

# PROGRESSIVE GROCER

MAY 2012

AHEAD OF WHAT'S NEXT

VOLUME 6 NUMBER 5 Rs 100

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Reap Profits

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Slow & Steady



INDIA EDITION

## Forging Ahead

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# The power of collective wisdom

The recently held Food & Grocery Forum threw up interesting insights on the F&G industry. What was heartening to see was the united front of the industry as they discussed the challenges confronting them, and sought suggestions and solutions from the more experienced and knowledgeable amongst them.

Discussions also led to information on trends, emerging product categories, understanding consumer behaviour, and on marketing and in-store promotion strategies – all of which, as everyone agreed, require the joint efforts of both manufacturers and retailers.

Modern trade, seen as a harbinger of change, is bringing many new categories such as health and wellness products, along with value additions and improvisations, besides enhancing the shopping experience for consumers. At the same time, traditional retail stands rock solid on its years of practical knowledge and wisdom accumulated from generations in the business. So both modern store chain owners and traditional independent retailers can gain a lot from each

other by sharing their best business practices, and by going hand-in-hand, they can make the sector run even more profitably.

What emerged at the end of the two-day power packed debates and discussions was the unanimous decision of the F&G fraternity to stand united and forge ahead towards higher growth. It is now up to us to make a collective effort to build on all the thoughts, ideas and concepts shared by industry experts at the Forum.

I thank all of you for making the event a resounding success, and we hope to make it even bigger and better next year. In fact, many participants and visitors have been writing to us with suggestions, which we will definitely take forward to the best of our ability. Once again, congratulations to all the winners of the Coca Cola Golden Spoon Awards and the FIFI Honours. It is my ardent wish to see many, many more achievers next year.



Amitabh Taneja  
Editor-in-Chief

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# PROGRESSIVE GROCER



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# Manage Loyalty & Reap Profits

**The best customers are loyal ones - they cost less to serve, buy more, are willing to pay more than other customers, are less susceptible to competitive tactics, and act as brand ambassadors for the retailer**

By Sandeep Puri

**W**in loyalty and profits will follow as night follows day. This is common marketing adage. The belief that strong customer relationships are a significant competitive advantage has firms vying with competitors to bond with their customers. As retail business is increasingly commoditised, one of the sustainable areas for differentiation and competitive advantage is the management of customer experience and relationship development with the customers.

The Indian retail industry has grown steadily over the last decade with the advent of modern retailing. International retailers are lining up to enter this growing industry, and domestic retailers are pushing their business up the value chain. The emphasis of retailers in the last 2-3 years has shifted from merely supplying products to offering greater value to their customers. Retailers have implemented different strategies for quality of service,

store ambience, pricing and customer loyalty. However, there is pressure of low margins in the retail industry over the past few years, so to maximise the impact of every investment, it is essential to make the best use of available marketing tools to grab a substantial customer

base, influence consumer decision making, and ensure returns.

Customer loyalty cannot be achieved by advertisements, special offers, rebates or discounts. Retailers need to look for alternatives to drive and sustain their sales.



## Why loyalty programmes?

- They reward customers with discounts and rebates for their continual business, while providing retailers with information about the customer's purchasing patterns.
- They entitle customers with numerous privileges such as reward points for present purchases that can be redeemed later.
- Retailers can use the customer information to update their customers about the latest offers, launch of new products, events and other promotional activities.
- The cost of communication to loyalty card holders is less as compared to the costs for acquiring and targeting new customers.
- Preferred customers are not just made to feel special with preferential treatment, but they also experience a high sense of involvement with the retailer with the additional benefits being showered on them.

## Retailers who use customer data to draw parallels between customer experience and business performance have an opportunity not only to become more efficient, but also accelerate their business beyond their competitor's

It is observed that lasting profitability results more from strong customer relationships than from a collection of satisfying transactions. As a result, retailers now are committed to long-term customer relationships – building them, delighting in them, and managing them for enduring relationships. Retailers are also exploring loyalty programmes as a major tool for developing customer loyalty.

