through various distribution channels with the goal of earning a profit. This merchant can operate in a physical building or online.

Retailers typically buy goods from a manufacturer, wholesaler, or other distributor and then resell them to the public. Large retailers such as Walmart and Target purchase goods in huge volumes from manufacturers or wholesalers, but small, family-operated pharmacies or your local grocery store can buy from the same outlets or from smaller vendors.

The past six weeks have been inconceivable for retailers around the world. Aside from how our personal lives have changed, businesses are coping with furloughs, supply chain challenges, the shutdown of retail stores, and learning to navigate a retail world in a time of social distancing.

Simply put, the spread of COVID-19 has left both non- and essential retail businesses in dismay. For some, government executive orders make difficult decisions for them. Others are doing everything they can to keep their small businesses alive with curbside delivery, takeout options, and focusing on online orders.

The retail sector in India is witnessing unparalleled growth. Unmatched demographics, rising income levels, shifting lifestyles and changing aspirations of the burgeoning middleclass has unleashed a retail revolution in the country. Fresh retail geographies are emerging, innovative formats are being introduced and retailers are tapping new customer segments with prolific product offerings.

As retailers shift their strategies due to the impact of COVID-19, they are quickly adapting to a new set of consumer behaviors and understanding just how vital ecommerce solutions are.

The challenge to the smaller retailers is much more intense given lower revenue, consumer base and less negotiating power when it comes to product production needs.

The impacts of the covid-19 pandemic on the retail industry have varied widely. While demand for some products such as clothing and luxury brands has dropped dramatically, elsewhere retailers have been able to pivot to reliable revenue streams. Yet for many, the major challenge has been the stress placed on e-commerce functions and scaling their supply chains.

1.2 INDUSTRY PROFILE

India is the world's fifth-largest global destination in the retail sector. India's retail market is expected to increase by 60 per cent to reach US\$ 1.1 trillion by 2020, on the back of factors like rising incomes and lifestyle changes by middle class and increased digital connectivity. Online retail sales are forecasted to grow at the rate of 31 per cent year-on-year to reach US\$ 32.70 billion in 2018. India is expected to become the world's fastest growing e-commerce market, driven by robust investment in the sector and rapid increase in the number of internet users. Various agencies have high expectations about growth of Indian ecommerce markets. Luxury market of India is expected to grow to US\$ 30 billion by the end of 2018 from US\$ 23.8 billion 2017 supported by growing exposure of international brands amongst Indian youth and higher purchasing power of the upper class in tier 2 and 3 cities". Total consumption expenditure is expected to reach around US\$ 3,600 billion by 2020 from US\$ 1,824 billion in 2017. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment.

1.2.1 Market Size

Retail industry reached US\$ 950 billion in 2018 at CAGR of 13% and is expected to reach US\$ 1.1 trillion by 2020. Online retail sales were forecast to grow 31% y-o-y to reach US\$ 32.70 billion in 2018. Revenue generated from online retail is projected to reach US\$ 60 billion by 2020.

- Revenue of India's offline retailers, also known as brick and mortar (B&M) retailers, is expected to increase by Rs. 10,000-12,000 crore (US\$ 1.39-2.77 billion) in FY20.
- According to the Ground Zero Series findings of the consulting firm RedSeer, the retail sector is expected to recover ~80% of pre-Covid revenue (amounting to US\$ 780 billion) by end-2020.
- India is expected to become the world's fastest growing E-commerce market, driven by robust investment in the sector and rapid increase in the number of internet users. Various agencies have high expectations about growth of India's E-commerce market.
- After an unprecedented decline of 19% in the January-March 2020 quarter, the FMCG industry displayed signs of recovery in the July-September 2020 quarter with a y-o-y growth of 1.6%. The growth witnessed in the fast-moving consumer goods (FMCG) sector was also a reflection of positivity recorded in the overall macroeconomic scenario amid opening of the economy and easing of lockdown restrictions.

1.2.2 Investment

The Indian retail trading has received Foreign Direct Investment (FDI) equity inflow totalling US\$ 3.35 billion during April 2000-September 2020, according to Department for Promotion of Industry and Internal Trade (DPIIT).

- With the rising need for consumer goods in different sectors including consumer electronics and home appliances, many companies have invested in the Indian retail space in the past few months.
- India's retail sector attracted US\$ 970 million from various private equity funds in 2019.
- In September 2020, US private equity firm Silver Lake announced plan to invest Rs. 7,500 crore (US\$ 1.00 billion) in Reliance Retail, which marks the second billion-dollar investment by Silver Lake in a Reliance Industries subsidiary after the US\$ 1.35 billion investment in Jio Platforms earlier in 2020.
- Walmart Investments Cooperative U.A invested Rs. 2.75 billion (US\$ 37.68 million) in Wal-Mart India Pvt Ltd. Walmart Inc. plans to increase exports from India by 3x to US\$ 10 billion by 2027, up from US\$ 3 billion at present.

- Retail investors boosted their shareholdings in Indian companies to an 11-year high in September 2020, with first-time investors continuing to add more money into equities. According to Prime Database, shareholding of retail investors in 1,605 listed companies hit an 11-year high of 7.01% and witnessed ~3.4 million new 'Demat' accounts from July 2020 to September 2020.
- In November 2020, OnePlus, the Chinese smartphone maker, launched 'OnePlus Nizam Palace' in Hyderabad, touted as its largest experience store worldwide that is spread across 16,000 sq. ft.. The company also announced plans to invest Rs. 100 crore (US\$ 13.51 million) towards market penetration across the omnichannel retail business, including extension of offline experience beyond metro cities with new retail partnerships.

1.2.3 Government initiatives

The Government of India has taken various initiatives to improve the retail industry in India. Some of them are listed below:

- Government may change Foreign Direct Investment (FDI) rules in food processing in a bid to permit E-commerce companies and foreign retailers to sell Made in India consumer products.
- Government of India has allowed 100% FDI in online retail of goods and services through the automatic route, thereby providing clarity on the existing businesses of E-commerce companies operating in India.

CHAPTER 2

REVIEW OF LITERATURE

- Amatural Baseer (2007) studied in his research about “Emerging Trends in India”, The demanding ascertain Indian consumer is now sowing the seeds for an exciting retail transformation that he already started bringing in larger interest from international brands / formats. With the advent of these players, the race is on to please the Indian customer and its time for the Indian customer sit back and enjoys the hospitality of being treated like a King.
- Amuthan.R. (2004) studied “A study on Retail Banking strategies of private sectors Banks with special reference to HDFC bank & ICICI Bank”. It is only their continued thrust and world class banking made them yielding the net profit of Rs.387 crores and Rs.1206 crores respectively.
- Gandhi, Menaga B. and Chinnadorai, (2017) K.M. states that when compared to the unorganized retail format most of the respondent had a good image about the unorganized retailers and in future many of them are ready prefer organized retailers. Most of the customers are attracted to unorganized retail stores because of the variety and assortment of products. Middle aged people and youngsters are mostly approaches unorganized retailers in future. They retailers should makes strategies to retain their customers by providing quality goods and services and they should also go for collaborations within the regional level then only they can survive in the globally competitive market.
- Hariharan.G. (2008) in his study “profile and perception of retail consumers”, analyzed the consumers perception towards retail, in Palakkad. Visiting retail outlets has become a group activity. Most of the shoppers are influenced by as well as accompanied by colleagues, friend and relatives. Majority of the people who visit do not shop at all. The hang around meet friends, do window – shopping and spend time leisurely.
- LaxmiPrabha.G. (2007) in her study focused to study “the prospects and problem of Indian Retailing” one of the major concerns of retail is “shoplifting”, shoplifters use different shoplifting techniques for the theft. It is

done deliberately with the intention of robbing the processor for the particular piece of property that has been stolen from the retail establishment.

- Rajalakshmi.K(2020) studied in his research about” challenges and opportunities made the retail sector to take a new facet.it can be concluded by retailing in India is business activity which evolves from ancient and medieval period. It has faced many developments and changes in multiple folds in the last three decades. This COVID- 19 has brought so many changes around the world in all aspects. It has marked an imprint on retail sector also. It has given so many challenges to the modern retailers and provided a lot of opportunities to both traditional and modern retailers.
- Rathanyake (2008) studied in his research about “customer complaining Behaviour in Retailing”, proper understanding of the dynamics of customer complaining behaviour support the retailer to treat the customers who are not satisfied with the retail Experience.
- Suresh (2007) studied in his research about “Buying Behaviour and promotion in Textile Retailing and concluded that increase in turnover should be achieved by reducing the margin in this competitive era to survive in the long run. Keep updates about the price fluctuations and new fashions in the supplier market. Always be in a receptive mood to know the preference and taste of customers”.
- Tamilarasan.R. (2007) in his study focused to “A study on Retail store service Quality Dimensions in select Retail stores”. This study after an in depth analysis of a variety of store dimensions and services quality dimensions reveals that all these dimensions have to be improved to earn a competitive edge and survive in the Retailers And Customers: Problems And Perspectives www.iosrjournals.org 46 | Page retail Business in view of the changing and emerging retail scenario, in India with the possible advent of the MNC’s in the retail Indian Market Scenario.

CHAPTER 3

RESEARCH DESIGN

3.1 NEED FOR STUDY

The need for the study is how the retailers faced difficulties during covid. The world respond to concerns over the coronavirus pandemic, we know that this time presents unique challenges for retailers of all sizes and the people they assist. It's more important than ever to be there for shoppers in the most helpful ways whether it's letting your customers know a product is back in stock, providing information on how you're taking precautions to ensure safety, or sharing an update on how your business and employees are adapting.

3.2 SCOPE FOR STUDY

The research measures the experiences of retailers. Defines and analyses the experiences based on difficulties. Retailers experience is how retailers face difficulties during covid.

3.3 OBJECTIVES

- To examine financial problem faced by retailers
- To identify the operational and marketing difficulties faced by retailers.
- To requirement for health and safety for employees
- To analyse the customer satisfaction

3.4 RESEARCH DESIGN

A research design is considered as the framework or plan for a study that guides as well as helps the data collection and analysis of data.

