

Perception and Purchase Behavior of Functionally Illiterate Women for Food Products in Delhi


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Abstract

India, as the world's fastest emerging economy, is no exception to the international problem associated with functional illiteracy. Millions of consumers penetrate the marketplace with inadequate literacy skills which makes them make ineffective decisions that may endanger an opportunity to optimize their already inadequate financial resources. This study provides marketers with valuable information and insights about the characteristics of Indian consumers in terms of their perceptions and purchase behaviour. The study was exploratory and descriptive in nature. A screening test was conducted to first qualify the respondents for the study and then a survey-based questionnaire was used for data collection. Women respondents were chosen, and Judgment sampling was used to recruit willing respondents that met the selection criteria. The study confirms the previous studies that functionally illiterate consumers earn a low income. Price was identified as the most influential factor during the purchase of food products for functionally illiterate women. The results are consistent with the findings of Viswanathan who suggested that low literate or illiterate consumers do not tradeoff between groups of product characteristics. The study benefits retailers as they seek to understand consumers' problems and demands as well as improve facilities provided in their stores to assist functionally illiterate consumers. The study is significantly beneficial for policymakers as they could frame policies that will emphasize visual product depiction so that functionally illiterate consumers can make informed decisions. The study also benefits food product manufacturers as they could develop the products keeping in consideration the functional illiteracy of consumers. Appreciating that illiterate consumers are not equipped with adequate knowledge related to structure and function and they spend the money they earned with a danger of being browbeaten, the findings of this study can be effective in helping such customers make well-informed purchasing decisions to make optimal use of their hard-earned income.

Keywords: Functionally illiterate, consumer behavior, purchase behavior, food products, perception

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I. Introduction

Research Background

Literacy is a very significant aspect of human life. This empowers people to function appropriately in their daily life activities while also fulfilling their self-esteem needs, facilitating economic prosperity, and enhancing overall health and well-being (Olaniran, 2020). In daily life, a person comes across several situations where his reading and writing skills help him to overcome his daily challenges. Inadequacy in both these literacy skills puts a person in a perplexing situation where decision-making becomes difficult. Millions of customers or consumers penetrate the marketplace with inadequate literacy skills to deal with diverse decision-making contexts which can cause them to make uneducated buyer decisions that may endanger an opportunity to optimize their already inadequate financial resources. According to Daniel a Wagner, the Director of the Research Centre at the University of Pennsylvania, over one billion individuals globally i.e., almost twenty-five percent of today's youth and adults are unable to read. According to the United Nations educational statistical and cultural organization in 2005 more than 785 million adults were uneducated globally (UNESCO, 2005). Surprisingly, a significantly large number of people in the more economically developed countries are found to be functionally illiterate or low literate (Vagvolgyi et al., 2021). Studies in the most developed nations particularly the United States, Denmark, and Japan during the time of economic expansion and growth suggest that there has been an important association between economic growth and the quality of formal education provided to their citizens (Thompson, 1981). The worldwide adult literacy rate for people aged 15 years and above was 84% in 2011 (Institute of Statistics, June 2013). In total, 774 million adults did not have essential literacy skills in 2011 (UNESCO Institute of Statistics; May 2013: P9). The Planning Commission of India in its eleventh Five-Year Plan has also set a target to increase the literacy rate of persons aged 7 years or more to 85%. It is reported that emerging economies, where a significantly large majority of these low-literate, low-income consumers reside, account for nearly \$5 trillion in annual consumption expenditure (Viswanathan et al., 2021). Therefore, it is evident that low-literate consumers are contributing significantly to the world economy though they are not skilled enough to utilize the resources possessed by them. Increasing marketplace literacy education is an effective means to help low-literate and low-income consumers to cope with volatile market conditions as it helps them correctly evaluate product quality, compare prices, and boost consumer confidence (Viswanathan et al., 2021). Transformation of the retail environment, the outbreak of chain stores and department stores that provide varied products through self-service is a complex matter for such disadvantaged consumers who want to benefit from such new stores. Self-service is a way by which a consumer can find, compare, and can get the product of his/her choice without the help of any salesperson. (Viswanathan et al., 2005).