Retail loyalty programmes are found to be developed with good intentions but unclear objectives. Although these programmes serve many purposes, the greatest value they create for retailers is the ability to identify their individual customers, and to measure and understand their individual behaviours. With so many social networking websites like Facebook, Twitter, Orkut, etc, today's customers have become more connected and share their experiences freely with one another. In fact, customer experience tends to have a profound impact on corporate business performance. Customers now expect nothing short of outstanding buying experiences from the retailers, and have little or no tolerance for bad experiences or patchiness.

Retail loyalty programmes advanced when progressive grocers realised that without a 'customer identification tool' they were unable to recognise individual customers and reward them for desired behaviour. Retailers who use customer data to draw parallels between customer experience and business performance have an opportunity not only to become more efficient, but can also accelerate their business beyond their competitor's. Capturing of this customer behaviour data offsets the 'currency' value of providing customers the opportunity to build a reward opportunity by shopping with a particular retail store.

Loyalty programmes have emerged as an important marketing tool for retailers. Both retailers and customers have recognised the value of loyalty programmes. It is found that the Pareto principle is also applicable to loyalty programmes as around 20 percent of customers are loyal to a single retailer and constitute around 80 percent of retailer's

sales. The Pareto principle (also known as the 80-20 rule) is a common rule of thumb in business; for example, 80 percent of sales come from 20 percent of clients.



Retailers in India seem to have understood that to survive in the long run they must do something different which would not only attract customers, but would also retain them with increased share of wallet over a period of time. Retailers are using loyalty programmes that provide discounts, special offers and other privileges to their preferred customers so as to maintain their customer base.

Loyalty programmes have proven their ability to reduce churn, increase sales and profitability, and yield the kind of insight that allows a retailer to provide more valued service and products to its customers. Although the customers in developed countries have become accustomed to the concept of loyalty programmes, loyalty marketing is relatively a new concept in India.

### Developing a Winning Loyalty Programme

Administrators of loyalty programmes have begun to take a more holistic view of customers - focussing on broadening customer relationships, offering awards and recognition for developed relationship- resulting in strengthened bond with their customers. Regardless of how a retailer develops his loyalty programme - based on hard benefits (for example, a currency) or soft benefits (for example, access, discounts, special privileges, exclusive promotional offers) – they need to ensure that there is an alignment between their customer and the loyalty programme, that is, it should support the customer experience, and not the other way around.

Loyalty programmes are ingenious marketing tools when they are designed and executed well. Many times, retailers tend to take short cuts in launching them before working on the basics. Retailers need to decide the following before executing them:

**Objectives:** Marketers need to understand the overall objective of launching the loyalty programme - whether to increase customer base or to increase spending or to move the customers up the value chain. They must know the core objectives of the programme, and understand the utility of the customer database. A loyalty programme should be designed as a part of an integrated customer relationship management programme - one that can help the retailer to proactively manage the customer life cycle.

**Perceived value:** Gross margins usually decree the investment a retailer makes in the loyalty programme for both hard and soft benefits offered to the customers. As a simple rule, a retailer with gross margin of 10 percent plus can think of making an investment of around 1-3 percent in its loyalty programme. Retail loyalty programmes usually vary in terms of perceived value - the magical threshold for retailers inclines to be around a 3-5 percent perceived value. It is found that a point-per-rupee offer tends to have a higher perceived value among customers than gifts or discount offers (even if they have the same perceived value).



# Forging Ahead



## Food & Grocery Forum, witnessed industry leaders impart valuable insights and deliberate on issues concerning the F&G industry

By Seema Gupta

**T**he 5th edition of Food & Grocery Forum India held during 27 and 28 March at Bombay Exhibition Centre, Goregaon, Mumbai, brought together industry experts on a common platform to share ideas, discuss new concepts, innovations and opportunities in the food, grocery, and food service industry. Exhibitors at the event showcased a diverse range of food products by importers, traders and culinary experts from across the world.

The highlight of the event was an agenda of power-packed sessions during which leading food importers and retailers sought to analyse and identify best practices and find relevant solutions for the collective benefit of the industry stakeholders. Industry experts deliberated on the challenges and issues confronting the industry, discussed strategies to counter roadblocks, and factors that would contribute to the overall growth of the industry.

