

“A Study on Impact of Online Grocery Stores on Retailer’s in Thane Region”

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Executive Summary

This Project entitled “A study on impact of online grocery stores on retailer’s in Thane region” is aimed at evaluating the Market size, Expected market growth, Potential segments, Market attractiveness, competition analysis, likes, dislikes, needs, expectations and perceptions of grocery shop owners toward

digitalization of their business. It is also about finding out the approach and vision of the grocery shops owners in regard to their future goals and planning in regard to their business.

The Company wants to know, which part or market of Mumbai state has the greater Market attractiveness and Market potential for this category and what are the new categories of business diversification that can be added to their existing product line.

The Project was focused on the study and analysis of data collected from all those grocery shops owners who already have delivery options with them. The Purpose of the study was to know what are the influencing factors, what problems they are facing, their profile, their likes and dislikes for creating their individual business identity, their perceptions, needs and Positioning of various attributes.

To achieve the objective I went to different areas of Mumbai and collected data from various districts, I met many different grocery shops and owners. I also visited Supermarkets, General stores, vendors and co-operative societies. In this way the required data was collected in the form of scheduling.

Chapter 6 – Contextual Background

Industry Scenario

Industry: - Ecommerce Industry

Electronic commerce or ecommerce is a term for any type of business, or commercial transaction that involves the transfer of information across the Internet. It covers a range of different types of businesses, from consumer based retail sites, through auction or music sites, to business exchanges trading goods and services between corporations. It is currently one of the most important aspects of the Internet to emerge.

Ecommerce allows consumers to electronically exchange goods and services with no barriers of time or distance. Electronic commerce has expanded rapidly over the past five years and is predicted to continue at this rate, or even accelerate. In the near future the boundaries between "conventional" and "electronic" commerce will become increasingly blurred as more and more businesses move sections of their operations onto the Internet.

Business to Business or B2B refers to electronic commerce between businesses rather than between a business and a consumer. B2B businesses often deal with hundreds or even thousands of other businesses, either as customers or suppliers. Carrying out these transactions electronically provides vast competitive advantages over traditional methods. When implemented properly, ecommerce is often faster, cheaper and more convenient than the traditional methods of bartering goods and services.

Electronic transactions have been around for quite some time in the form of Electronic Data Interchange or EDI. EDI requires each supplier and customer to set up a dedicated data link (between them), where ecommerce provides a cost-effective method for companies to set up multiple, ad-hoc links. Electronic commerce has also led to the development of electronic marketplaces where suppliers and potential customers are brought together to conduct mutually beneficial trade.

The road to creating a successful online store can be a difficult if unaware of ecommerce principles and what ecommerce is supposed to do for your online business. Researching and understanding the guidelines required to properly implement an e-business plan is a crucial part to becoming successful with online store building.

India is one of the fastest-growing e-commerce markets worldwide, with millions of new internet users taking advantage of cheap mobile connections to send mobile messages, watch online videos, use mobile services, and of course, to shop. As of 2018, only 26 percent of the local population was using the internet; almost ten times the audience size from a decade prior. According to recent market research, mobile phone internet user penetration in India is projected to reach 37.36 percent of the population in 2025, representing a huge potential in terms of digital and mobile buyer audience. Total internet audiences in India are estimated to surpass 635 million online users in 2025.

As of 2020, the majority of online users in India were male, and the same held true for online shoppers. In India, men accounted for almost two thirds of online shopping audiences. Despite this imbalance in online presence and digital spending, female online shoppers are estimated to account for 42 percent of all Indian e-retail spending in 2020, up from only 20 percent of total retail e-commerce expenditure in 2019.

Market Studied

Target Market: -Grocery Shops

About 8% of the grocery market in India is organized. This market is currently dominated by the hypermarket, supermarkets and convenience markets like FoodBazaar, Hypercity, and Dmart etc.

With a large customer base and increasing penetration of Internet connectivity (partly through smart phones) and the growing popularity of online shopping, some entrepreneurs have seen the potential in creating e-stores for groceries. If you understand the retail market, a bit of creative thinking and excellent customer service can help you build a great business.