Gap in the literature

India as the fastest emerging economy is no exception with regard to the international problem of functional illiteracy. As the retail world is transforming very fast which results in the emergence of departmental stores that provide varied products through self-service to many consumers of diverse socioeconomic backgrounds. Functionally illiterate consumers, due to their inadequate literacy skills, are unable to cope with these changes. A functionally illiterate consumer is unable to participate in activities where literacy skills like reading, writing, and simple calculations are required to facilitate individual as well as community and societal development (Khuluvhe., 2021). According to scholars, even those with a university degree are not competent enough to meet the increasingly complex demands of the modern digitalized business landscape as the mere ability to read and write is no longer adequate (Katarzyna & Barbara, 2020). In the modern urban retail environment, they need to plan, create a shopping list, and check prices (Viswanathan et al., 2009). A significantly large proportion of the hard-earned income of these consumers goes to food products purchase. Most of these consumers lie in the lowest income group. Literature indicated that a higher share of the total expenditure among low-income families goes to food (Hamilton, 2001). According to Doustmohammadian, et al. (2022), food and nutrition literacy is a critical factor affecting consumers' diet quality, health, and well-being. Although numerous research studies have been conducted on functionally illiterate consumers worldwide (Morapane, 2012; Mhlanga, 2010; Viswanathan et al., 2009; Gau & Viswanathan, 2008; Adkins & Ozanne, 2005; Jae & Delvecchio, 2004), till date, no similar studies have been attempted in the particular context of India, one of the world's fastest-growing economies with a vibrant retail landscape. Although some of the studies (Morapane, 2012; Mhlanga, 2010; Adkin & Ozzane, 2005; Adkins & Ozanne, 2005b; Jae & Delvecchio, 2004; Viswanathan & Gau, 2005; Viswanathan et al, 2005; Wallendorf, 2001) have investigated the behavior of similar type of consumers in the developed economies like the US or underdeveloped economies like Botswana, very little research has been conducted regarding functionally illiterate consumers and their behavior in the marketplace despite having a significant size and purchasing ability (Wallendorf quoted by Viswanathan et al., 2005). As a result, little knowledge is developed about such consumers in developing countries like India.

Aim and originality of the study

The objective of the study was to explore and explain the perception and the buying behavior of functionally illiterate women pertaining to food products in Delhi, India since buying foods accounts for a large share of the already restricted income of these customers. According to studies conducted in the past, marketing researchers had little knowledge about functionally illiterate consumers despite having considerable presence and size in several countries worldwide. Therefore, this study endeavors to educate marketers about the characteristics of a significant proportion of the Indian consumer market i.e., the functionally illiterate female buyers who are the key decision makers for household purchases. Specifically, the study proposes to answer the following research question in the context of their low-income capacity and inabilities in literacy skills.

Objective 1: To explore to what level the factors related to a retailer's marketing mix affect the decision-making of functionally illiterate women for food products.

Objective 2: To explore functionally illiterate women's decision-making with regard to food products purchase

Sub-objective 2.1: To explore and describe where food products are purchased

Sub-objective 2.2: To explore and describe why consumers purchase food products at a particular retail store.

Sub-objective 2.3: to explore and describe how food products are selected.

Sub-objective 2.4: to explore and describe how monetary exchanges are being handled in different retail outlets.

Sub-objective 2.5: to explore and explore whether they do any pre-purchase planning for food products.

II. Literature Review

In social marketing theory, gaining audience insights is considered an important prerequisite to planning successful interventions, which traditionally involve identifying barriers, benefits, and/or motivations that may influence participants' ability to pursue the intended outcomes (Lee & Kotler, 2019). Social transformation, aiming at achieving societal change at a larger level by targeting a variety of audiences, is becoming an area of interest among social marketing researchers (Saunders et al., 2015). People, when deprived of their ability to control their surroundings, make inadequate decisions, which manifest in the form of vulnerability along with stress and frustration (Mitchell & Papavassiliou, 1999; Wobker et al., 2015). This vulnerability causes vulnerable people to withstand engagement with services that are designed to help them to come out from vulnerable situations (Tanner & Su, 2019). Sichula and Genis (2019) designate that there has been a change from perceiving literacy as only the ability to read and write to the applicability of literacy in everyday life. It is now clear that there is not one literacy but multiple literacies found in different domains of people's daily lives (Sichula, 2018).