3.4.1 Descriptive Research Design

Descriptive research is a study designed to depict the participants in an accurate way. More simply put, descriptive research is all about describing people who take part in the study.

3.5 SOURCES OF DATA

3.5.1 Primary data

Primary data, by contrast, are collected by the investigator conducting the research.

3.5.1.1 Questionnaire

The questionnaire tried to capture the responses of the customers mainly on the key deliverables, derived from the survey conducted, and a few questions have been included to gauge the level of satisfaction and to gain insight into customer expectations.

3.5.2 Secondary Data

sources Secondary data refers to data that was collected by someone other than the user. Common sources of secondary data for Journal, Books, Websites, organisational records and data that was originally collected for other research purposes.

3.6 SAMPLING TECHNIQUE

3.6.1 Convenience sampling method

A convenience sample is one of the main types of non-probability sampling methods. A convenience sample is made up of people who are easy to reach.

3.7 PERIOD OF STUDY

The period of study is from DEC 2020 TO MAR 2021 which is a three months of study.

3.8 ANALYTICAL TOOLS

The analytical tools used are spss for testing the hypothesis, Chi Square test in spss tool and ANOVA in spss tool.

3.9 LIMITATIONS OF THE STUDY

The analysis of the present study has been carried out based on the information has collected from the general people. The study is an opinion survey caution may have to be exercised while extending the result to other areas. Due to time constrict only 120 numbers of respondents were considered. The result fully depends on the information given by the respondents which may be based.

CHAPTER 4

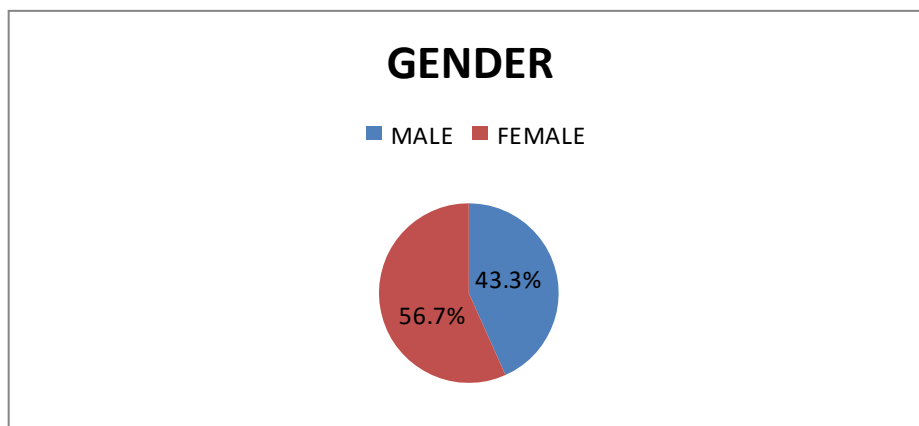
DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS

4.1.1 TABLE SHOWING GENDER OF RESPONDENTS

GENDER	NO.OF.RESPONDENTS	PERCENTAGE (%) OF RESPONDENT
MALE	52	43.3
FEMALE	68	56.7

Source: Primary data



4.1.1 chart showing gender of respondent

INTERPRETATION:

From the above table, out of 120 respondents, 43.3% of the respondent of retailers are male, 56.7% of the respondent are female.

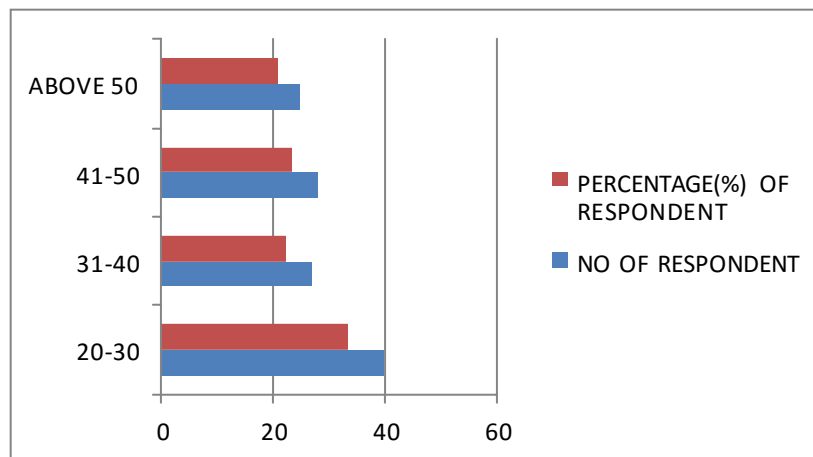
INFERENCE:

Majority (56.7%) of respondent say female are the highly prefer gender for retailers .

4.1.2 TABLE SHOWING AGE OF RESPONDENT:

AGE	NO OF RESPONDENT	PERCENTAGE(%) OF RESPONDENT
20-30	40	33.3
31-40	27	22.5
41-50	28	23.3
ABOVE 50	25	20.8

Source: Primary data



4.1.2 chart showing age of the respondent

INTERPRETATION:

From the above table, out of 120 respondents, 33.3% of the respondent of retailers are 20-30, 22.5% of the respondent of retailers are 31-40, 23.3% of the respondent of retailers are 41-50, 20.8% of the respondent of retailers are ABOVE 50.

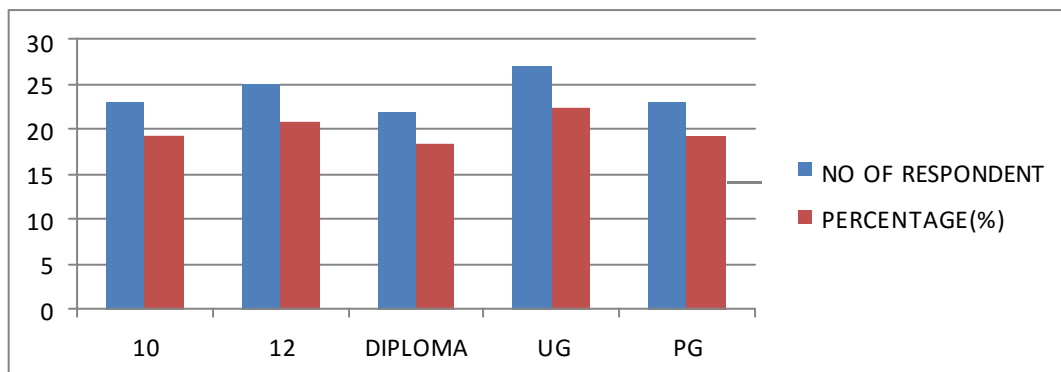
INFERENCE:

Majority (40%) of respondent say 20-30 are the highly prefer age for retailers .

4.1.3 TABLE SHOWING EDUCATION OF RESPONDENT:

EDUCATION	NO OF RESPONDENT	PERCENTAGE(%) OF RESPONDENT
10	23	19.2
12	25	20.8
DIPLOMA	22	18.3
UG	27	22.5
PG	23	19.2

Source: Primary data



4.1.3 chart showing education of the respondent

INTERPRETATION:

From the above table, out of 120 respondents, 19.2% of the respondent of retailers are 10, 20.8% of the respondent of retailers are 12, 18.3% of the respondent of retailers are Diploma, 22.5% of the respondent of retailers are UG. 19.2% of the respondent of retailers are PG

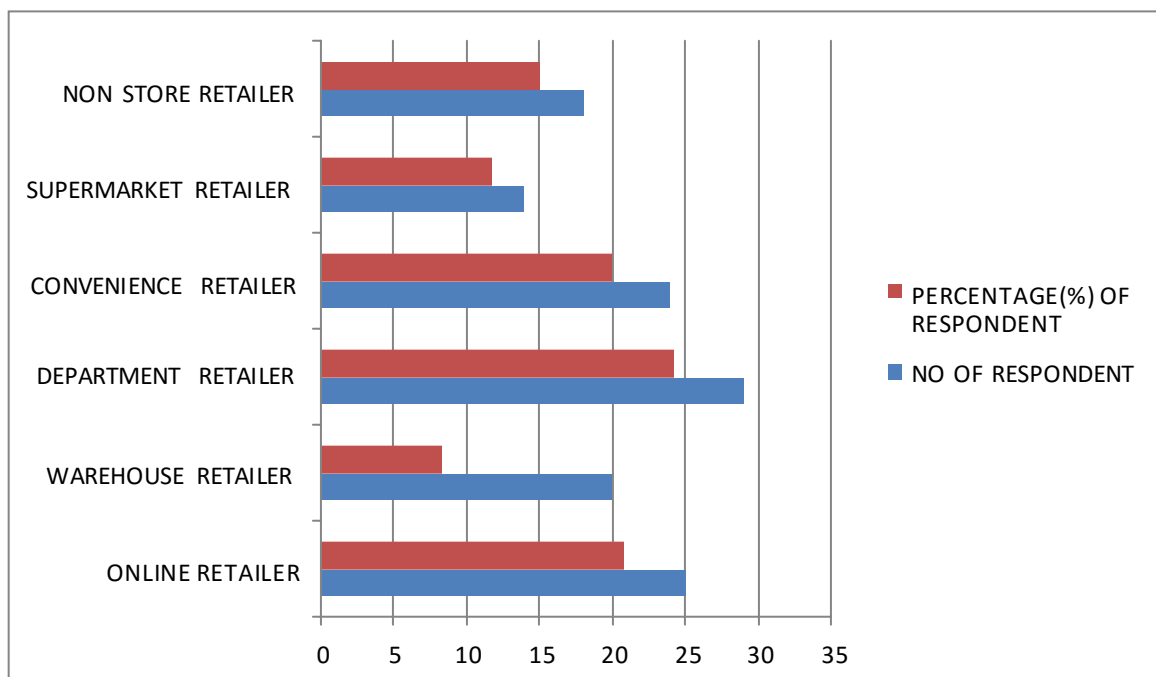
INFERENCE:

Majority (27%) of respondent say UG are the highly prefer education for retailers.