The aim of this study was to understand if the choice of ‘place of purchase’ was dependent on the ‘items on the purchase list’ in grocery and staple segment. The study identifies four major categories of the Indian grocery market players as follows:

Organized Grocers

eGrocers

Hypermarkets

Unorganized Grocery Market

Modern Mom and Pop Shops

Traditional Mom and Pop Shop

EGrocers and Hypermarkets are the part of organized Indian food and grocery market. The last two categories are the part of fragmented and unorganized retail sector, which constitute to the 90-93 % of the industry.

So, I studied about the various factors that influences or affects the decision of grocery shop owner of whether to setting up their online business identity or still following the same old traditional method of selling.

INTRODUCTION

A. Brief Introduction to the Project

The retail sector in India is growing at 13-14% CAGR and is expected to more than double its current size reached a massive USD 1.3 trillion by 2019-2020. Meanwhile, online retail is growing at an accelerated rate of 65% every year, though the actual numbers are still small. Unorganized retail, which accounts for 92% of the sector currently, is expected to go down to 76% by 2025.

This 92% consists of small business owners, kirana stores and Mom & Pop Stores. They are forming the foundation of the Indian retail environment. These stores are basically run by elderly and middle-aged owners who are not that educated and are facing aggressive competition with stores that are online. This

is a danger for these outlets as they could go out of business pretty soon due to this reason. This will result in serious unemployment and other economic repercussion both at the micro and macro level.

Research Problem

Due to continuously evolving business practices and methods there is a continuous change in a way how business is done by the grocery shops. From going digital to expanding their product lines, many different methods are used for existing in the market, which results in many problems like customer dissatisfaction , profit reduction , disparity among thoughts , business closure etc. Due to which grocery shop owners neglects or avoid going digital.

Objectives of Study.

Primary Objective:

To analyze and inspect the factors that impact the retailers in the process of going digital

Secondary Objectives:

- To determine the factors affecting the adaptability of online platform by grocery shop owners based on their business needs.
- To analyze the needs and demands of the existing customer base.
- To find out the satisfaction level of grocery shop owners about post sale services that they get from the company.

Hypothesis

- **H0: There is no significant impact of the factors on the retailers towards online platform.**
- **H1: There is a significant impact of the factors on the retailers towards online platform.**

Scope of the Study:-

The research is basically conducted to know about market potential of various segments/markets in Mumbai for adopting of online business identity. In this way company will be able to design a better market strategy before entering into a particular segment/market.

Literature Review

The rationale behind the research framework is to examine the factors influence consumer attitude towards online grocery shopping and identify the future online grocery buying intention In general, a

research framework has been proposed combining several theoretical concepts which include the technology of acceptance model (TAM) 13 (Liu, X. and Wei, K-K., 2003), theory of adoption of innovation (Verhoef, P. C. and Langerak, F., 2001; Black, N.J., Lockett, A., Winklhofer, H., and Ennew, C., 2001), the transaction cost perspective (Keen, C., Wetzels, M., Ruyter, K., and Feinberg, R., 2004; Liang, T-P. and Huang, J-S., 1998), the perceived risk perspective (Lim, N., 2003; Forsythe, S.M. and Shi, B., 2003), the theory of reasoned action (Cho, J., 2004) and the theory of planned behaviour (Shim, S., Eastlick, M. A., Lotz, S. L., and Warrington, P., 2001). At the same time, another two additional constructs have been proposed which are called perceived enjoyment and social factors (derived from the theory of reasoned action) (Cho, J., 2004). Figure 2.1 Research framework for understanding consumer online grocery shopping behaviour

Perceived Convenience (PC) Perceived Information Accessibility (PIA) Perceived Order Accessibility (POA) Perceived Risk (PR) Social Factors (SF) Future Online Grocery Buying Intention (FBI) Attitude towards Online Grocery Shopping (ATT) Perceived Enjoyment (PE) 14