In this context, functionally illiterate consumers, mainly women, play a key role in the marketplace as they are responsible for the food procurement of their families (Viswanathan et al., 2008). These women may oppose or be reluctant to use the self-service system as they are not used to it. They inevitably take more time and energy to find food products and to understand food labels in the store (Viswanathan et al., 2005). Venugopal and Viswanathan (2017), state that the individuals in subsistence marketplace communities come with their own set of strengths and vulnerabilities. The interaction between their limited literacy skills and decision-making context has impacted individuals' capacity to use known decision-making approaches to mitigate or minimise the possible loss of resources. (Jayasundara et al., 2020). It is argued that food is a vital commodity in households as it provides nutrients to maintain life and growth and avoid illness (Kittler & Sucher, 2008). Consumers in less urbanized countries have been mistreated with regard to consumer support, education, and protection (Darley & Johnson, 1993). In developing countries like India, there are organizations like consumer forums and consumer courts which provide some sort of education and legal protection to consumers. But due to their lack of functional literacy, such consumers are not aware of their rights as a consumer. In addition to protection, education for functionally illiterate consumers is strongly needed as the marketplace is becoming more complex. The inability to meet prerequisites for an informed purchase decision had caused concerns among participants about the possibility of resource losses, including loss of energies (e.g., time, money, and knowledge resources needed to acquire other resources) (Jayasundara et al., 2020).

A thorough and comprehensive understanding of consumer research as an academic discipline needs that the model developed and theories built in the western context should be corroborated in other cultural contexts (Steenkamp & Burgess, 2002). The major consensus of the previous research is that functionally illiterate consumers encounter several difficulties in the marketplace (Jae & Delvecchio, 2004; Ozanne et al., 2005; Viswanathan et al., 2005). Similar studies discovered that these consumer groups develop coping strategies to face the challenges in the marketing environment. There is ample evidence that these consumers are vulnerable

(Ringold, 2005; Viswanathan & Gau, 2005; Wallendorf, 2001). As observed, society is increasingly becoming educated. A modern marketer must accept and recognize that there is a significant and sizable group of consumers who are functionally illiterate (Laudon & Dellabitta, 1993). It is important to note that in countries like India, more than 25% of the adult population is illiterate (Statistics, Census 2011). According to the census of India literacy rate has been reported as 74.04%, with an increase of 14% since 2001. The report also says that the literacy rate of rural women has increased by 26% in the last decade which is the outcome of the literacy mission of the government of India (literacy and education –chapter 3). According to Viswanathan et al. (2009), there are approximately 800 million people at the top of the economic pyramid, among the 6.5 billion members of the human community. According to Harrison and Walker (1995), illiteracy needs the immediate attention of marketers, if they want to continue to organize their activities and function effectively in the field of marketing communication. From a marketer's perspective, it's important to have a concern about "one's reading ability to perform real-life tasks described in print - the ability to process information" (Lee, 1988).