4.1.4 TABLE SHOWING TYPE OF RETAILERS OF RESPONDENTS:

TYPE OF RETAILERS	NO OF RESPONDENT	PERCENTAGE(%) OF RESPONDENT
ONLINE RETAILER	25	20.8
WAREHOUSE RETAILER	20	8.3
DEPARTMENT RETAILER	29	24.2
CONVENIENCE RETAILER	24	20
SUPERMARKET RETAILER	14	11.7
NON STORE RETAILER	18	15

Source: Primary data



4.1.4.chart showing type of retailer of respondent

INTERPRETATION

From the above table, out of 120 respondents, 20.8% of the respondent of retailers are online retailer, 8.3% of the respondent of retailers are warehouse retailers, 24.2% of the respondent of retailers are department retailer, 20% of the respondent of retailers are convenience retailer, 11.7% of the respondent of retailers are supermarket retailer, 15% of the respondent of the retailers are Non store retailers.

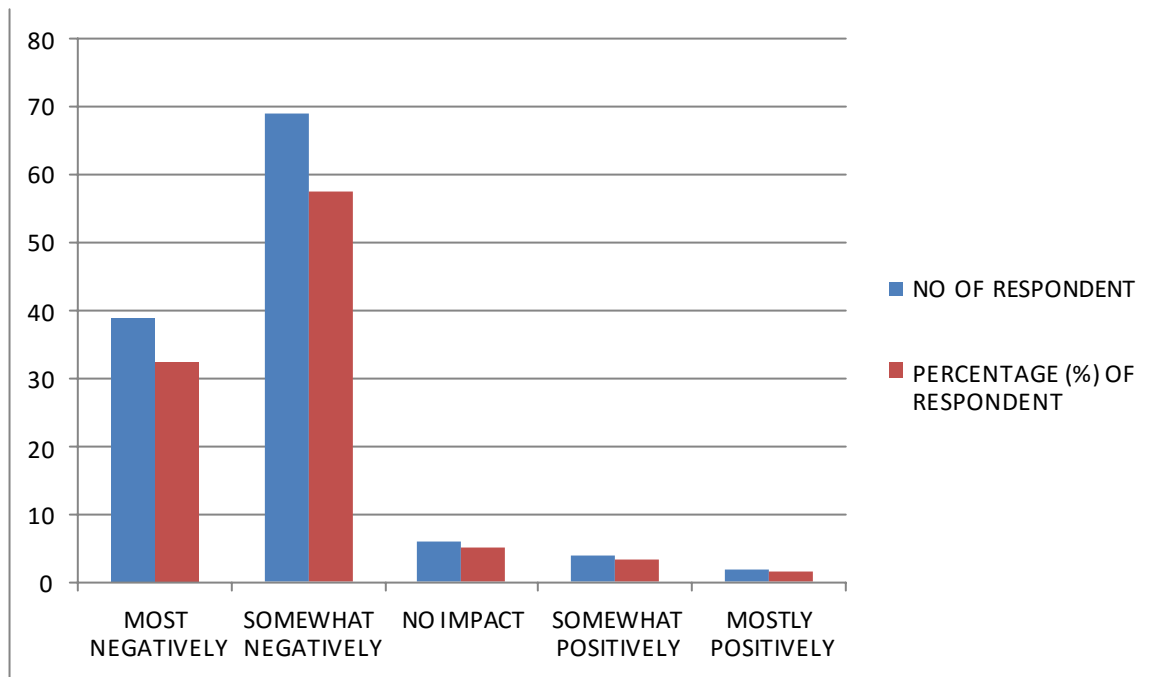
INFERENCE

Majority (24.2%) of respondent say department retailers are the type of retailers.

4.1.5 TABLE SHOWING THE COVID AFFECTED YOUR BUSINESS

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF RESPONDENT
MOST NEGATIVELY	39	32.5
SOMEWHAT NEGATIVELY	69	57.5
NO IMPACT	6	5
SOMEWHAT POSITIVELY	4	3.3
MOSTLY POSITIVELY	2	1.7

Source: Primary data



4.1.6.chart showing the covid affected your business

INTERPERTATION

From the above table, out of 120 respondents, 32.5% of the respondent of retailers are most negatively affected, 57.5% of the respondent of retailers are somewhat negatively affected, 5% of the respondent of retailers are no impact, 3.3% of the respondent of retailers are somewhat positively affected, 1.7% of the respondent of retailers are most positively affected.

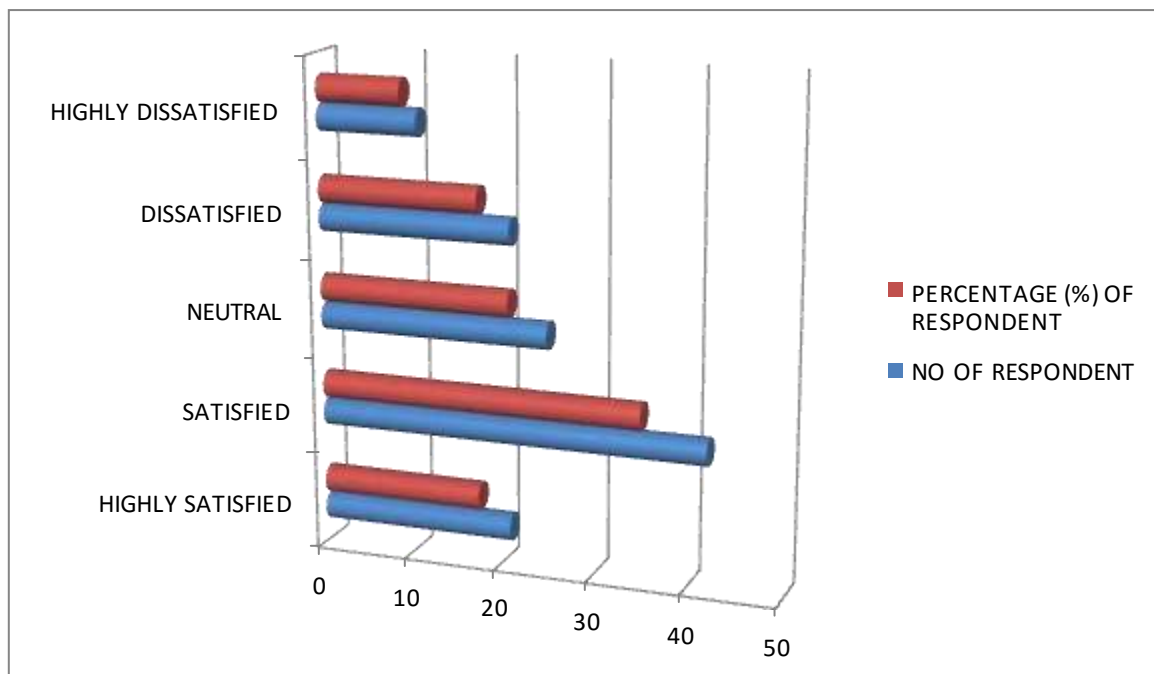
INFERENCE

Majority (57%) of respondent says somewhat negatively has covid affected your business.

4.1.7 TABLE SHOWING THE FINANCIAL STATUS BEFORE COVID

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF RESPONDENT
HIGHLY SATISFIED	21	17.5
SATISFIED	42	35
NEUTRAL	25	20.8
DISSATISFIED	21	17.5
HIGHLY DISSATISFIED	11	9.2

Source: Primary data



4.1.7 chart showing the financial status before covid

INTERPRETATION

From the above table, out of 120 respondents, 17.5% of the respondent of retailer are highly satisfied, 35% of the respondent of retailers are satisfied, 20.8% of the respondent of retailers are neutral, 17.5% of the respondent of retailers are dissatisfied, 9.2% of the respondent of retailers are highly dissatisfied.

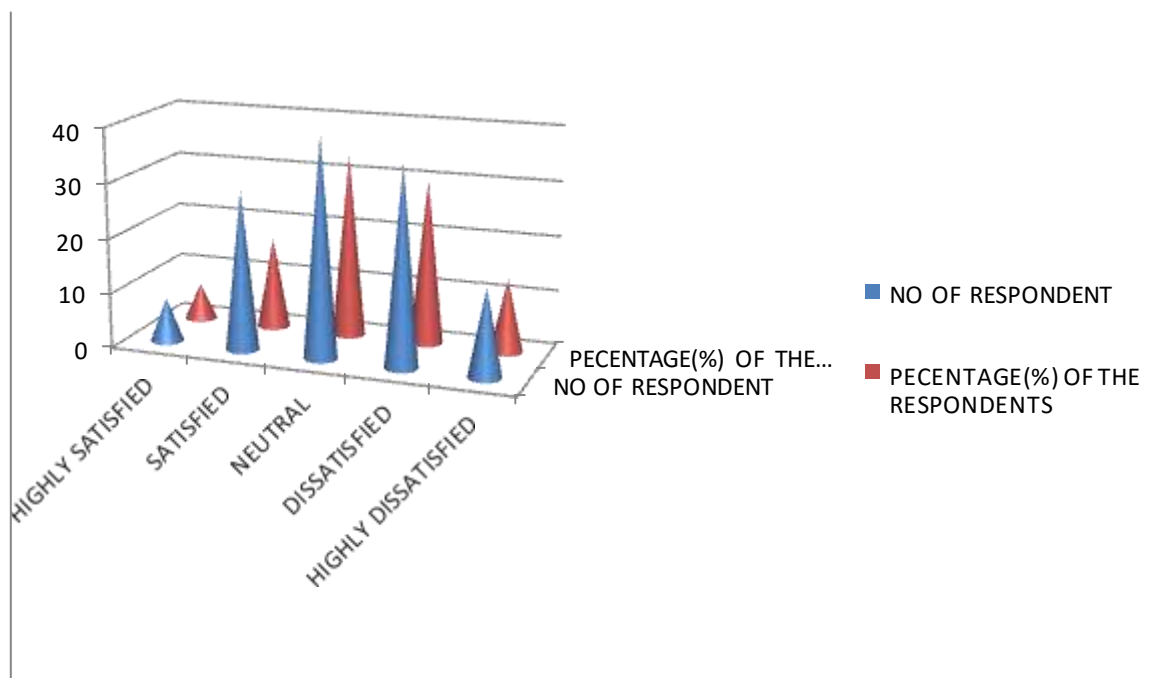
INFERENCE

Majority (35%) of respondent says satisfied was the financial status during covid.