Davis, F.D., Bagozzi, R.P. and Warshaw, P. R. (1989) developed the technology acceptance model (TAM) based on the theory of reasoned action (Ajzen, I. and Fishbein, M., 1975) to describe technologies usage behaviour. The technology acceptance model (TAM) is the most influential and widely adopted to foresee the consumer acceptance of technologies among all the theoretical concepts (Saga, V. L. and Zmud, R. W., 1994). Thus, this study has adopted the technology acceptance model (TAM) with minor modifications to examine the consumer acceptance of online grocery shopping in Malaysia. The research framework is adopted from the study by Hansen T. (2005). The researcher established a framework for understanding consumer adoption of online grocery shopping to study the impact of future online grocery buying intention and consumer attitudes towards online grocery shopping in Sweden. The model suggested that perceived convenience (PC), perceived information accessibility (PIA), perceived order accessibility (POA), perceived risk (PR) are the factors that influence consumer attitude towards online grocery shopping (ATT) and future online grocery buying intention (FBI). The research framework, is proposed in this study where perceived convenience, perceived information accessibility, perceived order accessibility, perceived risk, perceived enjoyment and social factors are the determinants of consumer attitude towards online grocery shopping while future online grocery buying intention is the consequences of attitude towards online 15 grocery shopping. Perceived convenience

Convenience involves monetary cost and other forms of non-monetary cost such as time, effort and stress (Aylott, R. and Mitchell, V-W., 1998; Cassill, N.L., Thomas, J.B. and Bailey, E.M., 1997). Berry, L.L., Seiders, K. and Grewal, D. (2002) divides convenience into service convenience and shopping convenience. The purpose of both type of convenience is to reduce the opportunity cost of effort and time which involved in shopping activities. According to Ramus, K. and Nielsen, N. A. (2005), consumers normally think that online grocery shopping is a new way to purchase grocery products. Online grocery

fits the consumer's lifestyle and everyday life (Kuuva, S., 1998). Consumers always believe that purchase via online normally provide convenience and increase the level of job performance (Davis et al., 1989). Based on the large scale research tracking studies in the supermarket industry which conducted by Ring, L. J. and Tigert, D. J. (2001), price is always the most important and top consideration when they choose the retail store. Consumers normally compare the price of groceries offered by online retailers and traditional retailers. Based on previous research, groceries from the virtual store have the possibility of having lower price than the traditional retail store due to low 16 operation costs and the simplification of the operation activities (economic advantage) (Anckar, B., Walden, P. and Jelassi, T., 2002; Kaufman-Scarborough, C. K. and Lindquist, J. D., 2002; Keh, H. T. and Shieh, E. 2001; Raijas, A. 2002). Besides the price, consumers are concerned about the travelling costs such as petrol and parking charges when travelling from home to the retail stores (Bell, D. R., Ho, T-H. and Tang, C. S., 1998). The other costs incurred in the online grocery shopping are the delivery cost. Bell et al. (1998) agreed that delivery costs playing an important role in order to create the shopper's inherent preference and historic loyalty to the store. Besides that, consumers are not willing to pay premium for delivery of everyday necessities such as groceries (Baker, M., 2000). An other important factor influencing the consumer's choice on the retail store include customer service, location of the store and product assortment offered by the stores (Raijas, A., 1997; Marjanen, H., 1997; Spare, H. and Pulkkinen, M., 1997). Online groceries basically provide the convenience to customers where the buying process of grocery products can be done at home and they only have to log on to particular webpage and click on it to make order, selection, transportation and packaging on grocery products (Ramus, K. and Nielsen, N. A., 2005). 17 When the ordering process is completed, the groceries will be delivered at the consumers' doorstep and consumer will judge the quality of the products and decide on accept or return the delivered goods. Obviously, the whole process provides the benefit of convenience and time saving when consumers procure via online groceries when compared with the physical store (Morganosky, M. A. and Cude B. J., 2000; Ramus, K. and Nielsen, N. A., 2005; Park et al., 1998). Based on the focus group interview performed by Ramus, K. and Nielsen, N. A. (2005), consumers mentioned that the important benefit of online store is the operation hours. Online grocery stores are open 24 hours a day and 7 a week and consumers can shop anytime of the day or night and anywhere. Online shopping also allowed consumers to avoid the traffic jam during rush hours, trolley raids and long queue while make payment, carrying the grocery goods from supermarkets and look for parking space when driving the car to supermarket (Ramus, K. and Nielsen, N. A., 2005). Consumers can manage their time easily based on their flexibility. Anckar et al. (2002) argued that most consumers dislike shopping for groceries and they are not willing to spend time on grocery buying process. Based on the concept of convenience as discuss earlier, perceived convenience can be considered as a silent determinant of individuals' acceptance and willing to purchase groceries via online (Yoon, C. and Kim,