Conventionally it has been assumed that consumers who lie at the bottom of the pyramid do not reach premium or luxury products but there is evidence that signifies that marketplaces at this level are profitable and socially rewarding for the companies (Weidner et al., 2009). In the emerging economies, having functional illiteracy, with an increasing standard of life and consumer spending, the purchasing power of functionally illiterate consumers worldwide is significant and ready to take a leap (Viswanathan et al., 2005). Pictorial thinking, concrete reasoning, and explicit coping mechanisms employed by functionally illiterate consumers have important consequences for the marketers of fast-moving consumer goods as well as for grocery retailers (Sisa & Kotze, 2014). It has been proposed that there is a dearth of understanding about the unique aspects of this consumer marketplace and the market strategies (Weidner et al., 2009). Earlier researchers have claimed that decisions taken by functionally illiterate consumers differ in terms of cognitive predilection, decision rules, trade-off and coping behavior (Shiffman & Kanuk, 2008). The decision-making of functionally illiterate consumers starts from cognitive predilection, which is the most basic footing for the emotional trade-off, and decision heuristics to make an elaborate coping mechanism. Cognitive predilections are the necessity-driven primitive thought process adopted by functionally illiterate consumers, which many of them are not aware of, while the decision heuristics and emotional trade-off are accomplished consciously. But it is not always based on concrete reasoning. And finally, the coping mechanism is cautiously examined and engineered (Viswanathan et al., 2005). Research studies on functionally low literate consumers have been very contemporary (Adkin & Ozanne, 2005). Functionally low literate consumers perceive one piece of information such as product size but cannot relate to other information like the price. This processing of a single piece of information, with a lack of a high level of abstraction, is called concrete thinking. (Viswanathan et al., 2005).

From the policy formulation perspective, an accurate assessment of consumers' knowledge and their decision-making capabilities are required. Policies help to address information in the market, product choices, and obstruction to marketplace participation (Teil et al. in Ringold, 2005). Sometimes marketplace conditions restrict these consumers' chances to participate completely in the shopping environment. Marketers have to make an adjustment in advertising messages, packaging, and usage instructions for functionally illiterate consumers because of their lower level of information processing skills (Laudon & Dellabitta 1993). The Functionally illiterate consumer will find it easy to evaluate and select the product having simplified language on their packages and in turn due to the derivation of more satisfaction from the product may lead to repeat purchase (Jae and Delvecchio, 2004). Earlier research studies have shown that there was a lack of awareness among marketers about the behavior of functionally illiterate consumers (Adkins & Ozanne, 2005a). Millions of functionally illiterate people gave direction to the marketer that their offering is not readable by those consumers. Researchers gave the idea that this limited ability to read, faced by a significant chunk of the population, should be taken into consideration by marketers. Text or words on the packaging of fast-moving consumer goods are at a level that is beyond the comprehension ability of most of this population and it could lead to a risk of improper product usage. (Jae & Delvecchio, 2004) A better and more detailed understanding of the behavior of functionally illiterate consumers should help marketers to better meet their needs and demands. Informed, educated, and empowered consumers would be fortified in the marketplace. They will augment their resources and feel less frustrated. Retailers would correctly meet consumers' expectations. An explanation of functionally illiterate consumers' purchases behavior for food products, their problems while purchasing, and the coping strategies employed to handle all the challenges would be very useful for marketers, retail professionals, and government authorities or policymakers for the development of strategies to help and support these disadvantaged and vulnerable consumers to make informed and accountable purchase decisions.

III. Methodology

This study was exploratory and descriptive in appearance which was empirical. Exploratory research looks for ideas and perceptions about a new phenomenon (problems confronted by functionally illiterate consumers and coping strategies implemented) De Vos et al., 2005). The research methodology for this study has been adopted from a similar study conducted in Botswana (Mahlanga, 2010; Morapane, 2012) The researcher has tried to explore the behavior of functionally illiterate women regarding food products purchase. A screening test was conducted to first qualify the respondents for the study and then a survey with help of a questionnaire was conducted. The questionnaire consisted of set questions in the form of small statements. Respondents had to reply to all those statements on seven Point Likert-type scales. The questionnaire was developed in English and converted into the Hindi language which was a highly spoken language of Delhi. The questionnaire was pretested before it was administered. The earlier research conducted on similar aspects took a sample size of 200 (Mahlanga, 2010; Morapane, 2012) which include both genders. The researcher managed to interview 186 females, from June 2017 to January 2018. The sample consisted of women aged between 25 and 65 years. Women respondents were chosen because of their greater involvement in food product purchase decisions among Indian households. Judgment sampling was used to recruit willing respondents that met the selection criteria.

IV. Findings and Discussion

The prime objective of this study was to investigate and describe the purchase behavior of functionally illiterate women in Delhi with respect to the food products category which accounts for a significant percentage of their limited income and has a direct effect on their family welfare. The research was cross-sectional and was carried out in the Delhi region as there are various types of retail stores.

