

## AN EMPIRICAL STUDY ON CONSUMER BEHAVIOR AND PREFERENCES IN LOCAL MARKET: A STUDY OF LEAFY VEGATABLES AND FRUITS IN HUBLI- DHARWAD

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### **ABSTRACT:**

The Indian retail sector comprises both organized and unorganized markets, with the latter playing a dominant role in cities like Hubli-Dharwad. This empirical study aims to understand the behavioural patterns of consumers who buy leafy vegetables and fruits in the local markets of Hubli-Dharwad. The study examines the core factors that influence their preferences, including price sensitivity, freshness, quality, ease of access, vendor relationship, hygiene standards, and payment methods. It also seeks to uncover demographic variables such as age, income, and occupation that affect decision-making in the fresh produce category.

This empirical study aims to examine key factors influencing consumer preferences in unorganized markets, focusing on freshness, price, vendor behaviour, hygiene, and payment modes. Using a **descriptive research design**, data was collected from **120 respondents** through **simple random sampling** and **structured questionnaires** administered across various local and weekly markets in Hubli and Dharwad. The analysis, conducted using basic statistical tools, revealed that **freshness and price** are the most influential factors in vendor selection, followed by vendor traits such as friendliness, flexibility, and trust. While most consumers expressed satisfaction with the quality of leafy vegetables and fruits, many highlighted **poor hygiene and cleanliness** as areas of concern. The study also found an emerging trend of **digital payment adoption**, particularly through **UPI**, although **cash continues to dominate** as the primary mode of transaction. These insights reflect the ongoing consumer reliance on local vendors for perishable goods, driven by affordability and immediacy, even as modern retail options grow.

## OVER VIEW OF SECTOR:

Retailing words comes from the French word's 'retailer', which refers to "cutting off, or Break the bulk or Clip and divide" (1365). In 1433 retail was accepted as a noun with the meaning of a "sale in small quantities". Retail is the final stage of any trade or business activity.

The retail industry can be classified into two categories:

1. Organised retail
2. Unorganised Retail

### Organized Retail:

Organized retail, often referred to as modern retail, comes in various formats such as department stores, supermarkets, hypermarkets, and convenience stores. These stores fall into the organized sector with GST and shop registrations and host different functions like marketing and supply chain management.

The global retail sector is one of the largest and most dynamic industries worldwide, valued at over **\$30 trillion** in 2024. It plays a pivotal role in global economic development, employment generation, and consumer spending.

Dominated by large players such as **Walmart, Amazon, Costco, Alibaba, and Carrefour**. Comprises supermarkets, departmental stores, online platforms (e-commerce), and shopping malls. Driven by technological advancements, supply chain efficiency, and data analytics. Accounts for over **75–80%** of total retail sales in developed countries.

India's retail market is one of the fastest-growing in the world, estimated to reach **\$2 trillion by 2032**. It is the **second-largest employer** in the country, after agriculture, employing over **46 million people**.

Includes shopping malls, hypermarkets, retail chains (e.g., Reliance Retail, DMart, Big Bazaar), and e-commerce platforms like Flipkart, Amazon India, and JioMart.



Organized retail in India accounts for around **12–14%** of total retail market share (as of 2024), but this is steadily increasing due to urbanization, rising income levels, and digital penetration.

Government policies such as **FDI liberalization, Digital India, GST implementation, and ONDC (Open Network for Digital Commerce)** are encouraging formalization of retail. Organised players are leveraging **technology, inventory control, cashless transactions, and supply chain efficiencies** to expand across Tier-2 and Tier-3 cities.

Karnataka is one of India's most progressive and industrially advanced states known for its **diverse economy**, it is a leader in **IT services, agriculture, textiles, education, and manufacturing**. This diversity is reflected in its **retail sector**, which ranges from **global malls in Bengaluru to traditional markets in towns and villages**.

The state's retail sector mirrors the national structure — **heavily reliant on unorganized trade**, but showing rapid growth in organized retail due to **urbanization, rising disposable incomes, and digital adoption**.

Karnataka, especially **Bengaluru**, is a key hub for **modern retail** in India. It is home to leading retail chains like **Reliance Retail, More, Star Bazaar**, and global brands through malls and high streets. Organized retail is expanding into **Tier 2 and Tier 3 cities** such as **Mysuru, Belagavi, Hubli-Dharwad, and Mangaluru**, where changing consumer lifestyles and aspirational buying patterns support this shift. Post-pandemic, digital grocery platforms such as **BigBasket, Swiggy Instamart, and Zepto** have increased penetration into Karnataka's urban households.

### **Unorganised Retail:**

Unorganised retailing refers to the traditional, small-scale retail businesses that are not part of a large, corporate chain or organization. These businesses are often characterized by low capital investment, family-run operations, and a lack of standardization.

Across the globe, especially in **developing and underdeveloped nations**, local or unorganized markets play a vital role in the **distribution of essential goods**, including **fruits, vegetables, grains, and household items**. These informal retail systems exist in **Africa, Asia, and South America**.

**South America, South Asia, and parts of Southeast Asia**, catering primarily to **low- and middle-income populations**.

**Street vendors, open-air markets, kiosks, and roadside stalls** dominate the sector. Operate outside formal legal and tax systems, often without licenses or registration. Use **informal pricing**, with room for negotiation and credit-based transactions. Provide **daily-use perishables** like leafy vegetables and fruits at competitive prices. Serve as **livelihood sources** for millions, especially in regions with high unemployment.

India's unorganized retail sector is **one of the largest in the world**, comprising more than **85% of the country's total retail activity**. It serves as the **primary retail channel** for millions of households, especially for **daily essentials** like vegetables, fruits, milk, and groceries.

Includes **kirana stores, roadside vendors, hawkers, haats (weekly markets), pushcarts, and local mandis**. Minimal capital investment, no formal inventory or billing systems. Local markets offer **flexibility in pricing, personalized services, and proximity** to residential areas. Often family-run, passed down through generations.

Employs over **40 million people**, mostly self-employed. Contributes significantly to **food security** and **urban nutrition**, especially for **low-income populations**. Operates in both **urban slums and rural interiors**, where organized retail has limited reach.

Karnataka, a state with a balanced blend of **urbanization and agriculture**, has a **vibrant unorganized retail sector**, especially in the trade of **fruits and leafy vegetables**, which are perishable and highly localized in distribution.