4.1.8 TABLE SHOWING THE OVERHEAD COST

PARTICULARS	NO OF RESPONDENT	PECENTAGE(%) OF THE RESPONDENTS
HIGHLY SATISFIED	8	6.7
SATISFIED	29	16.7
NEUTRAL	40	33.3
DISSATISFIED	36	30
HIGHLY DISSATISFIED	16	13.3

Source: Primary data



4.1.8 chart showing the overhead cost

INTERPRETATION

From the above table, out of 120 respondents, 6.7% of the respondent of retailer are highly satisfied, 16.7% of the respondent of retailers are satisfied, 33.3% of the respondent of retailers are neutral, 30% of the respondent of retailers are dissatisfied, 13.3% of the respondent of retailers are highly dissatisfied.

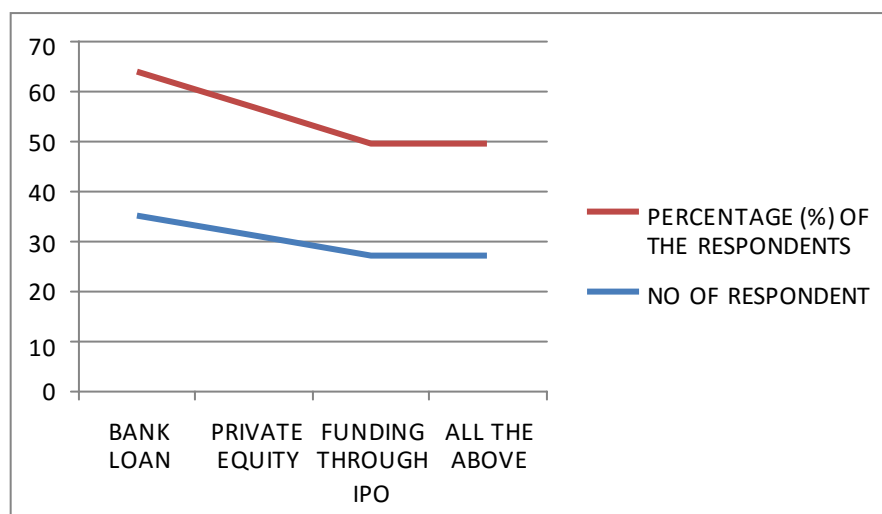
INFERENCE

Majority (33.3%) of respondent says neutral was the overhead cost during covid.

4.1.9.TABLE SHOW THE STIMULUS FUND

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENTS
BANK LOAN	35	29.2
PRIVATE EQUITY	31	25.8
FUNDING THROUGH IPO	27	22.5
ALL THE ABOVE	27	22.5

Source: Primary data



4.1.9chart show the stimulus fund

INTERPRETATION

From the above table, out of 120 respondents, 29.2% of the respondent of retailers are bank loan, 25.8% of the respondent of retailers are private equity, 22.5% of the respondent of retailers are funding through IPO, 22.5% of the respondent of retailers are all the above.

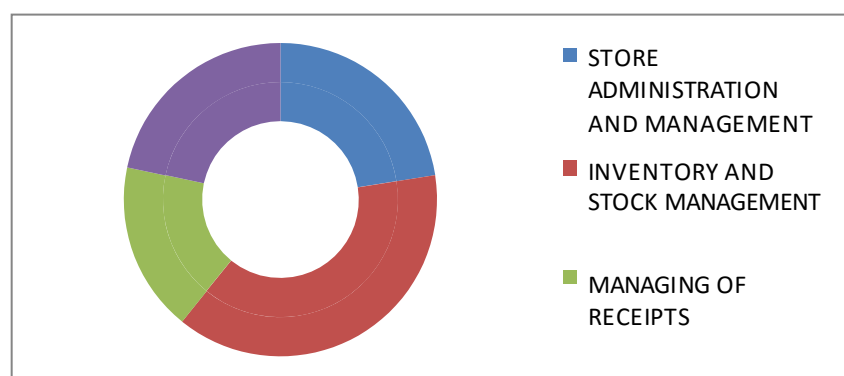
INFERENCE

Majority (29.2%) of respondent says bank loan are the stimulus funds are available for retailers..

4.1.10 TABLE SHOWING THE TYPE OF OPERATION

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
STORE ADMINISTRATION AND MANAGEMENT	27	22.5
INVENTORY AND STOCK MANAGEMENT	46	38.3
MANAGING OF RECEIPTS	21	17.5
SALES PROMOTION	26	21.7

Source: Primary data



4.1.10 chart showing the type of operation

INTERPRETATION

From the above table, out of 120 respondents, 22.5% of the respondent of retailers are store administration and management, 38.3% of the respondent of retailers are inventory and stock management, 17.5% of the respondent of retailers are managing of receipts, 21.7% of the respondent of retailers are sales promotion.

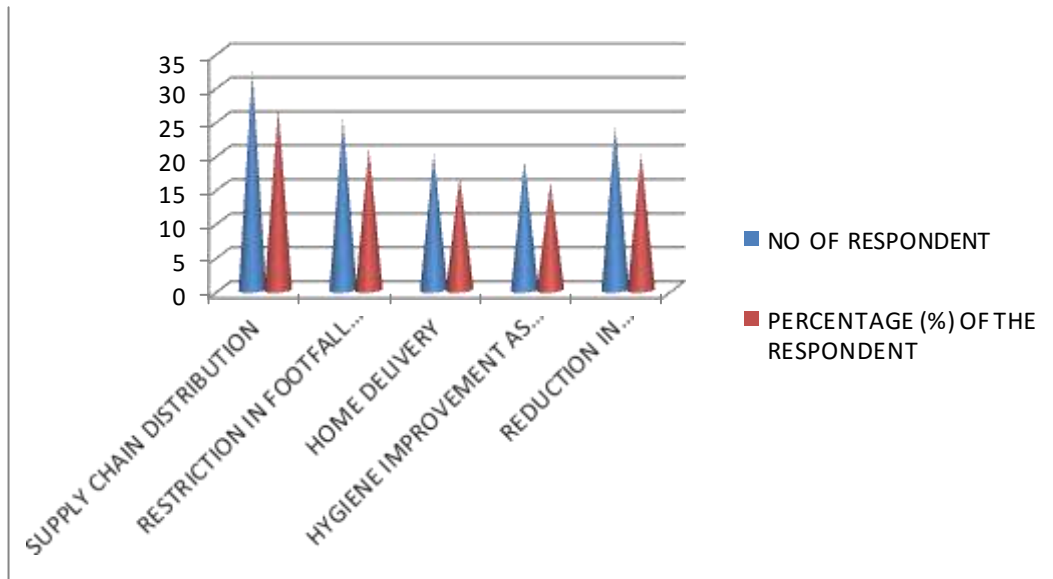
INFERENCE

Majority (38.3%) of respondent says inventory and stock management are the type of operation take place during covid.

4.1.11 TABLE SHOWING THE TYPE OF PROBLEM DURING OPERATIONAL ACTIVITIES

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
SUPPLY CHAIN DISTRIBUTION	32	26.7
RESTRICTION IN FOOTFALL OF THE STORE DUE TO SOCIAL DISTANCING	25	20.8
HOME DELIVERY	20	16.7
HYGIENE IMPROVEMENT AS PER THE LOCAL GOVERNANCE	19	15.8
REDUCTION IN PROMOTIONAL CAMPAIGN	24	20

Source: Primary data



4.1.10 chart showing the type of problem during operational activities

INTERPRETATION

From the above table, out of 120 respondents, 26.7% of the respondent of retailers are supply chain distribution, 20.8% of the respondent of retailers are restriction in footfall of the store due to social distancing, 16.7% of the respondent of retailers are home delivery, 15.8% of the respondent of retailers are hygiene improvement as per the local governance. 20% of the respondent of the retailers are faced the reduction in promotional campaign.

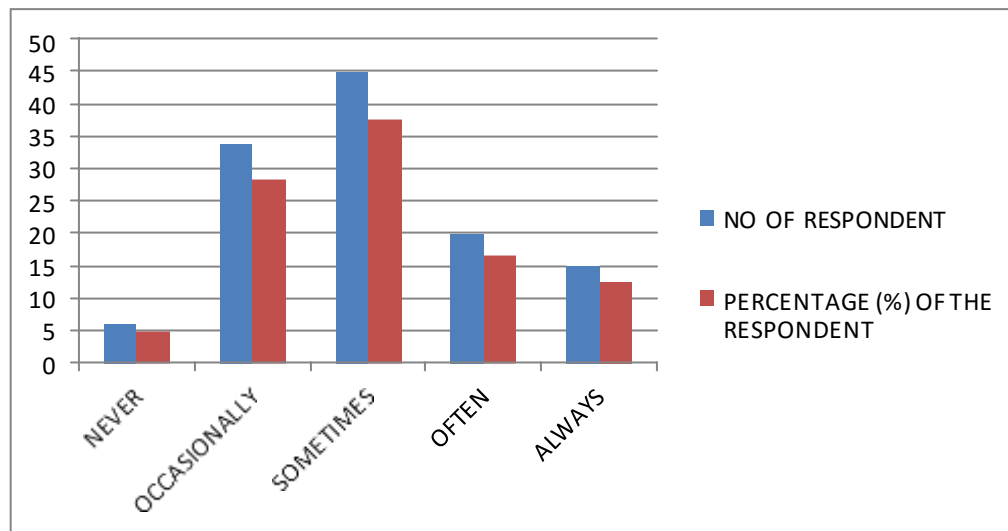
INFERENCE

Majority (26.7%) of respondent says supply chain distribution are the type of problem caused during operational activities.