Unavailability of manpower, high attrition, and unfavourable labour laws continue to be major obstacles. Food and grocery and foodservice companies also need to put in place a strong supply chain management, and scale up if they want to maintain a good percentage growth, and invest in brand building.

Speaking on similar lines Karishma Bhalla, Principal, BCG, and Abheek Singh, Partner and Director, Boston Consulting Group (BCG), said, "With 80 percent of the growth coming from the unprocessed market, there is significant opportunity for the market to grow. We need to tap the market and work more towards brand manufacturing and retail." They estimated that the food markets in India and China would generate revenues of around \$10 trillion by 2020.

in groups or families, so the product offerings have to be targeted at families."

Hank van Duijn, Trade Director, Government of Netherlands, opined that servicing Gen I was going to be the new focus. "Just look at your own kids. Gen I is demanding different products like strawberries, or red tomatoes 365 days a year. We should put our efforts together to organise ourselves and cater to them as there will be many more in the coming years," he said.

According to Duijn, the biggest challenge was sourcing the products demanded by customers. "In modern retail you can make money only if you team up with backward integration in the food chain. In the future, professionals in the industry will step up, and professional farmers will step up as well, but they will need guidance from the consumer perspective, and it is only modern retail and the food service sectors that can provide the data to them. Otherwise, farmers will continue to grow traditional



Karishma Bhalla



Abheek Singh



Hank van Duijn



Abhishek Malhotra



Thomas Varghese

### Challenges and opportunities

Abhishek Malhotra, Partner and Head of Consumer and Retail Practice, Booz & Company India, informed that though the Rs 7,000 crore organised foodservice market in India was growing at 28 percent in comparison to the total growth of the sector at 13 percent, however, the growth has been primarily restricted to few cities such as Delhi, Mumbai, Kolkata and Chennai. "This leaves a huge opportunity in the rest of the country," he said.

### Gen 1: Driving consumption

A new study conducted by the BCG revealed that 70 percent of the eating out population is below 35 years of age, with the money and the willingness to spend, provided they are given the right choices. "This is the new consumer - the Gen I - which is also looking for convenience and pampering. Food continues to be a major chunk of their spending with health food being a major attraction," added Bhalla. "Indians also have a tendency to shop

produce. As retailers, if we team up at every part of the chain, we can guarantee that we produce safe food throughout the year, and only then can we service the Gen I in the near future."

Thomas Varghese, former CEO, Aditya Birla Retail, said that the younger generation or Gen-I is far more flexible, more consumption oriented, and with extremely different eating and shopping habits. "This would be amongst the emerging trends for consumers and retailers," he said.

## Retailer of the Month



# Slow & Steady

Trademark features of an exemplary retailer are a wide assortment of products, excellent customer service, and the store owner's personal touch. Modern Bazaar in New Delhi's upscale Basant Lok wins on all three counts

By Seema Gupta

**M**odern Bazaar has achieved iconic status. The store retains its brand value with a strong and loyal customer base over 42 years since it first opened its doors. Customers swear by in-house baked breads, imported food, fresh fish and processed meats. Over and above all this is owner Kunaal Kumar greeting the regulars, noting down their suggestions or demands, and watching his staff perform their duties. He divides his time between his flagship in Basant Lok, another at Select City Mall, and a third in Gurgaon.

Suave, intelligent, soft spoken, and completely grounded, Kumar takes us through the history of the store, and the nitty gritties of running a large supermarket, and why he believes in going slow and steady.

"My father opened this store in 1970. At the time there was this one store and the Priya complex. It was a self-service store - the concept was absolutely new at the time. Over the years, it became the only place in Delhi, or maybe even in India, where customers could pick up stuff directly off the shelves. Plus, it became popular for the wide variety of products it stocked. People flocked here for the

imported items, which were limited because of the stringent import rules at the time. By 1980 we had 100 people working in the store.