In cities like **Bengaluru, Mysuru, Belagavi, and Hubli-Dharwad**, unorganized vendors dominate fresh produce retail. **One-day weekly markets (sante)** are active in both rural and urban areas. Local market vendors source directly from **peri-urban and rural farms**, keeping supply chains short and prices competitive. Unorganized fruit and vegetable vendors use **pushcarts, open-air stalls, and temporary roadside setups** for daily business.

In **Hubli-Dharwad**, the twin cities of northern Karnataka with a population exceeding **12 lakh**, local markets form the **backbone of the daily food supply chain**, particularly for vegetables and fruits. With a population of over **12 lakhs**, it boasts a **daily turnover of over**



**₹100 crore** in retail trade (KCCI, 2024 estimate), **mostly through unorganized channels**.

**Street markets, Sunday bazaars, and mandis** serve thousands of households daily.

Vendors sell: **Leafy greens** like spinach (palak), fenugreek (methi), coriander, and amaranth (dantina soppu). **Fruits** such as bananas, mangoes, guavas, and seasonal produce sourced from local farms.

**Leafy vegetable and fruit vendors operate extensively across:**

- Amargol Market
- Dharwad Sunday Market
- Subzi mandis near Old Hubli
- Pushcart sellers near residential colonies

The presence of agricultural produce from nearby villages like Navalgund, Kundgol, and Kalaghatagi supports a steady supply of fresh produce to these markets.

However, in many urban and semi-urban regions like Hubli-Dharwad, local markets often called "one-day markets" or "weekly bazaars" continue to play a dominant role in the purchase of fresh vegetables and fruits. These markets are deeply embedded in the social and economic fabric of Indian society, particularly in smaller cities and towns.

Vegetables and fruits are essential components of daily consumption, and consumer choices in this category are driven by multiple factors such as freshness, price, convenience, personal relationships with vendors, and traditional buying habits. In cities like Hubli-Dharwad, even with the presence of modern retail chains such as Reliance Fresh, More, a significant proportion of the population still prefers buying perishables from local vendors or weekly markets.

The **local market**, often informal and unorganized, offers an array of benefits to the common buyer: lower prices due to reduced overheads, fresh produce often sourced directly from farmers, flexibility in bargaining, and the convenience of proximity. On the other hand, **organized retail stores**, while offering standard pricing and air-conditioned comfort, sometimes fall short in delivering the freshness, personal service, and local flavor that consumers value in the traditional setup.

This preference for local markets over modern retail stores is not just a matter of convenience—it reflects deeper behavioral patterns and value systems rooted in community trust, economic prudence, and experiential familiarity. Understanding these preferences is crucial, especially in the context of urban planning, retail strategies, and local economic development.

The twin cities of **Hubli and Dharwad**, located in North Karnataka, represent a unique blend of urban growth and traditional lifestyles. While Hubli is known for its commercial importance, Dharwad has a cultural and educational heritage. Both cities host bustling local markets that draw thousands of customers weekly. Despite retail store expansions, these traditional spaces continue to thrive. The study of this dynamic can offer key insights into consumer behavior in mid-tier cities across India.

## **GROWTH AND HISTORY OF SECTOR:**

### **Global History and Growth of Retail**

#### **➤ Early History:**

Retail started with **barter trade** in ancient times, where people exchanged goods directly (e.g., grains for livestock).

The first forms of retail were **open-air markets** or **bazaars** in civilizations like **Egypt, China, and Greece**.

In ancient Rome and Greece, market squares (called **agora**) were popular.

#### **➤ Medieval Period:**

Retail developed into **fixed-day markets** (weekly or monthly), where traders would come from nearby areas.

These markets were both economic and social spaces.

#### **➤ Industrial Revolution (18th–19th Century):**

Mass production led to the rise of **department stores** goods became available in **bulk**, and shopping shifted from necessity to an experience.

➤ **20th Century – Modern Retailing:**

The rise of **supermarkets, hypermarkets, and shopping malls**. **Branding, packaging, advertising, and display** became major parts of retail.

➤ **21st Century – Digital Retail Boom:**

**E-commerce** emerged: Amazon, Alibaba, Flipkart, etc. Introduction of **online payment systems, mobile shopping, home delivery, and AI-driven retail**. Growth of **omnichannel retailing** (both online and offline).

## **History and Growth of the Retail Sector in India**

➤ **Ancient and Traditional Period:**

India's retail culture is centuries old — **weekly haats, village bazaars, and mandis**.

Traders used to sell cloth, spices, fruits, vegetables, etc.

Famous trade routes connected India with **Persia, China, and the Roman Empire**.

➤ **British Colonial Era:**

British introduced formal trade systems and **wholesale mandis** for grains and cotton.

The informal (unorganized) retail sector continued to grow in parallel.

➤ **Post-Independence (After 1947):**

Retail was dominated by **family-owned kirana stores** and **street vendors**.

Most of India's retail sector was unorganized, informal, and cash-based.

➤ **Liberalization (After 1991):**

Economic reforms opened India to foreign investment.

Rise of **shopping malls, brand outlets**, and **organized retail chains** like Big Bazaar, Reliance, DMart.

➤ **E-commerce Era (2000s onward):**

With internet growth, platforms like **Flipkart, Amazon, and Snapdeal** emerged.

**Growth of digital payments, online grocery, and quick commerce (Blinkit, Zepto) changed consumer habits.**

➤ **Today:**

Indian retail market is valued at over **₹1.3 trillion (2024)**.

Still, over **85% of Indian retail is unorganized**, especially in rural and semi-urban areas.

### **Karnataka and Hubli-Dharwad Retail Growth**

- **Karnataka** reflects India's mixed retail landscape – a strong presence of both organized and unorganized sectors.
- **Bengaluru** leads in malls, branded stores, and online shopping.
- **Hubli-Dharwad** continues to have strong **local markets**, especially for **leafy vegetables and fruits**.

### **Hubli Retail Sector Perspective**

- **Hubli-Dharwad** continues to have strong **local markets**, especially for **leafy vegetables and fruits**.
- Hubli-Dharwad: A twin city with 12+ lakh population and a key commercial hub in North Karnataka. Daily retail turnover is estimated at ₹100 crore, according to Karnataka Chamber of Commerce & Industry (KCCI).
- Most of this revenue is generated by unorganised retail Family-run shops, street vendors, local mandis. Mandis in Hubli act as critical wholesale & retail centers, especially for vegetables.