4.1.11 TABLE SHOWING THE ONLINE MARKETING IS USEFUL TO THE RETAILERS

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
NEVER	6	5
OCCASIONALLY	34	28.3
SOMETIMES	45	37.5
OFTEN	20	16.7
ALWAYS	15	12.5

Source: Primary data



4.1.11 chart showing the online marketing is useful to the retailers

INTERPRETATION

From the above table, out of 120 respondents, 5% of the respondent of retailer are never, 28.3% of the respondent of retailers are occasionally, 37.5% of the respondent of retailers are sometimes, 16.7% of the respondent of retailers are often, 12.5% of the respondent of retailers are always.

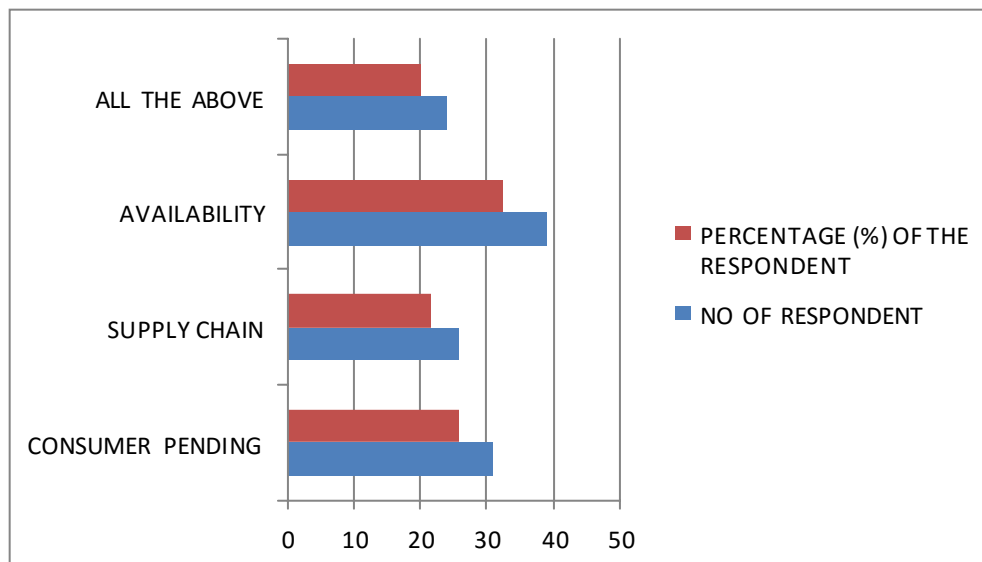
INFERENCE

Majority (37.5%) of respondent says the sometimes online marketing is useful for the retailers during covid.

4.1.12 TABLE SHOWING SIGNIFICANCE CHALLENGES RETAILERS

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
CONSUMER PENDING	31	25.8
SUPPLY CHAIN	26	21.7
AVAILABILITY	39	32.5
ALL THE ABOVE	24	20

Source: Primary data



4.1.12 chart showing significance challenges retailers

INTERPRETATION

From the above table, out of 120 respondents, 25.8% of the respondent of retailers are consumer pending, 21.7% of the respondent of retailers are supply chain, 32.5% of the respondent of retailers are availability of credit, 20% of the respondent of retailers are all the above.

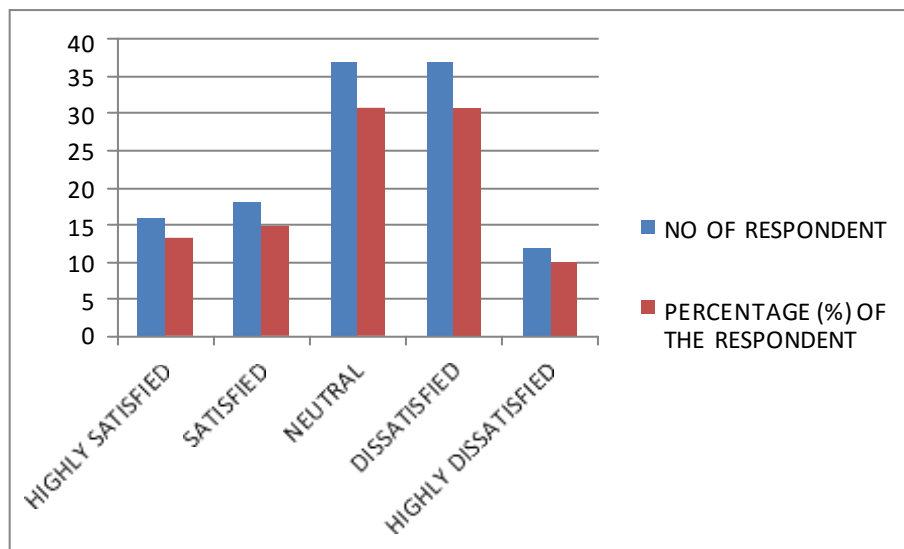
INFERENCE

Majority (32.5%) of respondent says the availability of credit are the most significant challenges retailers are likely to face during this period.

4.1.13 TABLE SHOWING THE RETAIL MARKETING MIX

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
HIGHLY SATISFIED	16	13.3
SATISFIED	18	15
NEUTRAL	37	30.8
DISSATISFIED	37	30.8
HIGHLY DISSATISFIED	12	10

Source: Primary data



4.1.13 chart showing the retail marketing mix

INTERPRETATION

From the above table, out of 120 respondents, 13.3% of the respondent of retailer are highly satisfied, 15% of the respondent of retailers are satisfied, 30.8% of the respondent of retailers are neutral, 30.8% of the respondent of retailers are dissatisfied, 10% of the respondent of retailers are highly dissatisfied.

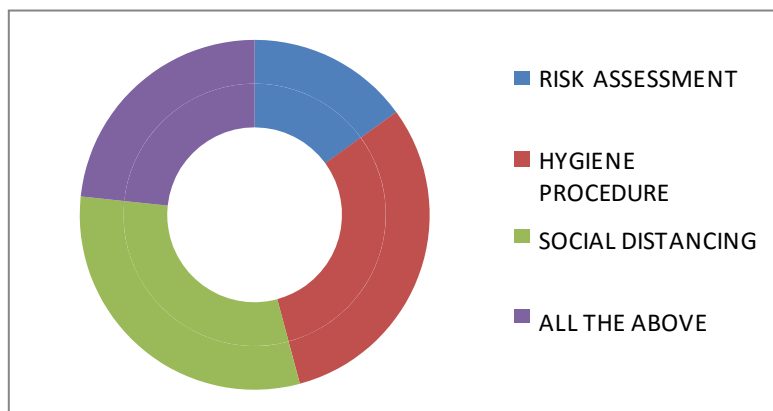
INFERENCE

Majority (37%) of respondent says neutral and dissatisfied to the retail marketing mix during covid.

4.1.14 TABLE SHOWING THE HEALTH AND SAFETY REQUIREMENTS FOR EMPLOYEE

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
RISK ASSESSMENT	18	15
HYGIENE PROCEDURE	37	30.8
SOCIAL DISTANCING	37	30.8
ALL THE ABOVE	28	23.3

Source: Primary data



4.1.14 chart showing the health and safety requirements for employee

INTERPRETATION

From the above table, out of 120 respondents, 15% of the respondent of retailers are risk assessment, 30.8% of the respondent of retailers are hygiene procedure, 30.8% of the respondent of retailers are social distancing, 23.3% of the respondent of retailers are all the above.

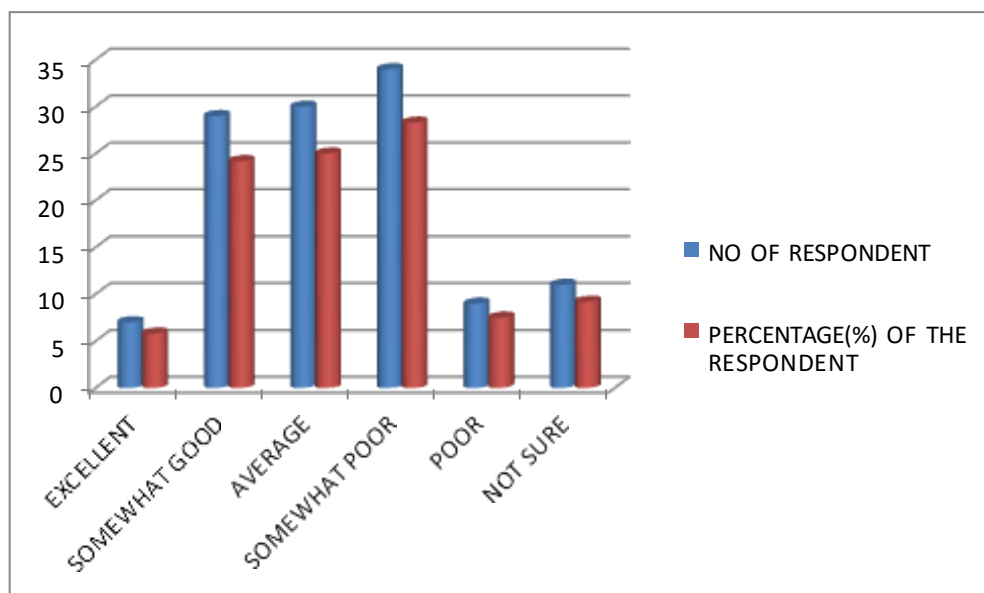
INFERENCE

Majority (37%) of respondent says hygiene procedure and social distancing are the health and safety requirements of employee.

4.1.15 TABLE SHOWING MENTAL HEALTH

PARTICULARS	NO OF RESPONDENT	PERCENTAGE(%) OF THE RESPONDENT
EXCELLENT	7	5.8
SOMEWHAT GOOD	29	24.2
AVERAGE	30	25
SOMEWHAT POOR	34	28.3
POOR	9	7.5
NOT SURE	11	9.2

Source: Primary data



4.1.15 chart showing mental health

INTERPRETATION

From the above table, out of 120 respondents, 5.8% of the respondent of retailer are excellent, 24.2% of the respondent of retailers are somewhat good, 25% of the respondent of retailers are average, 28.3% of the respondent of retailers are somewhat poor, 7.5% of the respondent of retailers are poor, 9.2% of the respondent of the retailers are not sure.