Demographic Information

According to literature and previous findings, women were more involved in food procurement for the family (Blijhamn et al., 2006; Kleinhans, 2003; Semelane, 2008; Viswanathan et al., 2007). In line with the same, all the recruited respondents were female. The age of the respondents varied from 25 to 65 years but the majority (71 %) of them were aged 25-45 years. All the respondents resided in Delhi. Of all the districts of Delhi, five districts have been covered due to convenience. The majority of respondents came from South Delhi (78%). The income level of respondents was varied but the majority of them earned above INR 6000 per month. This confirms the previous studies that functionally illiterate consumers earn low income (Mahlanga, 2010; Morapane, 2012; Viswanathan & Gau, 2005).

Objective-1: Marketing Mix Factors That Influenced Respondents' Food Choice

Results showed that Respondents were influenced by the marketing mix factors for their food choice. These factors, also called the marketing mix elements, included product, price, place, promotion, salespeople, and process. Price was the most influencing factor (82%) followed by product (61 %), salespeople (51%), place (48%), process (41%), and promotion (41%).

Price was the most influencing factor during purchasing of food products for functionally illiterate women. The majority of them compared the price of food products before selecting them. The results are coherent with the other studies which suggested that price was the most influential factor and appeared to be the central unit during product choice (Mhlanga, 2010; Du Plessis & Rausseau, 2003; Viswanathan et al., 2005). Price governs the consumer to visit the store (Marx, 2005; Medhi et al., 2008). Respondents included in this study had low income due to which price was an important influencing factor for them. The findings of this study are consistent with the results reported by Viswanathan et al., 2005, 19-20. Therefore, it suggested that such consumers should be given proper education about the price and quality of the products so they can make an informed buying decision.

Functionally illiterate women compared products before selecting a final product for purchase. Making comparisons of different products, especially of similar brands, enables them to make the right judgment about price and quality. Though they revealed that they watched more than one product of the same brand, they did not consider different product features but rather one specific attribute like the brand name. This resulted in purchasing a similar product because it involved minimum risk. This risk could have been higher if unfamiliar products would have been selected. The results are consistent with the findings of Viswanathan et al., (2005:20) who suggested that low literate or illiterate consumers do not tradeoff between groups of product characteristics. Literature has suggested it as concrete reasoning. This suggested that functionally illiterate women should be provided proper knowledge of products in retail stores so that they can make informed purchase decisions and retailers need to

devise new ways to assist consumers who are low on literacy skills so that they can take responsible and informed decisions regarding food products. Salespeople were identified as the third most significant factor which influenced the consumers' food product purchase decisions. More than half (51%) of the women, irrespective of their age, mentioned that salespeople anyhow affect their purchase decisions. Consumers' low literacy level compelled them to ask for assistance from salespeople and they became more dependent on salespeople for their purchases. This suggested that the retailer should employ salespeople who are ready to help functionally illiterate women so that they can make informed buying decisions.

The place was another important factor that influenced the food product purchase decisions of functionally illiterate women. A significant percentage, approximately 48 % of the women, compared various stores instead of going to a particular store repeatedly. This percentage increases with the increase in the age of respondents. Location and accessibility affect purchase decisions (Sonnenberg, 2003). The findings support Arnold, as cited by Goldman and Hino (2005), that location governs product choice. Consumers may also prefer those stores which have easy pricing policies. Promotions used in the retail outlet were deemed important for purchase decisions of low-literate consumers as indicated by findings. As the literature suggests that advertisements provide information about food products and influence the choice of specific food products (Schiffman & Kanuk, 2007). But in this study, it was found that less percentage of people were of the view (41 %) that they look for advertisements or any other source of information such as T.V, or pamphlets to purchase food products. Findings did not concur with the earlier studies which reported that advertisement influences food product choice for functionally illiterate consumers. It was not surprising to see that consumers who were low in literacy level were not being influenced by promotions.