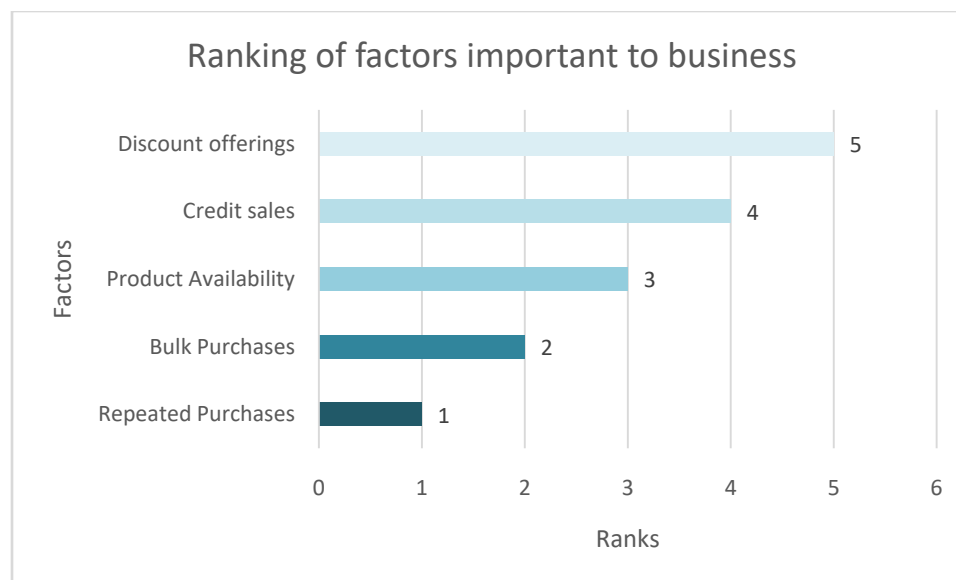
S., 2005). The researcher also mentioned that perceived convenience basically is the extended model of 18 technology acceptance model (TAM). Based on technology acceptance model (TAM), it proposes that perceived usefulness and perceived ease of use are important factors for the usage of a technology innovation (Davis et al., 1989). Perceived usefulness is defined as “the degree to which a person believes that using a particular system would enhance his or her job performance” while perceived ease of use refers to “the degree to which a person believes that using a particular system would be free of effort” (Davis et al., 1989, p.320). Perceived convenience is adapted from the attributes of perceived usefulness. According to Yoon, C. and Kim, S. (2005, p.104), three dimensions of perceived convenience has been defined and explained as below: • Time dimension: The degree of perception held by someone that he/she can use internet to complete their job at a time that is more convenience for them. • Place dimension: The degree of perception held by someone that he/she can use internet to complete their job at place that is more convenience for them.

Research Methodology

Research Design	: Descriptive Research
Data Source	: Primary Data
Primary Data Collection	: Survey Method
Primary Data Collection Instrument	: Scheduling/Questionnaire
Sampling methods and techniques	: Convenience
Sampling Sample Size	: 105 Grocery shop owners

Data Analysis

1. Ranking of the following factors as per the importance to the grocery shop owner business: -

**Ranks**

	Mean Rank
Repeated purchases	1.72
Bulk purchases	2.14
Product availability	3.01
Credit sales	3.53
Discounts and offerings	4.60