### SWOC ANALYSIS:

| Part              | Meaning in Simple Words  |
|-------------------|--|
| Strengths (S)     | <ul style="list-style-type: none"> <li>• People trust the local vendors.</li> <li>• Fruits and leafy vegetables are fresh and sold daily.</li> <li>• Markets are near homes, so easy to access.</li> <li>• Prices are usually cheaper than supermarkets.</li> <li>• Vendors allow bargaining and sometimes give things on credit.</li> </ul> |
| Weaknesses (W)    | <ul style="list-style-type: none"> <li>• No cold storage, so leafy vegetables spoil quickly.</li> <li>• Cleanliness and packaging are not always good.</li> <li>• No bills or proper tax records.</li> <li>• Sales depend on weather (rain affects stalls).</li> <li>• Most vendors don't use digital tools.</li> </ul>                      |
| Opportunities (O) | <ul style="list-style-type: none"> <li>• Vendors can start using UPI or QR codes for payments.</li> <li>• Government can support with small business schemes.</li> <li>• Vendors can directly buy from farmers and reduce middlemen.</li> <li>• Joining platforms like ONDC can help them reach more</li> </ul>                              |



| Part           | Meaning in Simple Words  |
|----------------|--|
|                | buyers.  |
| Challenges (C) | <ul style="list-style-type: none"> <li>Big supermarkets and online grocery apps are becoming popular.</li> <li>Sometimes vegetables are not available due to seasons.</li> <li>Vendors are being removed from roads or need licenses.</li> <li>Lack of space or support from city planners.</li> </ul> |

### POTER'S FIVE FORCES:

| Force                                     | Impact           | Explanation   |
|---|------------------|---|
| 1. Threat of New Entrants                 | Low to Moderate  | Entry barriers are low, but long-standing customer relationships in the local market make it hard for newcomers to capture trust quickly. |
| 2. Bargaining Power of Suppliers          | Low              | Vendors often source from local farmers or wholesale mandis. The abundance of suppliers keeps their power in check.                       |
| 3. Bargaining Power of Buyers (Consumers) | High             | Consumers can bargain, switch vendors easily, and have many alternatives, especially in one-day markets.                                  |
| 4. Threat of Substitutes                  | Moderate to High | Online grocery platforms and supermarkets offer substitutes with convenience, hygiene, and home delivery, especially to urban consumers.  |



|                     |      |  |
|---------------------|------|--|
| 5. Industry Rivalry | High | The local market is highly fragmented with many vendors selling similar items, leading to intense price-based competition. |
|---------------------|------|--|

## PRODUCTS & SERVICES:

### PRODUCTS:

#### Leafy Vegetables Available:

These are sold fresh daily, often sourced from nearby villages:

1. **Spinach (Palak)**
2. **Coriander Leaves (Kottambari Soppu)**
3. **Fenugreek Leaves (Menthya Soppu)**
4. **Amaranth (Dantina Soppu)**
5. **Mint Leaves (Pudina)**
6. **Curry Leaves (Karibevu)**
7. **Dil Leaves (Sabsige Soppu)**
8. **Malabar Spinach (Basale Soppu)**
9. **Celery and Lettuce** (in some urban roadside stalls)

#### Fruits Available in Local Market:

1. **Banana (Yelakki & Rasthali varieties)**
2. **Guava (Seebe hannu)**
3. **Papaya**
4. **Mango (seasonal – Alphonso, Badami, Totapuri)**
5. **Watermelon (Kallangadi)**

6. **Pomegranate** (*Dalimb*)
7. **Sweet Lime** (*Mosambi*)
8. **Apple** (sometimes local or imported)
9. **Sapota/Chikoo** (*Chikku*)
10. **Grapes** (seasonal – green and black)

SERVICES:

| Service                         | Explanation  |
|---------------------------------|--|
| <b>Daily Fresh Stock</b>        | Vendors bring fresh leafy greens and fruits every morning from local farms.      |
| <b>Flexible Quantity</b>        | You can buy even ₹5 or ₹10 worth of vegetables/fruits—no minimum quantity.       |
| <b>Home Delivery (Optional)</b> | Some vendors offer free home delivery to regular customers nearby.               |
| <b>Bargaining Allowed</b>       | Customers can negotiate prices—common in fruit and leafy stalls.                 |
| <b>Credit Facility</b>          | Regular buyers can pay later if needed—based on trust.                           |
| <b>Personal Service</b>         | Friendly, face-to-face interaction; vendors often remember customer preferences. |

**PURPOSE OF THE STUDY :**

The primary purpose of this study is to explore and understand the **behavioral patterns and preferences of consumers** when purchasing leafy vegetables and fruits from **unorganised local markets** in the Hubli-Dharwad region. Despite the growing presence of organized retail outlets, a significant portion of the population continues to rely on traditional marketplaces for their daily fresh produce needs.

This study aims to:

- **Identify the key factors** that influence consumer decisions, such as freshness, price, cleanliness, vendor relationships, and payment options.
- **Assess consumer satisfaction levels** regarding the current conditions of local markets, especially with respect to hygiene, pricing fairness, and product variety.
- **Examine the gap between consumer expectations and the available market conditions** to suggest improvements that align with actual buyer behavior.
- **Support local vendors, planners, and policymakers** by providing data-driven insights that can help enhance the shopping experience and strengthen the sustainability of traditional markets.

By analyzing consumer responses through tabular data, mean score ratings, graphs, and percentage analysis, the study offers a deeper understanding of **why local markets remain relevant** and what changes could make them more efficient and consumer-friendly.

## OBJECTIVES OF THE STUDY:

1. **To study consumer preferences and buying behavior for leafy vegetables and fruits in local markets of Hubli-Dharwad.**
2. **To provide insights and suggestions to improve local markets, enhance consumer satisfaction.**

## SCOPE OF THE STUDY:

- **Geographical Scope:** The study is limited to the local markets of Hubli-Dharwad, focusing on consumer behavior in unorganised sectors.
- **Product Scope:** It specifically covers leafy vegetables and fruits, which are frequently purchased and highly perishable.
- **Respondent Scope:** The survey targets local consumers who regularly buy fresh produce from traditional markets.