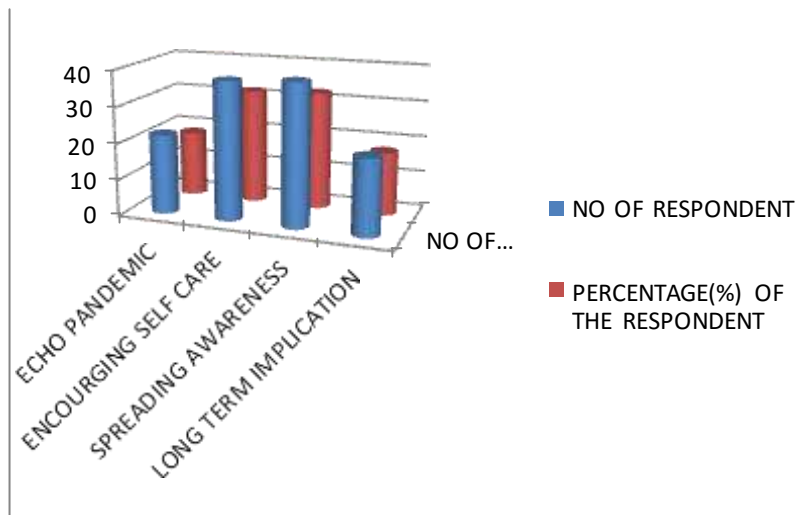
INFERENCE

Majority(25%) of respondent says somewhat poor to rate your mental health during covid

4.1.16 TABLE SHOWING THE CHALLENGES OF RETAILERS EMPLOYEE OF MENTAL HEALTH

PARTICULARS	NO OF RESPONDENT	PERCENTAGE(%) OF THE RESPONDENT
ECHO PANDEMIC	22	18.3
ENCOURGING SELF CARE	38	31.7
SPREADING AWARENESS	39	32.5
LONG TERM IMPLICATION	21	17.5

Source: Primary data



4.1.16 chart showing the challenges of retailers employee of mental health

INTERPRETATION

From the above table, out of 120 respondents, 18.3% of the respondent of retailers are echo pandemic, 31.7% of the respondent of retailers are encouraging self care, 32.5% of the respondent of retailers are spreading awareness, 17.5% of the respondent of retailers are long term implication.

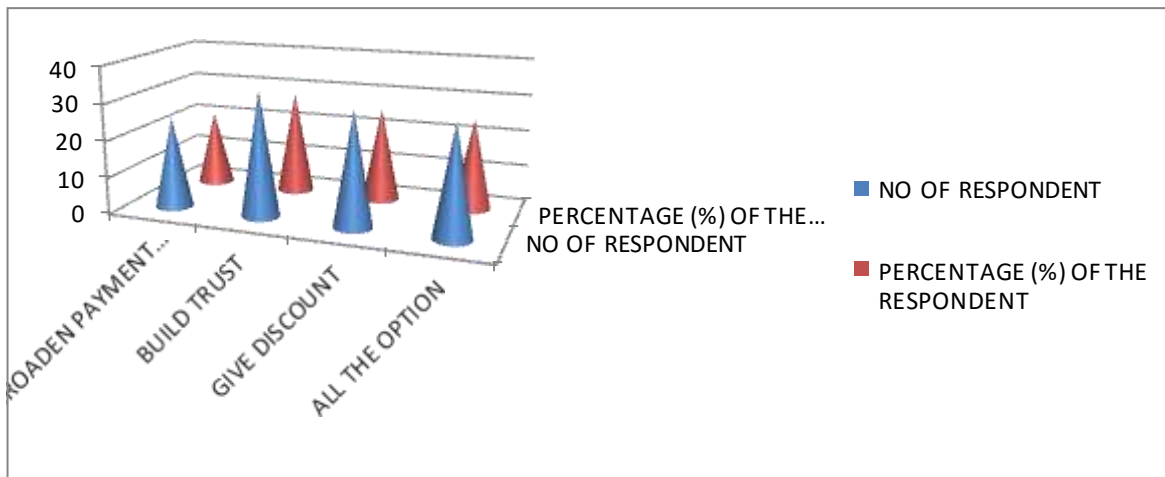
INFERENCE

Majority(32.5%) of respondent says spreading awareness to challenges the retailers employee of mental health.

4.1.17 TABLE SHOWING RETAILERS PRIORITIES THE CUSTOMER

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
BROADEN PAYMENT OFFERING	25	20.8
BUILD TRUST	34	28.3
GIVE DISCOUNT	31	25.8
ALL THE OPTION	30	25

Source: Primary data



4.1.17 chart showing retailers priorities the customer

INTERPRETATION

From the above table, out of 120 respondents, 20.8% of the respondent of retailers are broaden payment offering, 28.3% of the respondent of retailers are build trust, 25.8% of the respondent of retailers are give discount, 25% of the respondent of retailers are all the option.

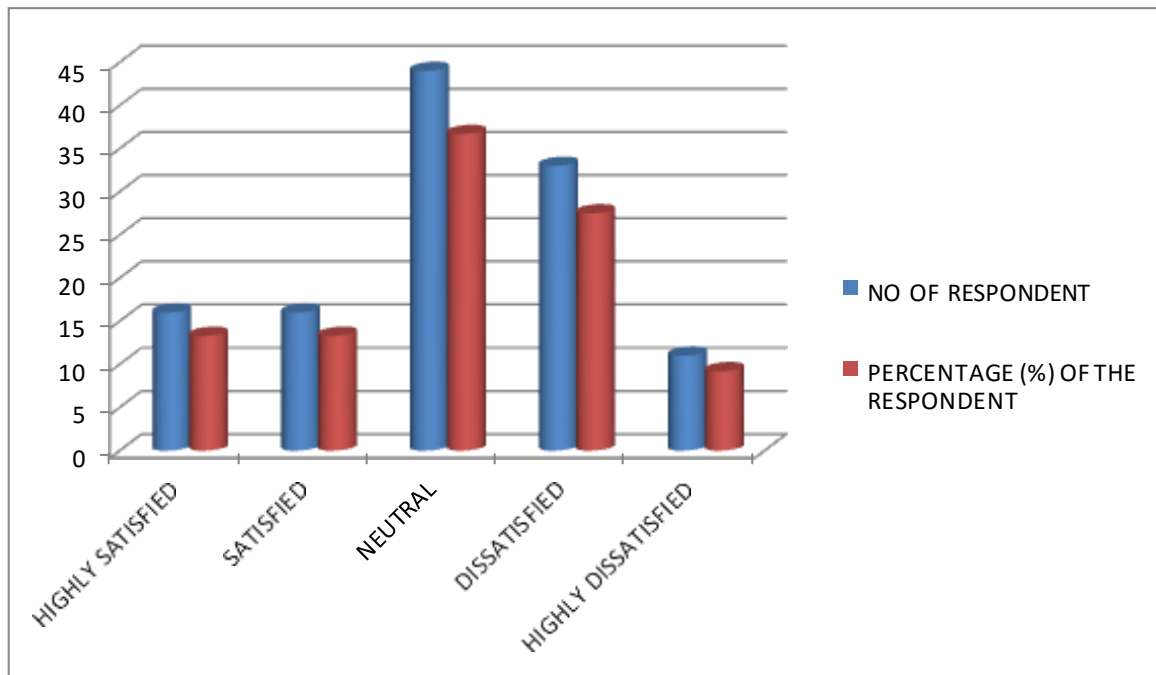
INFERENCE

Majority(28.3%) of respondent says build trust to retailers priorities the customer during covid .

4.1.18 TABLE SHOWING COMMUNICATION BETWEEN CUSTOMER AND RETAILERS

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
HIGHLY SATISFIED	16	13.3
SATISFIED	16	13.3
NEUTRAL	44	36.7
DISSATISFIED	33	27.5
HIGHLY DISSATISFIED	11	9.2

Source: Primary data



4.1.18 chart showing communication between customer and retailers

INTERPRETATION

From the above table, out of 120 respondents, 13.3% of the respondent of retailer are highly satisfied, 13.3% of the respondent of retailers are satisfied, 36.7% of the respondent of retailers are neutral, 27.5% of the respondent of retailers are dissatisfied, 9.2% of the respondent of retailers are highly dissatisfied.

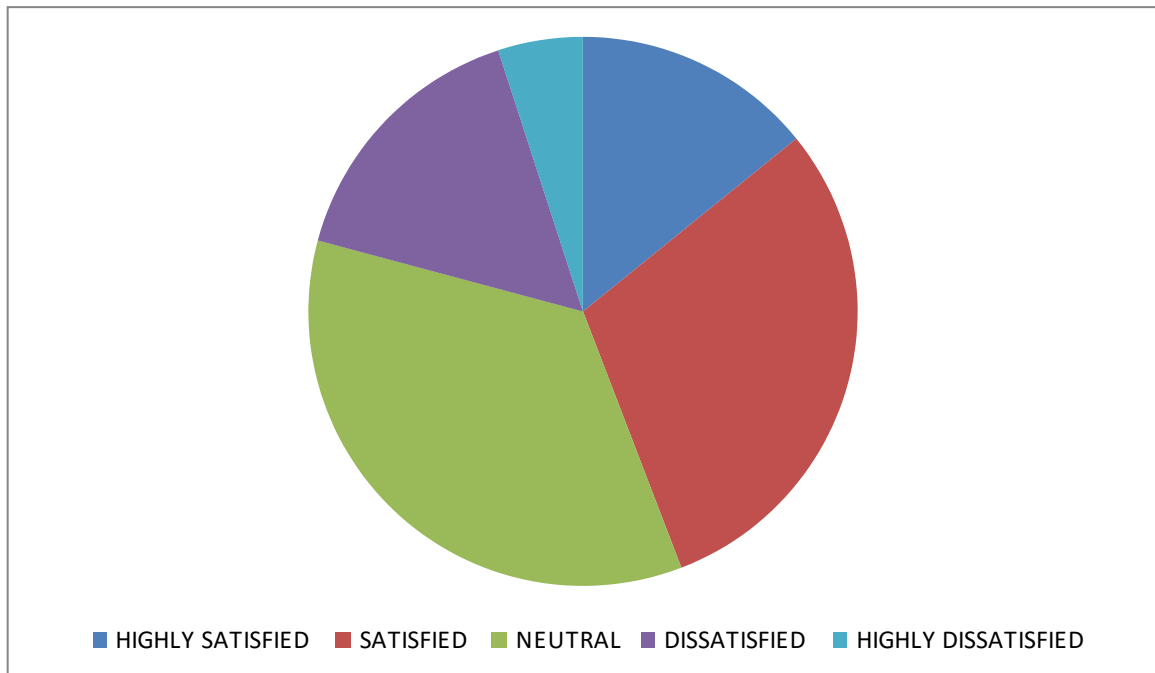
INFERENCE

Majority(36.7%) of respondent says neutral to communication between customer and retailer during covid