Test Statistics^a

N	105
Chi-Square	237.963
df	4
Asymp. Sig.	.000

a. Friedman Test

Correlation between Repeated Purchases and Product Availability: -

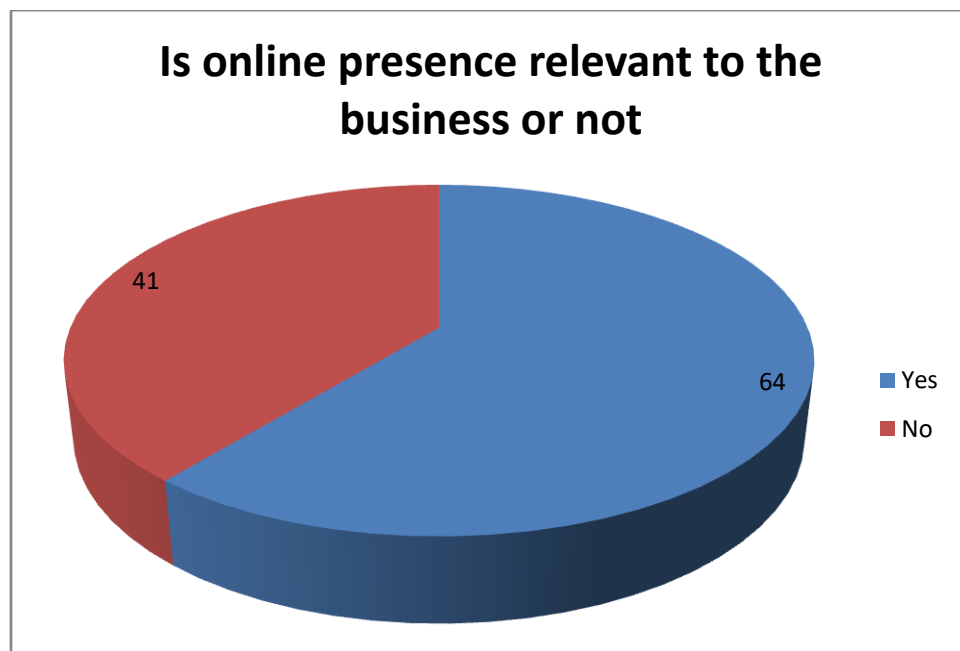
	<i>Repeated purchases</i>	<i>Product Availability</i>
Repeated purchases	1	
Product Availability	0.08565392	1

- As seen from the above calculation it can be clearly stated that the factors repeated purchases and product availability are positive correlated i.e. if one factor increases other will also increase and vice versa.

Interpretation:-

From the above table and chart it could be clearly seen that among all the factors “Repeated Purchases” is the most important factor for a business of a grocery shop owner. As he believes that the maximum time a customer come pays a visit the better it is for the development and profitability of the business.

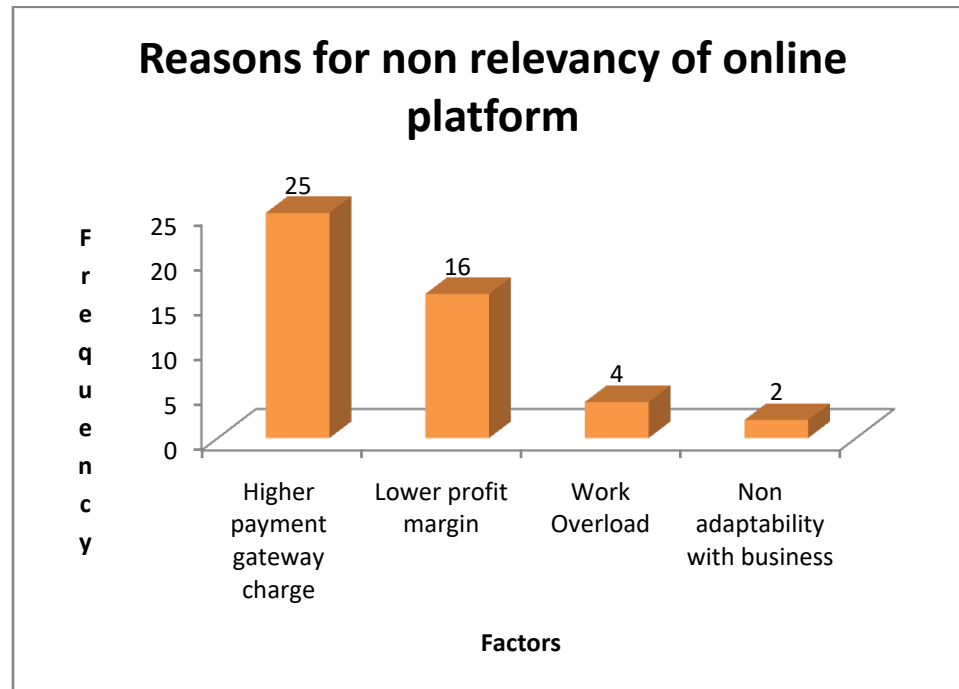
- Is Online Business Presence is relevant to your business or not :-