- Functional Scope: The study analyzes factors such as freshness, price, cleanliness, vendor behavior, and digital payments, along with consumer satisfaction and preferences.

## LITERATURE REVIEW:

1. Understanding Service Quality in Informal Markets: Studies in food retail suggest that perceived freshness, affordability, and vendor trustworthiness are the most influential factors shaping consumer preferences (Kumari & Das, 2020). In the context of leafy vegetables — which have a short shelf life — visual appeal, green colour, and absence of spoilage often drive immediate purchasing decisions.
2. Consumer Behaviour in Unorganised Vegetable Markets: Srivastava et al. (2021) found that most consumers in semi-urban areas prefer vendors they interact with regularly, suggesting emotional and convenience-based loyalty over price sensitivity.
3. Sanitation Practices and Consumer Satisfaction in Indian Open Markets: This paper evaluates how hygiene practices and infrastructure (like waste disposal, stall cleanliness, and water availability) affect consumer perceptions. Especially after COVID-19, customers have become more alert to the cleanliness of fruit and vegetable stalls. The article is highly applicable to your research on leafy vegetables and fruits sold in local markets of Hubli-Dharwad.
4. Consumer Behaviour Towards Branded Vegetables with Special Reference to Lawrencedale Agro Processing India Pvt. Ltd (LEAF), Thrissur: This study explores how consumers perceive and behave toward branded vegetables, specifically those marketed under the LEAF brand. It highlights the growing consumer interest in quality, freshness, hygiene, and consistent supply—factors increasingly influencing their shift from unbranded to branded produce. The research reveals that awareness, satisfaction, and trust play a major role in buying decisions, especially among



educated and younger consumers. The findings provide useful insights for branding, marketing, and improving service strategies in the fresh produce industry.

5. **A Study on Factors Affecting Consumers' Decision to Purchase Vegetables** :This study investigates the key factors influencing consumers' vegetable purchasing decisions, highlighting freshness and price as the most important criteria. The research found that while both genders care about quality and safety, males focus more on pesticide residues and packaging contamination, whereas females prioritize freshness and shelf life. Most consumers preferred buying from local markets over supermarkets and were willing to pay more for safe, hygienic produce.
6. **Exploring Consumer Preferences and Factors Associated with Vegetable Consumption**: This study investigates why consumers choose to eat vegetables, based on a survey of 711 respondents in Serbia. Results show that consumers prefer vegetables that are tasty, easy to prepare, and perceived as healthy, but often avoid them due to safety concerns, short shelf life, and high prices. The study suggests targeted awareness campaigns to promote daily vegetable intake and improve public health. It emphasizes the importance of consumer education to increase vegetable consumption and reduce risks from poor diets.
7. **The study "Factors Influencing Consumer Behaviour in Sustainable Fruit and Vegetable Consumption"** surveyed 1,220 respondents during the COVID-19 pandemic. It identified key motivators such as health benefits, product quality, education, trust, and consumer loyalty. Attitude and awareness had a stronger influence than age or gender. Health-conscious consumers showed higher loyalty and informed decision-making. The study emphasizes the need for policy support and educational campaigns. It also encourages support for local, ecological food systems to promote sustainability and public health.



## METHODOLOGY:

|                               |   |
|-------------------------------|---|
| <b>Population</b>             | All customers who purchase leafy vegetables and fruits from unorganised retail vendors in Hubli Dharwad city. |
| <b>Sample Frame</b>           | Individual customers purchasing non-leafy vegetables and fruits from unorganised retail vendors.              |
| <b>Sampling Method</b>        | Probability sampling method (Simple Random Sampling)  |
| <b>Sample Size</b>            | 120 respondents   |
| <b>Data Collection Tools</b>  | Structured questionnaire (offline and face-to-face)   |
| <b>Statistical Tools Used</b> | Tabular analysis, pie charts, frequency, percentage, graph.   |

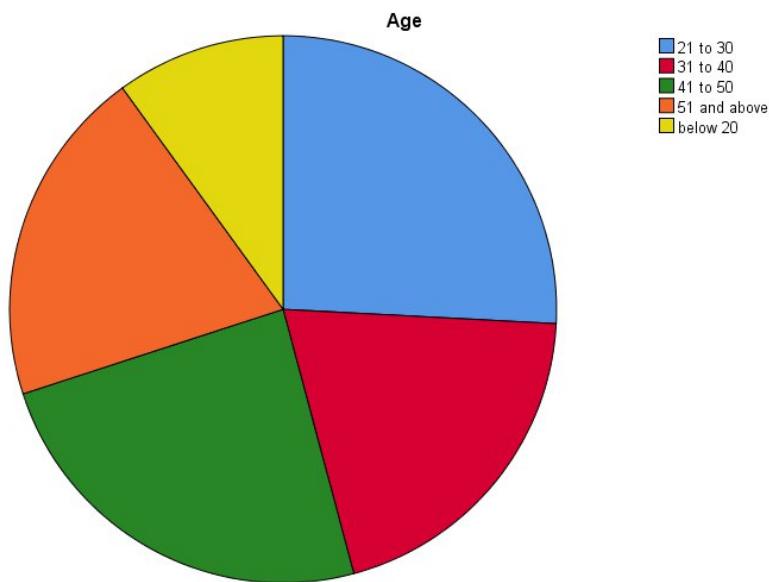
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### 1. TABLE AGE GROUP:

|            |
|------------|
| <b>Age</b> |
|------------|

|       |              | Frequency | Percent |
|-------|--------------|-----------|---------|
| Valid | 21 to 30     | 31        | 25.8    |
|       | 31 to 40     | 24        | 20.0    |
|       | 41 to 50     | 29        | 24.2    |
|       | 51 and above | 24        | 20.0    |
|       | below 20     | 12        | 10.0    |
|       | Total        | 120       | 100.0   |



Sources:

Primary Data

The pie chart represents the age distribution of respondents.