4.1.19TABLE SHOWING RETAILERS SATISFY THE CUSTOMER EXPECTATION

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
HIGHLY SATISFIED	17	14.2
SATISFIED	36	30
NEUTRAL	42	35
DISSATISFIED	19	15.8
HIGHLY DISSATISFIED	6	5

Source: Primary data



4.1.19 chart showing retailers satisfy the customer expectation

INTERPRETATION

From the above table, out of 120 respondents, 14.2% of the respondent of retailer are highly satisfied, 30% of the respondent of retailers are satisfied, 35% of the respondent of retailers are neutral, 15.8% of the respondent of retailers are dissatisfied, 5% of the respondent of retailers are highly dissatisfied.

INFERENCE

Majority(35%) of respondent says neutral to satisfy the customer expectation during covid

4.2 CHI-SQUARE

TABLE SHOWING THE MENTAL HEALTH BETWEEN MALE AND FEMALE

Null Hypothesis(H_0) – There is higher mental health between male and female

Alternate Hypothesis(H_1) – There is lower mental health between male and female

4.2.1 Table showing the Case Processing Summary

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * mentalhealth	120	100.0 %	0	0.0%	120	100.0 %

4.2.2 Table showing the chi-square test

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.626 ^a	5	.344
Likelihood Ratio	5.783	5	.328
Linear-by-Linear Association	.440	1	.507
N of Valid Cases	120		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is 3.03.

Source: Primary data

INTERPRETION

Since p value is lesser than 0.05 , we accept alternate hypothesis and reject null hypothesis. Therefore , there is difference of mental health between male and female

4.3 ANOVA

4.3.1 TABLE SHOWING THE OPERATION BETWEEN TYPE AND PROBLEMS

Null Hypothesis(H_0) – There is higher operation between type and problems

Alternate Hypothesis(H_1) – There is lower operation between type and problems

Descriptives								
Type of operation								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
supplychain distribution	32	2.00	.984	.174	1.65	2.35	1	4
Restriction in footfall of the store due to social distancing	25	2.00	.645	.129	1.73	2.27	1	4
Home delivery	20	2.80	1.152	.258	2.26	3.34	1	4
Hygiene Improvement as per the local governance	19	2.63	1.065	.244	2.12	3.14	1	4
Reduction in promotional campaign	24	2.75	1.189	.243	2.25	3.25	1	4
Total	120	2.38	1.063	.097	2.19	2.58	1	4

4.3.2 Table showing the ANOVA

ANOVA					
Type of operation					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16.246	4	4.061	3.954	.005
Within Groups	118.121	115	1.027		
Total	134.367	119			

4.3.3 Table showing the type of operation

Type of operation			
Duncan ^{a,b}			
problem of operation	N	Subset for alpha = 0.05	
		1	2
supply chain distribution	32	2.00	
Restriction in footfall of the store due to social distancing	25	2.00	
Hygiene Improvement as per the local governance	19		2.63
ssReduction in promotional campaign	24		2.75
Home delivery	20		2.80
Sig.		1.000	.598

INTERPRETATION

Since p value is lesser than 0.05 , we accept alternate hypothesis and reject null hypothesis. Therefore , there is difference of operation between type and problems.

5.1 FINDINGS:

- Majority (56.7%) of respondent say Female are the highly prefer gender for retailers .
- Majority (40%) of respondent say 20-30 are the highly prefer age for retailers .
- Majority (27%) of respondent say UG are the highly prefer education for retailers.
- Majority (24.2%) of respondent say department retailers are the type of retailers.
- Majority (57%) of respondent says somewhat negatively has covid affected your business.
- Majority (35%) of respondent says satisfied was the financial status during covid.
- Majority (33.3%) of respondent says neutral was the overhead cost during covid.
- Majority (29.2%) of respondent says bank loan are the stimulus funds are available for retailers.
- Majority (38.3%) of respondent says inventory and stock management are the type of operation take place during covid.
- Majority (26.7%) of respondent says supply chain distribution are the type of problem caused during operational activities.
- Majority (37.5%) of respondent says the sometimes online marketing is useful for the retailers during covid.
- Majority (32.5%) of respondent says the availability of credit are the most significant challenges retailers are likely to face during this period.

- Majority (37%) of respondent says neutral and dissatisfied to the retail marketing mix during covid.
- Majority (37%) of respondent says hygiene procedure and social distancing are the health and safety requirements of employee.
- Majority(25%) of respondent says somewhat poor to rate your mental health during covid
- Majority(32.5%) of respondent says spreading awareness to challenges the retailers employee of mental health.
- Majority(28.3%) of respondent says build trust to retailers priorities the customer during covid
- Majority(35%) of respondent says neutral to satisfy the customer expectation during covid .
- Due to chi-square test ,we accept alternate hypothesis and reject null hypothesis. Therefore , there is difference of mental health between male and female
- Due to Anova , we accept alternate hypothesis and reject null hypothesis. Therefore , there is difference of operation between type and problems.

5.2 SUGGESTION

- Financial status having satisfy and have neutral overhead cost and bank loan are the stimulus fund for the retailers during covid.
- The operational and marketing difficulties are inventory and stock management are type of operational activities, supply chain distribution are type of problem in operational activities and sometimes online marketing are useful, neutral and dissatisfy the retail marketing during covid.
- The requirement of health and safety for employees are hygiene procedure and social distancing and somewhat poor to rate the mental health and spreading awareness are challenges to the retailers employee of mental health.
- The customer satisfaction are neutral and build trust to retailers priorities the customer during covid.

5.3 CONCLUSION:

Retailing provides an important link between producer and consumer in modern economy. Retail in India is most dynamic industry and represents a huge opportunity for domestic and international retailers. Retail industry is the fastest growing industry in India contributing to 10 percent of the nation's GDP. It is also standing among the top five retail industries in the world. Today retailers must differentiate themselves by meeting the needs of their customers better than the competitors. Based on the findings of the study, various suggestions were made. If those will be properly considered by the retailers, preferred result could be accomplished.

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APPENDIX – 1 (QUESTIONNAIRE)

1 Name

2 Location

3 Age

- ☐ 20-30
- ☐ 31-40
- ☐ 41-50
- ☐ Above 50

4 Gender

- ☐ male
- ☐ female

5 Education

- ☐ 10th
- ☐ 12th
- ☐ Diploma
- ☐ UG
- ☐ PG

6 Which type of retailer?

- ☐ Online retailer
- ☐ Warehouse retailer
- ☐ Department retailer
- ☐ Convenience retailer
- ☐ Supermarket retailer
- ☐ Non store Retailing

7 How has covid affected your business?

- ☐ Mostly negatively
- ☐ Somewhat negatively

- No impact
- Somewhat positively
- Mostly positively

8 What is the financial status before covid?

- satisfied
- dissatisfied

9 What stimulus funds are available for retailers?

- Bank Loan
- Saving Angels
- Private Equity
- Funding through IPO
- All the above

10 Which type of operation take place during covid ?

- Store administration and management
- Inventory and stock management
- Managing of Receipts
- sales promotion

11 What type of problem caused during operational activities?

- supply chain distribution
- Restriction in footfall of the store due to social distancing
- Home delivery
- Hygiene Improvement as per the local governance
- Reduction in promotional campaign

12 Does online marketing is useful for the retailers during covid?

- Never
- Occasionally
- Sometimes
- Often
- Always

13 What are the most significant challenge Retailers are likely to face during this period?

- Consumer pending
- Supply chain
- Availability of credit
- All the above

14 How was the retail marketing mix during covid?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

15 What are the health and safety requirements for employees?

- Covid Risk Assessment
- Hygiene procedure
- Social Distancing
- All the above

16 overall how would you rate your mental health during covid?

- Excellent
- Somewhat good
- Average
- Somewhat poor
- Poor
- Not sure

17 The challenges of retailers employee of mental health

- Echo pandemic
- Encouraging self care

- Spreading awareness
- Long term implication

18 How can Retailers Priorities the customer during covid?

- Broaden payment offering
- Build Trust
- Discounting
- Sales promotion
- All the option

19 How was the communication between Customer and retailer during covid ?

- Highly Satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly satisfied

20 Does retailers Satisfy the customer expectation during covid?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

APPENDIX (Article)

A STUDY ON OPERATIONAL AND MARKETING DIFFICULTIES FACED BY RETAILERS DURING COVID

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ABSTRACT

This research paper deal with the operational and marketing difficulties faced by the retailers during covid. During covid apart from the business fall , the retailers have to change themselves in the way of doing their business. For a retailer, it is very difficult to retain the potential buyer. Because the buyers are scattered according to their convenience of purchasing. In order to keep possession of their sales volume, the retailer has to face a stiff competition in the retail business. Majority of functions have to be performed by owners themselves due to limitation of resource. To identify the retailer preference a set of questions were framed. The data were collected by using convenience sampling from 120 retailers .Using SPSS, some of the relevant tests were carried out ANOVA, percentage analysis and chi-square test. Based on the analysis made various finding were derived that will be useful, relevant and significant to determine the operational and marketing difficulties faced by retailers during covid.