I joined the business in 1990. I had completed my electrical engineering from Manipal, MIT in the South, and was going to the USA for further studies (MBA). But my father had other plans for me; he convinced me to join the family business. Of course, I resisted at first, in fact, it took me two whole years to adjust mentally. I underwent a lot of conflict wondering whether I could run a business. But an engineer's mind (which is supposed to be very sharp anyways), helped

## **My passion is as strong as ever, even greater, because I have plans to expand, grow the brand, and increase the product categories**

me pick up things, and very fast at that. Today, I can say that there has been no looking back for me. I worked with my father for 13 years from 1990 to 2004, and learnt the trade from him, thanks to his down-to-earth business acumen.

As I gained confidence, I wanted to introduce new things. I opened a restaurant, followed by a fast food joint, and subsequently, my own Modern Bazaar in 1993. It became the talk of the town, as it was a pioneer of modern retail with a new concept of having all sorts of cuisines in one shop. Unfortunately, we had to sell it in 2001 because of property issues. The food courts and modern stores that you see now came much later in India's food and grocery retail scenario.

### **Formula for success**

A vast variety, the right mix of products, knowledge and experience of retailing, basic infrastructure, having the right machinery and tools such as computerised systems, a good software, well trained staff, and being there for your customers.

Morning Store in Greater Kailash and Modern Bazaar are amongst the oldest, family-owned stores in Delhi. Both have survived competition from the newbies, because they had the hindsight to acquire business acumen from their fathers, and the foresight to modernise and be pioneers in their field.

There is a strong sense of faith and loyalty attached to our stores, along with a large dose of nostalgia too. Modern Bazaar is more famous by virtue of it being a huge premium store covering 5000 sq ft of space. Our strong brand equity was also the reason why I expanded into Arjun Marg in Gurgaon with a 4500 sq ft store. A lot of people have moved from south Delhi to Gurgaon, and I have been surprised by their overwhelming response to this store. It was truly a good decision!

I think that the one big reason why the Modern Bazaar brand name has sustained its value, despite similar format stores opening up, is because I, as the owner, am always on my feet on the shop floors. My father used to be like that - checking out everything personally from the quality of the products

to the inventory, and greeting and serving the customers. We have a huge staff of 220 people but you have to work with them and alongside them if you want to keep your store running smoothly.

No doubt, unorganised markets like INA are doing good business, but they do not have a wide product range and variety, nor is there a systematic way of doing business. The shops do not have air conditioning or generators for the frequent power failures, so the cold stuff gets de-frosted, and is then re-frozen. We have a 125 KVA generator in all our stores. In my view, people are willing to pay a little extra for a better shopping experience.

I personally check out products that are nearing their expiry dates. Products such as meat items are taken to my farm in Chattarpur, where the meat is fed to the dogs there. If the products have been sourced from importers, then we return the items to them.

### **Spicing up with variety**

For any product category, we have the Indian version sitting alongside the imported on our store shelves, with the labelling and price clearly marked. If you want mayonnaise, you will see no less than 30 types. If you go to

Nature's Basket, you get maybe five types. At Le Marche there are about 27 types.

At Modern Bazaar you will get different brands, different flavours, and different types from all over the world. We have a section devoted entirely to teas and coffees which are imported from many parts of the world, including the Indian varieties such as Red Label, Green Label, Assam Tea, Darjeeling Tea, etc, and the more exotic ones too. We have filtered south Indian coffees and imported brands like Lavazza. Although Indian coffees and teas are good, but we lack variety, so I bring in foreign brands even though the import duties are very high. Such is my passion.

I have been running Modern Bazaar for 20 years now, and my passion is as strong as ever, even greater, because I have plans to expand, grow the brand, and increase the product categories. You start with the affordable, then go into imports; and then upscale to the exotic. In this way you expand the range.

In all my shops, I have divided the sections into veg and non-veg. There is a separate one for fresh fish, cold cuts, etc, a low-fat and sugar-free section for the health conscious customers, a section for cosmetics and toiletries, both Indian and imported, a baby's corner, another for snacks and wafers, one only for exotic Mexican and Italian products, and one devoted to chocolates. You name it, we have it!