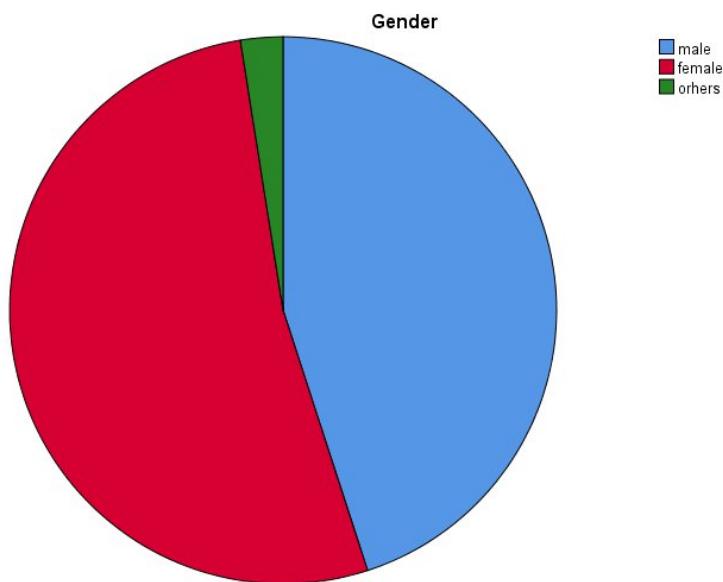
The majority fall within the 21–30 and 41–50 age groups, each holding a significant portion.

Younger individuals below 20 form the smallest segment, while other age groups are fairly balanced.

## 2. TABLE GENDER:

| Gender |
|--------|
|        |

|       |        | Frequency | Percent |
|-------|--------|-----------|---------|
| Valid | male   | 54        | 45.0    |
|       | female | 63        | 52.5    |
|       | others | 3         | 2.5     |
|       | Total  | 120       | 100.0   |

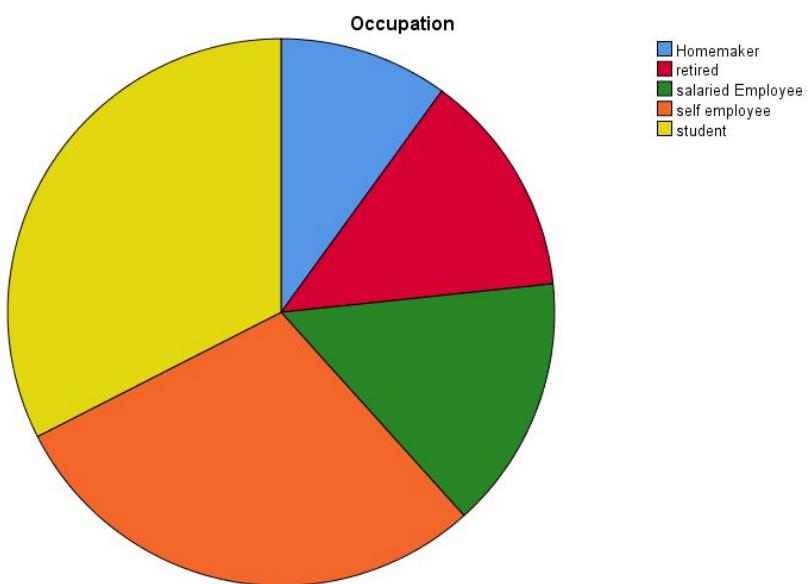


Sources: Primary Data

The gender distribution shows that 52.5% of respondents are female, making them the majority. Male respondents account for 45%, while only 2.5% identified as others. This indicates a balanced representation between males and females with minimal participation from other genders.

### 3. TABLE OCCUPATION:

| Occupation |                   | Frequency | Percent |
|------------|-------------------|-----------|---------|
| Valid      | Homemaker         | 12        | 10.0    |
|            | retired           | 16        | 13.3    |
|            | salaried Employee | 18        | 15.0    |
|            | Self-employed     | 35        | 29.2    |
|            | student           | 39        | 32.5    |
|            | Total             | 120       | 100.0   |

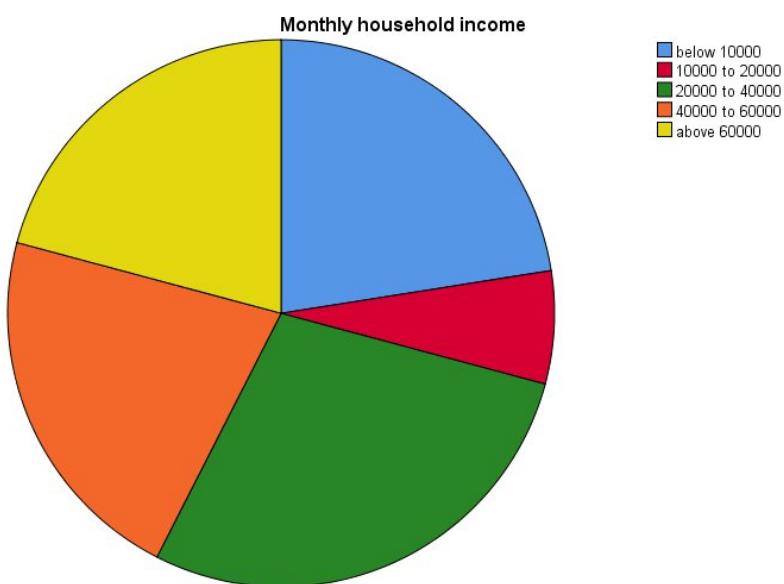


Sources: Primary Data

The majority of respondents are students (32.5%), followed by self-employed individuals (29.2%). Salaried employees (15%), retired persons (13.3%), and homemakers (10%) form the remaining segments. This shows a strong representation from younger and working-class individuals in the sample.