This research, therefore, discovered that consumers are influenced by the price, product, salespeople, and place. The findings of the study concur with Grabowski (2010) who reported that product-related characteristics, price, and store environment are the most influencing factors that influence consumers' purchase decisions. Inevitably that could influence their store patronage also. It is apparent from the findings that these factors influence food choice. The first objective (Objective 1) intended to inspect the marketing mix factors that influence food product purchase. Descriptive statistics were used to examine the effect and findings disclose that factors related to marketing mix indeed affect the respondents with respect to food products.

Table 1: Marketing mix factors that influenced respondents' food choice

Factors	Factors That Influenced Food Choice (Items)	Female n=186	
		N	%
Price	I compare the prices of the product before selecting it.	162	87.09
Product	I compare various food products	114	61.29
	For example, different brand names of Tea).		
Sales people	I consider advice of sales personnel while purchasing a food product in the store.	96	51.61
Place	I compare various stores or places to purchase it Instead of going to the same store again and again.	90	48.38
Process	I prefer specific stores because of their assistance During any kind of encounter of a problem while purchase.	78	41.93
Promotions	I look for advertisements or any other information from different sour such as TV, Billboard, Banners, Brochures or pamphlets to purchase it.	78	41.9

Objective-2: Functionally Illiterate Women's Purchase Behavior

Retail Store Patronized by Functionally Illiterate Women

The retail outlet that appeared to be patronized by the majority of respondents was a local convenience shop followed by the informal traders that were also patronized significantly by the respondents. This could be attributed to the fact that informal traders sell those products which have no written material like vegetables and fruits. These findings concur with the report by Adkins (2001) who reported that consumers purchase those products which have no written material. Thus, they can speak to informal traders easily. Other retail stores such as general dealers, wholesalers were not patronized by the majority of the respondents. Supermarkets were not

patronized by respondents. Goldman and Hino, (2005) reported that people living in developing countries still patronize traditional stores for food purchasing.

Frequency and explanations of patronizing retail stores

According to the findings of the study, the majority of the respondents indicated that they purchased food from local convenience shops and informal traders on a daily basis while they patronized general dealers on a monthly basis. Wholesalers were patronized occasionally. The majority of respondents indicated that they did not purchase food products from supermarkets. Frequent shopping from local convenience shops and informal traders suggests that consumers are store loyal.

Reasons for the choice of retail outlets were investigated through responses to six attributes. Four of the six listed attributes were regarded as the most important by more than 75 % of the sample. Consumers were attracted to those stores which have affordable prices because of their low disposable income (Mhlanga, 2010). Price influences the consumer to visit the store (Marx, 2005; Prasad et al., 2008).

Results showed that respondents displayed interest in those stores which were in close proximity to their homes or workplace. This confirms other studies which reported that location correlated with the patronage for specific stores (Prasad et al., 2008; Viswanathan et al., 2005). Consumers indicated that they patronize those retail stores which have trusted salespeople. This result confirms the findings of Viswanathan et al. (2005) who reported that store loyalty was the outcome of the trust developed due to the good relationship between salespeople and consumers. The above-discussed reasons for preference for a specific store reflect the perception of consumers towards the store. Consequently, perceptions are significant for the understanding of the shopping process.

Payments methods used in retail stores

Findings revealed that though there are various payment methods prevalent in the marketplace, functionally illiterate women mainly used cash to pay for food products as this method was familiar to them. The results confirm with (Adkins & Ozanne, 2005a) according to them, functionally illiterate consumers used cash and opposed other modes of payments. Although there has been an increase in electronic payment, cash remained the prime mode of payment for functionally illiterate consumers. Apart from cash, purchasing on credit was identified as the second most preferred method of payment among functionally illiterate women. Respondents indicated that except for cash and credit purchase, other modes of payments were not adopted by them because of their limited literacy and numeracy skills.