Interpretation: -

As clearly seen from the above pie chart that out of 105 respondents a considerable percentage of respondents i.e. 39% of respondents still thinks that online business presence is not relevant for their business.

3. If not relevant mark down the factors that you think is not relevant/ suitable for your business:-



Interpretation:-

As seen from the above graphical representation , majority of the respondents who thinks that online presence is not relevant for their organisation is because of the reason that they payment gateway charge is pretty higher and also because of the low profit margin.

4. Ranking of factors of why grocery shop owners want to come online by those grocery shop owners who believe that online business presence is relevant for their business:-

Statistical Test: - Friedman Test

Variable and Measurement: - The respondents were asked to tell the factors which they feel are responsible for creating an online business identity.

- Understanding future needs
- Attaining high value added services
- Customization of business

- Attaining extra edge over competitors
- Adopting new mode of business

Each factor was measured on a 5 point scale (1= Most Important , 5= Least Important)

Test Hypothesis: -

H0: - All factors are having equal Importance(mean ranks are equal)

H1: - All factors are not having equal Importance (mean ranks are not equal)

Observation: -

Test Statistics

N	64
Chi-Square	87.695
df	4
Asymp. Sig.	.000

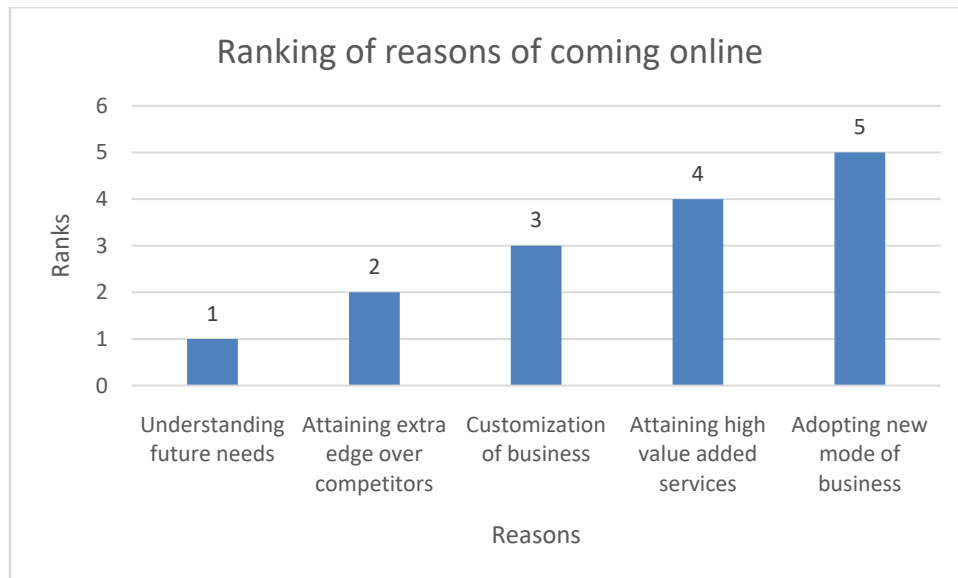
a. Friedman Test

Conclusion:

Since the P value (0.000) is less than the level of significance (0.05) the null hypothesis is rejected.