#### 4. TABLE MONTHLY INCOME:

| Monthly household income |                | Frequency | Percent |
|--------------------------|----------------|-----------|---------|
| Valid                    | below 10000    | 27        | 22.5    |
|                          | 10000 to 20000 | 8         | 6.7     |
|                          | 20000 to 40000 | 34        | 28.3    |
|                          | 40000 to 60000 | 26        | 21.7    |
|                          | above 60000    | 25        | 20.8    |
|                          | Total          | 120       | 100.0   |

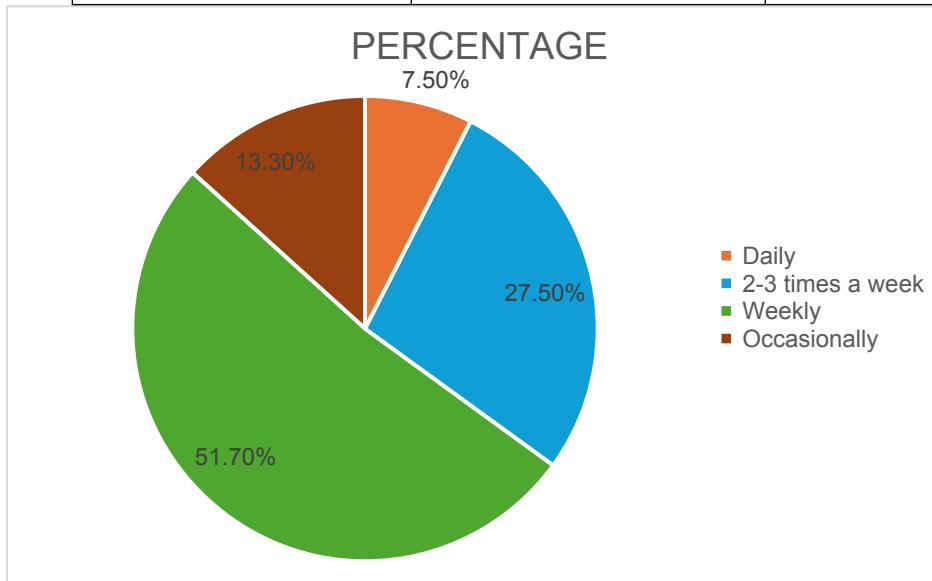


Sources: Primary Data

The largest group of respondents (28.3%) falls within the ₹20,000–₹40,000 income range. A significant portion also earns below ₹10,000 (22.5%) and ₹40,000–₹60,000 (21.7%). Only a small percentage earn between ₹10,000–₹20,000 (6.7%), while 20.8% earn above ₹60,000.

## 5. TABLE PURCHASE PATTERN:

| PURCHASES        | FREQUENCY | PERCENTAGE |
|------------------|-----------|------------|
| Daily            | 9         | 7.50%      |
| 2-3 times a week | 33        | 27.50%     |
| Weekly           | 62        | 51.70%     |
| Occasionally     | 16        | 13.30%     |



Sources: Primary Data

The majority of respondents (51.7%) make weekly purchases, indicating a regular buying habit.

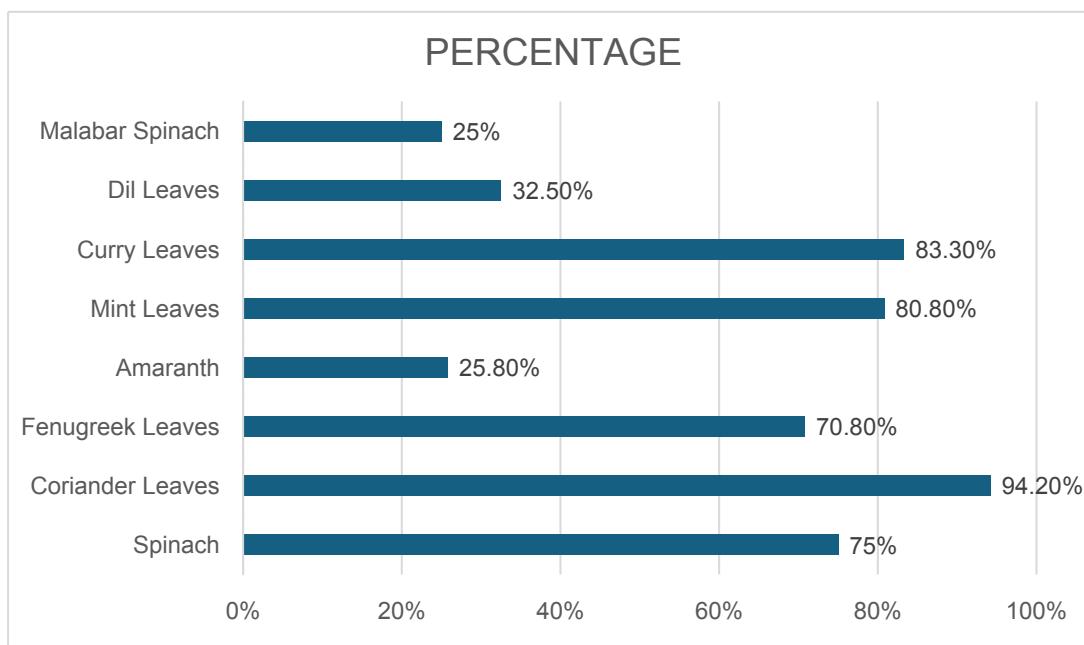
2-3 times a week buyers form 27.5%, while daily buyers are very few at 7.5%.

Occasional purchases are made by 13.3%, showing less frequent buying behaviour.

## 6. TABLE PURCHASES:

| LEAFY VEGETABLES | PERCENTAGE |
|------------------|------------|
|------------------|------------|

|                  |        |
|------------------|--------|
| Spinach          | 75%    |
| Coriander Leaves | 94.20% |
| Fenugreek Leaves | 70.80% |
| Amaranth         | 25.80% |
| Mint Leaves      | 80.80% |
| Curry Leaves     | 83.30% |
| Dil Leaves       | 32.50% |
| Malabar Spinach  | 25%    |