Consumers who engaged in making a shopping list for planned purchasing

From an examination of the respondents' use of a shopping list, about one-fourth of the respondents expressed that they were not concerned with making a shopping list. This agrees with the study of Viswanathan et al. (2007) and Viswanathan and Haris, (2001) which suggested that illiterate consumers did not depend on shopping lists because of their limited literacy and numeracy skills. Some of them, who made a shopping list, were of the view that it makes shopping tasks easier. However, as per Adkin and Ozanne (2005a), illiterate consumers who were involved in making shopping lists formed some sort of code in their memory. In general, findings suggested that functionally illiterate women in Delhi were not well informed as they have limited marketing skills. The second objective (objective 2) intended to inspect the purchasing behavior of functionally illiterate women. The existing proof was studied using a literature review. Descriptive statistics were used for analysis purpose.

Table 2: Retail outlets mostly patronized

Places	Female(n=186)	
	n	%
Local Convenient shop	168	90.32
Informal traders/ vendors	150	80.64
wholesalers/Local mandi	120	64.51
General dealers	66	35.48
Supermarkets	0	0

Table 3: Reasons of shopping from different places/stores

Reasons of shopping from different place/ stores	Female(n=186)	
	n	%
Purchase from store having affordable pricing	168	90.32
Purchase from trusted store	156	83.87
Purchase from nearby store	156	83.87
Buy from small store for ease	120	64.51
Due to friendly sales people in the store	90	48.38
No other nearby options	60	32.25

Table 4: Frequency of patronage at various retail outlets

Store		Frequency of store patronage									
Sample		Every day		once per week		once per month		occasionally		never	
Super Markets	Female(n=186)	6	3.22	0	0	12	6.45	6	3.22	162	87.09
Local Convenient Shop	Female(n=186)	90	48.38	36	19.35	30	16.12	18	9.6	12	6.45
General Dealers	Female(n=186)	6	3.22	36	19.35	30	16.12	36	19.35	78	41.93
Wholesalers	Female(n=186)	42	22.58	30	16.12	30	16.12	48	25.8	36	19.35
Informal traders/ vendors	Female(n=186)	66	35.48	84	45.16	0	0	24	12.9	12	6.45

V. Conclusions

The retail environment has significantly transformed in India and continues to. This has led to the development of many retail chain stores and supermarkets. But it is not a favourable improvement for all the consumers living in the country. It is very demanding for functionally illiterate consumers as they are limited in their literacy skills. Their limitations affect their purchasing behavior in the marketplace. The study revealed that these consumers are affected by the marketing mix i.e., product, price, place, promotion, and process. But there was a hierarchy among the marketing mix elements. All were not equally important. An explanation of functionally illiterate women's problems in India with food products purchase would be highly advantageous to assist them to obtain a better understanding of a significant market section. This would also help in handling customers and retaining their loyalty. With the help of Findings, retailers could also improve their stores' designs. Findings could also enable the retailer to improve labeling and promotions which will better attend to consumers' anticipations and expectations. Results would also enrich the already existing literature on the buying behavior of functionally illiterate consumers. This could also serve as a point from which new research could be attempted. This study would also be helpful for public policymakers in designing policies for consumers' literacy and awareness.

Limitations and Suggestions for future research

The study was restricted to a particular geographic area in Delhi due to financial constraints. If research is able to generalize the result to a larger mass, that study would be ideal in nature. As the study was conducted in Delhi only, its findings cannot be generalized to the whole of the country. However, the researcher tried to cover as many diverse respondents as possible though it was challenging to recruit them because of their unwillingness to divulge their literacy status. It was time-consuming to interview or fill out the questionnaire due to the use of a screening test to find those who were fit for the study. It took between 35-45 minutes to carry out the screening test and the interview. This could have had a negative influence on some replies particularly the last questions as respondents appear to be exhausted which may have risked the reliability of the answers.

A similar study could also be conducted over other sections of the country (rural and urban) to find out any significant difference in terms of problems faced in the marketplace and coping strategies employed. A

comparative study on literate consumers to find out the problems experienced in the marketplace and coping strategies employed by them could also be done. The study could involve more specific food product categories. This could also take other categories of FMCG products, such as personal care and hygiene products, among others.

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Declaration for interest statement

We wish to confirm that there are no known conflicts of interest associated with this research work and there has been no significant financial support for this work that could have influenced its outcome

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