### **USP of the store: imported food**

Our USP is the vast variety of imported food. This food segment is really growing, and now



 Promotional offer at the store

# What's Next

New products in the market

## ► Swedish delight

One of the world's best selling international premium spirit brands, Absolut has introduced Absolut Elyx vodka, which is claimed to be made from a single harvest of Swedish winter wheat. It is also the result of century-old expertise, passed down through generations of Swedish vodka makers. The vodka is best enjoyed neat or on the rocks. It is also perfect in Martinis and classic cocktails, and is recognised by its character and elegance. The latest offering from Absolut is available in a bottle of 750 ml, priced at around Rs 2,729, and is currently being retailed at duty free stores in Delhi and Mumbai.



## ► No more binging on junk!

Health and wellness brand Gaia has come out with a new easy-to-handle, mini 30 gm pack of its crunchy muesli. The new single-serve pack is ideal for a long journey, trekking, breakfast-on-the-go, and as a lunch option for kids. It is also a nutritious option for munching than binging on fat laden snacks. Priced at Rs 15, the new pack is available in five exciting flavours – Strawberry, Nutty Delight, Fruit and Nut, Diet and Soya - at leading pharmacies and food and grocery stores, including Food Bazaar, Big Bazaar, Le Marche, Easy Day, More, and Godrej Nature's Basket across Delhi-NCR, Punjab, Haryana, Rajasthan, Uttarakhand, Gujarat, Pune, Hyderabad, Bangalore, and Chennai.



## ► Ready in just 3 minutes!

McCain Foods India, the Indian subsidiary of Canada-based McCain Foods has widened its frozen food product portfolio with the launch of McCain Idli Sambar Combo ready-to-cook pack. It can be prepared by simply heating the products in the microwave for 3-minutes each. The product is claimed to be free from preservatives, retaining the authentic South Indian taste, and can be cooked on a stove top as well. A 360 gm combo pack, priced at Rs 60 consists of six pieces of Idli (210 gm), made of rice and black gram lentil, and Sambar (150 gm) made of real dal (split red gram) and vegetables. The product is available at leading modern and traditional food and grocery stores across Delhi-NCR.



## ► War against pests

Expanding its product basket in the pest control category under the brand Mortein, Reckitt Benckiser has launched Mortein NaturGard. This new product with its great lemon grass or cintronella plant fragrance is safe to use around the home. Citronella plant extracts are well known for repelling pests naturally along with a great fragrance. It is available as mosquito killer aerosols at an introductory price of Rs 169 for 425 ml and Rs 85 for 225 ml packs. The vaporizer format of Mortein NaturGard is available in combipack with 45 night refills. The combipack and refills are available at an introductory price of Rs 70 and 54 respectively. Mortein' NaturGard is available at all the leading grocery stores.



## ► For a fruitilicious experience!

Murginns, one of India's leading breakfast cereal brands, has launched fruit-based probiotic yoghurt, called Fruitalicious in the Western and North Indian market. It is available in four delicious variants – Alphanso Mango, Peach, Pineapple, and Strawberry, at an introductory price of Rs 20 for 125 gm pack. Fruitalicious probiotic yoghurt has a shelf life of 15 days. According to the company, Fruitalicious contains real fruit pieces, enriched with calcium, and is low in fat. It is claimed to be free from preservatives and artificial colours, making it a healthy and delicious snack.



## ► Flavours for all

Tata Chemicals, the leading salt manufacturer and marketer, has announced the launch of a new range of flavoured salts called Tata Salt Flavoritz across major cities in India. The salts are currently available in three interesting flavours – Lemon Coriander, Red Paprika, Onion Garlic, and an extension of the brand with the addition of grounded Black Pepper Powder. These flavoured salts can be used in a variety of traditional and non-traditional recipes, ranging from dressing up salads, sandwiches, pasta to enhancing the flavour of parathas and boiled eggs. The salts come in hour glass shaped HDPE sprinkler bottles in a pack size of 60 gm priced at Rs 45, while Black Pepper is priced at Rs 50 for a 50 gm pack. They are available at select supermarkets and grocery stores in Delhi, Mumbai, Chennai, Bangalore, Chandigarh, and Jaipur.



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GST is all set to happen very soon. It will be one of the world's biggest tax reforms in one of the world's largest economies. Once implemented, GST will have a deep impact on our economy. New business models & supply chain models will emerge. Companies prepared for GST will reap profits.

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