Sources: Primary Data

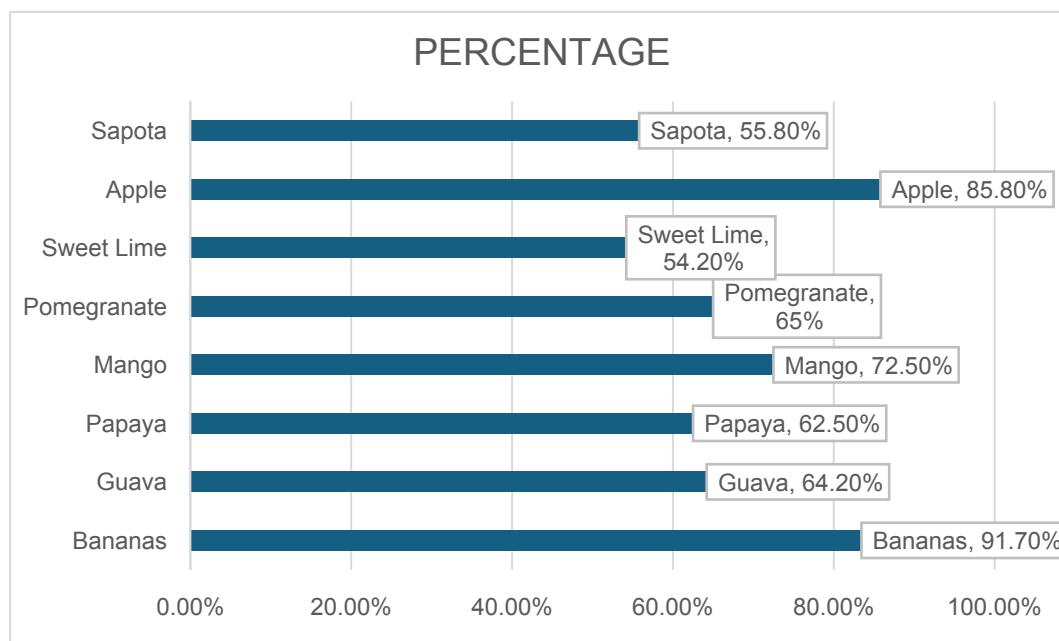
Coriander, curry leaves, and mint are the most commonly purchased leafy vegetables, each preferred by over 80% of respondents.

Spinach and fenugreek also show high popularity, while amaranth, dill, and Malabar spinach have lower preference.

## 7. TABLE PURCHASES:

| FRUITS | PERCENTAGE |
|--------|------------|
|--------|------------|

|             |        |
|-------------|--------|
| Bananas     | 91.70% |
| Guava       | 64.20% |
| Papaya      | 62.50% |
| Mango       | 72.50% |
| Pomegranate | 65%    |
| Sweet Lime  | 54.20% |
| Apple       | 85.80% |
| Sapota      | 55.80% |



Sources: Primary Data

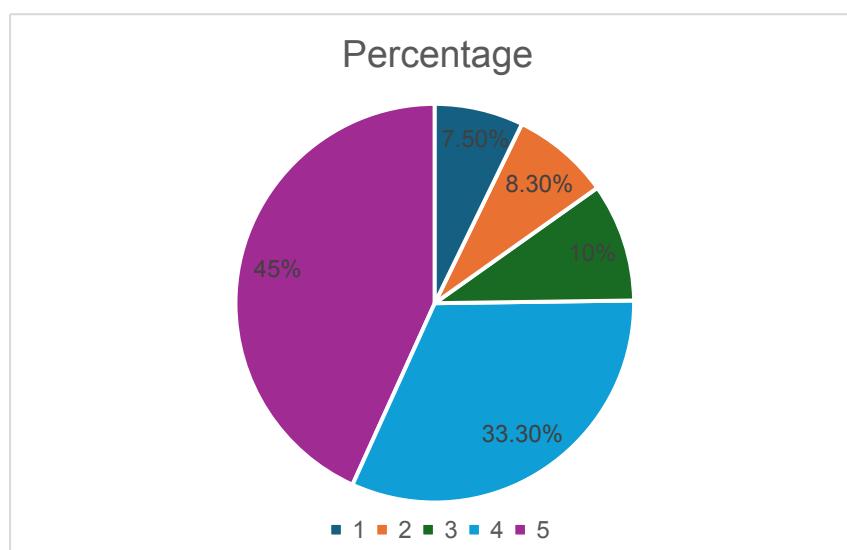
Bananas and apples are the most preferred fruits, with over 85% of respondents purchasing them.

Mango, pomegranate, and guava also show moderate popularity, ranging between 60–72%. Sweet lime, sapota, and papaya are less preferred but still have notable consumer interest.

#### 8. TABLE RATEING:

| Freshness | Percentage |
|-----------|------------|
|           |            |

|   |        |
|---|--------|
| 1 | 7.50%  |
| 2 | 8.30%  |
| 3 | 10%    |
| 4 | 33.30% |
| 5 | 45%    |



Sources: Primary Data

A majority of respondents rated freshness highly, with 45% giving it a 5 and 33.3% giving it a 4.

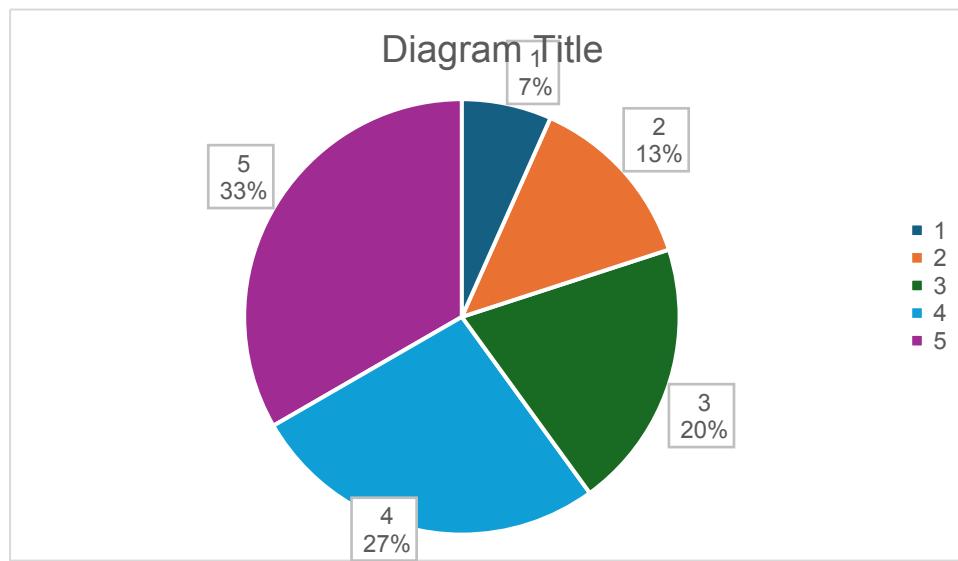
Lower ratings (1 to 3) were given by a smaller segment, totalling only 25.8%.

This indicates that most consumers are satisfied with the freshness of the products they purchase.