Ranks

	Mean Rank
Understandingfutureneeds	2.13
Attaininghighvalueadded services	3.25
Customizationofbusiness	2.75
Attainingextraedgeovercompetitors	2.56
Adoptingnewmodeofbusiness	4.31



Interpretation: -

As seen from the above tabular and graphical representation the most important reasons or factors that are responsible for setting up an online business identity are Understanding future needs and Attaining extra edge over competitors, so as to modify the business as per the future scenario and outboud the existing competition in the market.

5. Ranking of the factors which identify the future business goals of the grocery shop owners in regard to their business:-

Statistical Test: - Friedman test

Variable and measurement: - The respondents were asked to tell the future business goals in respect of their business.

- Going Digital
- Business Expansion
- Better Visibility of business
- More Promotions
- Developing own Brand

Each factor was measured on a 5 point scale (1 = most important , 5 = least important)

Test Hypothesis:-

H0: - All the factors are equally important as a future business goal (mean ranks are equal)

H1: - All the factors are not equally important as a future business goal (mean ranks are not equal)

Observation: -

Test Statistics

N	103
Chi-Square	106.644
df	4
Asymp. Sig.	.000

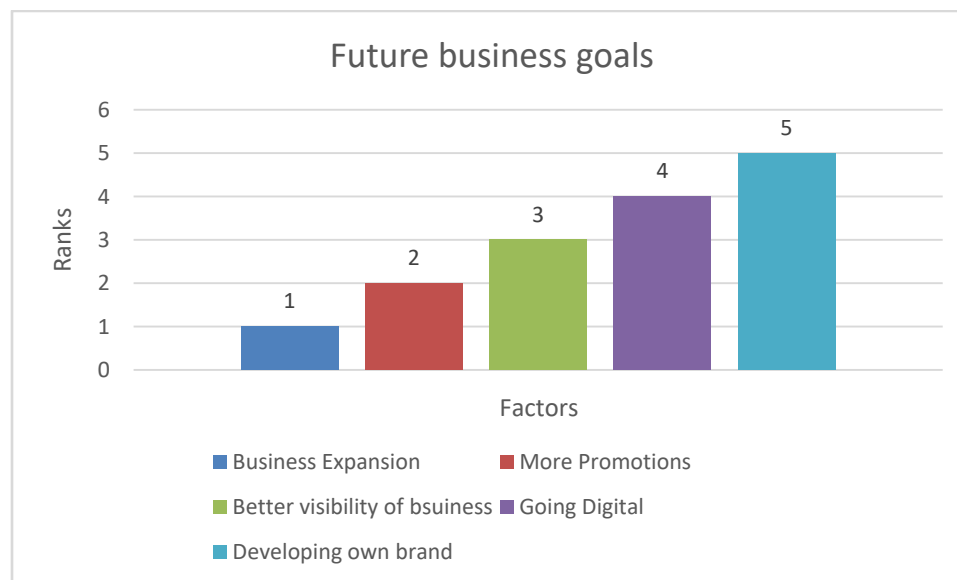
Conclusion: -

a. Friedman Test

Since the P value (0.0000) is less than the level of significance (0.05) the null hypothesis is rejected.

Ranks

	Mean Rank
Going digital	3.50
Business expansion	1.78
Better visibility of business	3.20
More promotions	2.77
Developing own brand	3.74



Correlation among Business Expansion and Better Visibility of business: -

	<i>Business Expansion</i>	<i>Better Visibility</i>
Business Expansion	1	
Better Visibility	0.505307154	1

- As seen from the above correlation between the two factors it is clearly seen that business expansion and better visibility of business has a fair amount of relationship between them i.e. if not factor increases or decreases other will be directly proportional to it.

Interpretation:-

It is very clearly seen that most of the grocery shop owners want to expand their business in the future due to increasing competition, which in turn will also provide their business a better visibility in the eyes of their prospective customers as both the factors are correlated, which will help them achieve economies of scale for the development and existence of their business.