Key Words: operational and marketing, Retailers, covid

Introduction

A retailer, or merchant, is an entity that sells goods such as clothing, groceries, or cars directly to consumers through various distribution channels with the goal of earning a profit. This merchant can operate in a physical building or online. Retailers typically buy goods from a manufacturer, wholesaler, or other distributor and then resell them to the public. Large retailers such as Walmart and Target purchase goods in huge volumes from manufacturers or wholesalers, but small, family-operated pharmacies or your local grocery store can buy from the

same outlets or from smaller vendors. The past six weeks have been inconceivable for retailers around the world. Aside from how our personal lives have changed, businesses are coping with furloughs, supply chain challenges, the shutdown of retail stores, and learning to navigate a retail world in a time of social distancing.

Simply put, the spread of COVID-19 has left both non- and essential retail businesses in dismay. For some, government executive orders make difficult decisions for them. Others are doing everything they can to keep their small businesses alive with curbside delivery, takeout options, and focusing on online orders. The retail sector in India is witnessing unparalleled growth. Unmatched demographics, rising income levels, shifting lifestyles and changing aspirations of the burgeoning middleclass has unleashed a retail revolution in the country. Fresh retail geographies are emerging, innovative formats are being introduced and retailers are tapping new customer segments with prolific product offerings. As retailers shift their strategies due to the impact of COVID-19, they are quickly adapting to a new set of consumer behaviors and understanding just how vital ecommerce solutions. The challenge to the smaller retailers is much more intense given lower revenue, consumer base and less negotiating power when it comes to product production needs. The impacts of the covid-19 pandemic on the retail industry have varied widely. While demand for some products such as clothing and luxury brands has dropped dramatically, elsewhere retailers have been able to pivot to reliable revenue streams. Yet for many, the major challenge has been the stress placed on e-commerce functions and scaling their supply chains.

Literature Review:

- Amatual Baseer (2007) studied in his research about “Emerging Trends in India”, The demanding ascertain Indian consumer is now sowing the seeds for an exciting retail transformation that he already started bringing in larger interest from international brands / formats. With the advent of these players, the race is on to please the Indian customer and its time for the Indian customer sit back and enjoys the hospitality of being treated like a King.

- Amuthan.R. (2004) studied “A study on Retail Banking strategies of private sectors Banks with special reference to HDFC bank & ICICI Bank”. It is only their continued thrust and world class banking made them yielding the net profit of Rs.387 crores and Rs.1206 crores respectively.
- Gandhi, Menaga B. and Chinnadorai, (2017) K.M. states that when compared to the unorganized retail format most of the respondent had a good image about the unorganized retailers and in future many of them are ready prefer organized retailers. Most of the customers are attracted to unorganized retail stores because of the variety and assortment of products. Middle aged people and youngsters are mostly approaches unorganized retailers in future. They retailers should makes strategies to retain their customers by providing quality goods and services and they should also go for collaborations within the regional level then only they can survive in the globally competitive market.
- Hariharan.G. (2008) in his study “profile and perception of retail consumers”, analyzed the consumers perception towards retail, in Palakkad. Visiting retail outlets has become a group activity. Most of the shoppers are influenced by as well as accompanied by colleagues, friend and relatives. Majority of the people who visit do not shop at all. The hang around meet friends, do window – shopping and spend time leisurely.

Research Methodology:

The research design used in the study was descriptive in nature. The sample size of the study was 120 selected based on convenience sampling in Chennai. Questionnaire is developed for collecting primary data from the respondents. The questionnaire consists of several statements using some suitable option and few demographic factors questions are also been collected. The study was also supplemented by references from different magazines, literatures, books and publications related to monetary benefits. The data gathered through the survey are to be analyzed with appropriate tools and techniques and are represented with tables and graphs as and when necessary. In order to analyze descriptive data analysis and statistical tools used ,ANOVA, chi-square test and percentage analysis was employed.

Demographic and Rational profile of the respondents were analyzed using percentage analysis.

Objective:

- To identify the operational difficulties faced by retailers.
- To identify the Marketing difficulties faced by retailers.

Analysis and Findings

In this chapter, effort has been made to identify the demographic profile of the respondents and to find out the difficulties faced by the retailers during covid.

7.1 TABLE SHOWING THE TYPE OF OPERATION

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
STORE ADMINISTRATION AND MANAGEMENT	27	22.5
INVENTORY AND STOCK MANAGEMENT	46	38.3
MANAGING OF RECEIPTS	21	17.5
SALES PROMOTION	26	21.7

Source: Primary data

INTERPRETATION

From the above table, out of 120 respondents, 22.5% of the respondent of retailers are store administration and management, 38.3% of the respondent of retailers are inventory and stock management, 17.5% of the respondent of retailers are managing of receipts, 21.7% of the respondent of retailers are sales promotion.

7.2 TABLE SHOWING THE TYPE OF PROBLEM DURING OPERATIONAL ACTIVITIES

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
SUPPLY CHAIN DISTRIBUTION	32	26.7
RESTRICTION IN FOOTFALL OF THE STORE DUE TO SOCIAL DISTANCING	25	20.8
HOME DELIVERY	20	16.7
HYGIENE IMPROVEMENT AS PER THE LOCAL GOVERNANCE	19	15.8
REDUCTION IN PROMOTIONAL CAMPAIGN	24	20

Source: Primary data

INTERPRETATION

From the above table, out of 120 respondents, 26.7% of the respondent of retailers are supply chain distribution, 20.8% of the respondent of retailers are restriction in footfall of the store due to social distancing, 16.7% of the respondent of retailers are home delivery, 15.8% of the respondent of retailers are hygiene improvement as per the local governance. 20% of the respondent of the retailers are faced the reduction in promotional campaign.

7.3 TABLE SHOWING THE ONLINE MARKETING IS USEFUL TO THE RETAILERS

PARTICULARS	NO OF RESPONDENT	PERCENTAGE (%) OF THE RESPONDENT
NEVER	6	5
OCCASIONALLY	34	28.3
SOMETIMES	45	37.5
OFTEN	20	16.7
ALWAYS	15	12.5

Source: Primary data

INTERPRETATION

From the above table, out of 120 respondents, 5% of the respondent of retailer are never, 28.3% of the respondent of retailers are occasionally, 37.5% of the respondent of retailers are sometimes, 16.7% of the respondent of retailers are often, 12.5% of the respondent of retailers are always.

ANOVA

8.1 TABLE SHOWING THE OPERATION BETWEEN TYPE AND PROBLEMS

- Null Hypothesis(H_0) – There is higher operation between type and problems
- Alternate Hypothesis(H_1) – There is lower operation between type and problems

Descriptives								
Type of operation								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
supplychain distribution	32	2.00	.984	.174	1.65	2.35	1	4
Restriction in footfall of the store due to social distancing	25	2.00	.645	.129	1.73	2.27	1	4
Home delivery	20	2.80	1.152	.258	2.26	3.34	1	4
Hygiene Improvement as per the local governance	19	2.63	1.065	.244	2.12	3.14	1	4
Reduction in promotional campaign	24	2.75	1.189	.243	2.25	3.25	1	4
Total	120	2.38	1.063	.097	2.19	2.58	1	4

8.2 Table showing the ANOVA

ANOVA					
Type of operation					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16.246	4	4.061	3.954	.005
Within Groups	118.121	115	1.027		
Total	134.367	119			

8.3 Table showing the type of operation

Type of operation			
Duncan ^{a,b}			
problem of operation	N	Subset for alpha = 0.05	
		1	2
supply chain distribution	32	2.00	
Restriction in footfall of the store due to social distancing	25	2.00	
Hygiene Improvement as per the local governance	19		2.63
ssReduction in promotional campaign	24		2.75
Home delivery	20		2.80
Sig.		1.000	.598

INTERPRETATION

Since p value is lesser than 0.05 , we accept alternate hypothesis and reject null hypothesis. Therefore , there is difference of operation between type and problems.

Chi-square

SHOWING THE ONLINE MARKETING BETWEEN MALE AND FEMALE

Null Hypothesis(H_0) – There is higher online marketing between male and female

Alternate Hypothesis(H_1) – There is lower online marketing between male and female

9.1 Table showing the Case Processing Summary

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
gender * onlinemarketing	120	100.0%	0	0.0%	120	100.0%

9.2 Table showing gender and online marketing Cross tabulation

gender * onlinemarketing Crosstabulation								
			onlinemarketing					Total
			Never	occasionally	sometimes	often	always	
gender	male	Count	2	14	23	8	5	52
		Expected Count	2.6	14.7	19.5	8.7	6.5	52.0
	female	Count	4	20	22	12	10	68
		Expected Count	3.4	19.3	25.5	11.3	8.5	68.0
Total		Count	6	34	45	20	15	120
		Expected Count	6.0	34.0	45.0	20.0	15.0	120.0

9.3 Table showing chi-square test

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.119 ^a	4	.714
Likelihood Ratio	2.131	4	.712
Linear-by-Linear Association	.088	1	.767
N of Valid Cases	120		
a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 2.60.			

INTERPRETATION

Since p value is lesser than 0.05 , we accept alternate hypothesis and reject null hypothesis. Therefore , there is difference of online marketing between male and female

FINDINGS

- Majority (38.3%) of respondent says inventory and stock management are the type of operation take place during covid.
- Majority (26.7%) of respondent says supply chain distribution are the type of problem caused during operational activities.
- Majority (37.5%) of respondent says the sometimes online marketing is useful for the retailers during covid.

- Due to Chi-square test, we accept alternate hypothesis and reject null hypothesis. Therefore , there is difference of online marketing between male and female
- Due to anova, we accept alternate hypothesis and reject null hypothesis. Therefore , there is difference of operation between type and problems.

CONCLUSION:

Retailing provides an important link between producer and consumer in modern economy. Retail in India is most dynamic industry and represents a huge opportunity for domestic and international retailers. Retail industry is the fastest growing industry in India contributing to 10 percent of the nation's GDP. It is also standing among the top five retail industries in the world. Today retailers must differentiate themselves by meeting the needs of their customers better than the competitors. Based on the findings of the study, various suggestions were made. If those will be properly considered by the retailers, preferred result could be accomplished.

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