#### 9. TABLE CLEANLINESS & HYGGINEN:

| Cleanliness & hygiene | Percentage |
|-----------------------|------------|
|                       |            |

|   |        |
|---|--------|
| 1 | 45.80% |
| 2 | 17.50% |
| 3 | 14.20% |
| 4 | 10%    |
| 5 | 13.30% |



Sources: Primary

### Data

Most respondents rated cleanliness and hygiene positively, with 33% giving it a 5 and 27% rating it 4.

Moderate ratings (3) were given by 20%, while only 7% rated it as 1.

This shows a generally good perception of cleanliness and hygiene in the market.

### FINDINGS:

1. Most respondents (51.7%) visit the local market weekly, showing consistent consumer engagement.



2. Leafy vegetables such as *Coriander Leaves* (94.2%) and *Curry Leaves* (83.3%), along with fruits like *Banana* (91.7%) and *Apple* (85.8%), are the most frequently purchased items.
3. There is high satisfaction with freshness (45%), followed by pricing (47.5%), and variety availability (33.3%), indicating competitive offerings.
4. Cleanliness and hygiene scored the lowest among all aspects, with 45.8% expressing dissatisfaction, showing a key area needing improvement.
5. Digital payment usage is moderate with only 40% vendors offering it, suggesting a gap in modern transaction options.
6. While some consumers prefer supermarkets for better hygiene, many remain loyal to local markets due to affordability, freshness, and personalized service.
7. Bargaining is common, with 56.7% respondents negotiating prices, reflecting the flexible pricing culture of local markets.
8. Self-employed (21.7%) and salaried income (28.3%) groups form a major portion of consumers, with preferences driven by value and access.
9. Most consumers do not purchase all items at once, indicating selective buying based on availability, freshness, and need.
10. Younger age groups (21–40) dominate the customer base, suggesting opportunities for digital engagement and marketing.
11. Some feedback highlighted a need for shaded areas, and systematic arrangement of stalls for convenience.

## SUGGESTIONS:

1. Improve hygiene and cleanliness by organizing regular sanitation drives and enforcing cleanliness norms across all stalls.
2. Expand digital payment options (UPI, QR codes) by collaborating with payment service providers and offering vendors basic training.
3. Install shaded roofing or tents and structured stall layouts to protect consumers and goods from heat and rain, enhancing shopping comfort.
4. Organize vendor training programs focused on handling, display, hygiene, and customer interaction to ensure consistent quality service.
5. Encourage organized grouping of stalls (e.g., leafy veg, fruits, seasonal items) to streamline shopping and reduce crowding.
6. Provide dustbins and cleaning staff at key points in the market.
7. Improve storage methods to reduce spoilage, especially in summer.
8. Encourage vendors to maintain cleanliness at stalls.

## CONCLUSION:

The local market is widely appreciated by consumers for its freshness, reasonable pricing, variety availability and strong vendor relationships. However, cleanliness and hygiene emerged as key areas of concern that need urgent improvement. While many consumers are comfortable with traditional practices, the limited availability of digital payment options reduces convenience for modern consumers. Although some customers are attracted to supermarkets for better hygiene standards, a significant portion remains loyal to the local market due to familiarity and trust in local vendors. By addressing cleanliness issues and promoting digital payment adoption, the market can enhance customer satisfaction, retain its loyal base, and attract new customers. Balancing traditional values with modern improvements will be crucial for the market's long-term growth and sustainability.

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## CONSUMER SURVEY QUESTIONNAIRE:

For the study:

AN EMPIRICAL STUDY ON CONSUMER BEHAVIOR AND PREFERENCES IN  
LOCAL MARKET:

A Study of Leafy Vegetables and Fruits in Hubli-Dharwad

Please answer the following questions honestly. Your responses will remain confidential and will be used for academic research purposes only.

1. Age Group:

- [ ] Below 20
- [ ] 21–30
- [ ] 31–40
- [ ] 41–50
- [ ] 51 and above

2. Gender:

- [ ] Male
- [ ] Female
- [ ] Other

3. Occupation:

- [ ] Student
- [ ] Self-employed
- [ ] Salaried Employee
- [ ] Homemaker
- [ ] Retired

4. Monthly Household Income:

- [ ] Below ₹10,000
- [ ] ₹10,000 – ₹20,000
- [ ] ₹20,000 – ₹40,000
- [ ] ₹40,000 – ₹60,000
- [ ] Above ₹60,000

5. How often do you purchase leafy vegetables/fruits from this market?

- [ ] Daily
- [ ] 2-3 times a week
- [ ] Weekly
- [ ] Occasionally

6. Which items do you mostly buy from this market? (Select all that apply)

- Leafy vegetables
  - ( ) Spinach (Palak)
  - ( ) Coriander Leaves (Kottambari Soppu)
  - ( ) Fenugreek Leaves (Menthya Soppu)
  - ( ) Amaranth (Dantina Soppu)
  - ( ) Mint Leaves (Pudina)
  - ( ) Curry Leaves (Karibevu)
  - ( ) Dil Leaves (Sabsige Soppu)
  - ( ) Malabar Spinach (Basale Soppu)
- Seasonal fruits
  - ( ) Banana (Yelakki & Rasthali varieties)
  - ( ) Guava (Seebe hannu)
  - ( ) Papaya
  - ( ) Mango (seasonal – Alphonso, Badami, Totapuri)
  - ( ) Pomegranate (Dalimb)
  - ( ) Sweet Lime (Mosambi)
  - ( ) Apple (local or imported)
  - ( ) Sapota/Chikoo (Chikku)

7. How would you rate the following aspects of your local market based on their current condition?

(1 = Very Poor, 5 = Excellent)

Freshness: [1] [2] [3] [4] [5]

Price: [1] [2] [3] [4] [5]

Cleanliness/Hygiene:[1] [2] [3] [4] [5]

Vendor Relationship: [1] [2] [3] [4] [5]

Location Convenience:[1] [2] [3] [4] [5]

Variety Availability:[1] [2] [3] [4] [5]

Digital Payment Option:[1] [2] [3] [4] [5]

8. Do you usually negotiate prices with local vendors?

- [ ] Yes

- [ ] No

- [ ] Sometimes

9. Do you use digital payments (e.g., UPI, QR code) at this market?

- [ ] Yes

- [ ] No

- [ ] Only when available

10. Would you prefer buying from supermarkets if the same products were available at similar prices? Why or why not?

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11. Any suggestions for improvement?

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