Findings

- Customer footfall has considerably declined after the COVID-19 phase.
- Existing customer base was dissatisfied with the current service level of the retailers due to non-availability of multiple pricing options and very low social media promotions.
- Repeated Purchases is the most important criteria for a business and it is highly correlated with the availability of products required by the customers.
- Considerable percentage of prospective customers are not thinking to come online because of the high percentage of payment gateway charge and lower profit margin.
- Customers who want to come online are because of the reason like: - Understanding future needs of the business and attaining extra edge over competitors.
- The most important Future business goal of a grocery shop owner is “Expansion of his/her business”.

Recommendations

Related to Pricing

- Multiple pricing options should be provided to customers with the option of paying in installments to retain and attract more customers as paying in bulk is a cumbersome task for grocery shop owners due to their low margin and also removal of payment gateway charge to compete with the competition in the market.

Related to Promotions &Service

- More efficient service facilities like higher social media promotions, up to date data maintenance, regular customer sales forecast reports, continuous logistics interpretation and a well developed customer grievances network should be framed and given by the company.

Related to Products

- As Repeated purchases is the most important factor for a grocery shop business model, which is highly correlated with product availability, the company should provide an unlimited storage capacity to the customers for storage of their product data with efficient customization of product display and equally well framed and easy buying and paying process.

Related to People

- As footfall is falling considerably in the retail grocery shops these shops are going out of business and looking for business, so in order to attract them and increase the customer base of the company, company should provide the prospective customers a free trial version of the software for a limited period of time to make them analyze the profit of the software in their business with free regular mentoring sessions about the continuously evolving and changing retail grocery market so as to make them realize the importance of modification and up gradation of their business.

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- Marketing Management by Philip Kotler and kellar south Asian perspective.

Annexure

GOING DIGITAL!!

In our endeavour to better ourselves to be your partner of choice we would like to request you to help us by responding to this brief questionnaire.

(Please fill the below details in Capitals)

Name of Business:

Type of Business:

Name of Owner / Contact Person:

Mobile No (s):

Other Contact No (s):

Email ID:

Address:

Questionnaire(Please tick whichever is applicable)**1. Number of years in the business:**

<2years 2-5 years >5 years ☐ ☐ ☐

2. Average footfall of customers before COVID-19 on daily basis:

<150 150-200 >200 ☐ ☐ ☐

3. Average footfall after COVID - 19 on daily basis:-

<150 150-200 ☐ >200 ☐ ☐

4. Rank the following factors as per their importance to your business:

	1	2	3	4	5
Repeated purchases	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bulk purchases	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product Availability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Sales	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discounts & offers given	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Have you thought about selling online / creating an online digital identity & presence?

Yes ☐ No ☐

6. If yes, are you already enabled with an online / digital presence?

Yes ☐ No ☐

a. If Yes, please specify the kind of online presence:

Individual Website ☐ Individual Mobile Apps ☐
 Market Aggregators ☐ Pls. Specify:

b. In case, you already have an existing individual Website / Mobile App, please tell us how you are currently managing it:

In house expertise ☐ Third Party Developers ☐
 Others ☐ Pls. Specify:

c. If No, could you tell us if an online presence is relevant to your business:

Yes ☐ No ☐

d. If it is relevant, rank the following factors as per their importance with respect to creating an individual digital identity:

	1	2	3	4	5
Understanding the need preference Of Customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attaining High Value Added services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understanding future prospect of Doing business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customization of business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attaining extra edge over Competitors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If anything else, please do mention it					

e .If not relevant , mark down the factors that you think is/are not suitable with your business model:

Higher payment gateway charge Lower Profit Margin
 Work Overload c

7. Rank the following factors as per your future business goals:

	1	2	3	4	5
Going Digital	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Business Expansion	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
More promotion & advertisement	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Better Visibility of business to Customers	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Developing own Brand	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

9. Would you be interested in hearing about MyyShoppps' proposition and how we enable businesses to go online and help create their digital identities:

Yes No

Maybe later Pls specify time-frame: _____

Please let us know any other thoughts you have with regard to the matter:
