Business model for Indian Tier II and Tier III cities - A study for fashion & lifestyle products

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Abstract. As per rating of Global Retail Development Index (GRDI), 2017 India ranked 1st among 30 developing countries, surpassing China, in terms of retail sector development. In order to leverage this market scope all the key international brands are foraying into Indian market to lure the Indian customers with their market offerings. The grand entry of Amazon is the latest proof of the huge potential in Indian retail space. The Indian home grown brands are also not much behind in capitalizing on this growth trajectory. However this competitive landscape has begun saturating the Indian metros and tier I cities. As such the retail brands are in dire need to expand into tier II and tier III cities. These cities provide a less cluttered market space with high awareness and purchasing power, which can be en-cashed by the fashion brands with carefully crafted marketing mix strategies. However the prerequisite to this strategic initiative is to understand the psychographics and aspiration levels of this target segment.

The objective of this research paper is to identify the aspirations and purchase behavior of tier II and tier III Indian consumers and suggest various effective strategies to promote fashion products in these cities.

The research methodology includes the detailed survey of customers from Tier II and tier III cities. A survey of 500 customers over a period of 3 months was conducted to find out the perception and awareness of fashion products among the customers along with the issues they face while purchasing the product.

This paper concludes with formulation of various strategies on the basis of 4P's of marketing that can be implemented by the companies, which want to capture the highly growing market of more than 3000 towns. These strategies are formulated considering the consumer behavior of these cities, their aspirations that are backed by the purchasing power. These strategies may help marketers to capture the demand for the fashion brands from these cities.

1. Introduction:

India is considered as a land of opportunities where it is a great attraction for the international companies for investment and expansion. India has also opened its economy by allowing 51% FDI in multi brand retail. The organized retail is only about 9 % in India, and the most of it are concentrated tier I. There is huge potential for the rest of the urban area to match with the metro in terms of penetration on fashion brands. Out of its 1.25 billion-population and 356 million youth having age of 10-24 years, it's a market, which is not tapped by the brands yet.

As per population censes 2011, India has 8 tier I cities, 47 tier II cities and more than 300 tier III cities. There are around 100 towns, which are on the way to become tier III cities. There is huge potential in tier II and tier III cities as the retail growth rate is around 50 % as compared to 20% in metros and other tier I cities.

But the customer behavior of these areas is way different from the metros. The customers are more prices sensitive, less experimental in online purchase, and not well versed with online transactions.

In such situation, marketer may face challenges in creating marketing and product mix. A specific strategy should be formulized after considering the attributes of the target population.

A survey is conducted with 500 respondents in tier II and tier III cities, to find out the perception and awareness of fashion products among the customers along with their purchasing behavior and the issues they face while purchasing the product. A detailed analysis of this survey revealed the traits of the customers of these cities. These characteristics are used to formulate various strategies for the brands to foray into these markets.

2. Objectives:

- To analyze the recent trends in retailing in tier II and tier III cities
- To analyze the consumer behavior of Tier II and tier III cities
- To create a matrix of preferences as per the various customer categories to strategies marketing efforts

3. Literature survey:

For Business expansion, in last 10 years major emphasis of brands were on the metro like Mumbai, Chennai, Bangalore, Delhi and mini- metro for examples, Pune, Kolkata, Gurgaon near Delhi, Gurgaon and suburbs near Mumbai. These brands extracted huge demand by tapping the right cords of cash rich customers in these regions. Even though these markets are not completely saturated, but the growth rate has surely dipped. So its obvious for the brands to look for other emerging areas like tier II and tier III cities, which has huge potential. These areas have it's own set of challenges. The most critical is the awareness of products and efficient connectivity. The most important channel of communication is through smartphones.

Data as per December 2017 shows that even though more than 94% urban households own mobile phones for personal or official purpose, Internet connectivity at reasonable rates is still at 64.8% (295 million out of 455 million people). Still most of people depend on the computer based Internet services café. Once the Internet reaches to more people, there will be rise in the ecommerce demand. Rural India has much lesser penetration that's is 20.26% (186 million out of 918 million people).

According to report published in Newsnation (2014), e- commerce is still in nascent stage and shows huge potential in India. It is estimated that, by 2023, it will be 7% of India's retail market amounting to USD 60 Billion. Currently the majority of customers doing online transaction are from tier I cities and it is expected to grow at a rate of 40%. The size of the industry was USD 1.5 billion in 2012 and grew to USD 17.8 billion in 2017 growing at the rate of 23%. In 2015 India recorded

50 million online shoppers and it is expected to touch 175 million by 2020. Customers from tier II are not far behind. Internet is spreading its wings in tier II and tier III cities across India, which are untapped by the brands. So these are the areas to look out for. As per Shilpa Elizabeth (2015) in her article on amazon points out that there is huge increase in demand from tier II cities. These 12 emerging tier-II cities, which show high growth in retail market potential and maturity are Chandigarh, Ludhiana, Vadodara, Raipur, Amritsar, Surat, Lucknow, Nagpur, Indore, Coimbatore, Kanpur and Jaipur. The tier III cities, which are catching fast with tier II, are Kolhapur, Hosur, Jaisalmer, Rajkot, Ooty, Aurangabad, Coonoor, Valsad, Nashik, Belgaum, Mangalore, and Vapi.

The use of smartphone and availability of Internet, Television, and the higher income levels leads to increased awareness among people about various brands. These people want to imitate the consumption habits of tier I customers. There is major boost of sales from tier II cities in e-commerce as the desired products are not available in their city limits. There is huge potential for the brands to sell products to Tier II and Tier III cities. E-bay a leading ecommerce company has experiencing huge growth in their sales coming from these cities. As per Mr. Latif Nathani Managing Director of eBay, "India is experiencing tremendous growth and the potential it has is very promising. We are seeing almost 50 per cent of the business coming from tier II and III cities". But these cities are not easy to decode. The structure of these towns is different in term of the geography, demography, price sensitiveness, purchase quantity, ticket size etc. That's why a strategy specific to these towns is the need of an hour. Even though these cities show very promising future for marketers, but are these cities ready to accept the change these brands are expecting is the ultimate question and the companies need to understand all the equations to get a foot hold in these cities.

As per the report published by Stake Business Solution (2015), understanding the consumer behavior is the most important. The customers purchase the product less out of necessity but more because it will be a status symbol for them. They feel to have a luxury brand in their home or wardrobe, but customers are also price sensitive. So positioning of product will be critical to enter into the minds of consumers. It is important for the brands to understand that positioning is not something you do, but rather, is the result of your customer's perception of what you do. Positioning is not something we can create in a vacuum—the act of positioning is a co-authored experience with the customers. Companies need to understand the market dynamics better and faster.

According to a study conducted by NASSCOM in 2010, increase in the education levels in youth of tier II and III cities leads it become talent hubs, from where the IT and BPO sector is drawing its manpower resources. Government of India implemented its policy for the financial upliftment of tier II cities by setting up the BPO industry, giving employment to the educated youth. This in turn improved the disposable income of the people motivating them for taking part in the growing retail industry. There are cities like Pune, Ahmedabad, Gurgaon showing lot of retail attraction and has

been upgraded to tier I cities. There are many examples where cities are improving with their infrastructure and consumer awareness. These tier III cities like, Nashik, Trichy, Siliguri, Amaravati, Mangalore, Hubli etc. are growing at an unprecedented rate.

The McKinsey Global Institute (MGI) paints the following scenario for 2030:

- Urbanization will spread across India, impacting almost every state
- For the first time in the country's history, there will be five large states – Tamil Nadu, Maharashtra, Karnataka, Gujarat and Punjab – that will have more of their population living in cities rather than villages
- India will have 68 cities with a population of over one million by 2030

Fig 1: Shift in Tier levels from 2008 to 2030 in India

3.1 Emerging cities:

As per the census 2011, the number of tier II and tier III cities of India are listed below.

Table I: Classification of cities as per the population

| Sr. no	Population	Number of cities
1	More than 10 million (including conglomerate)	3 (Mumbai, Delhi, Kolkata)
2	Between 5 to 10 million	5 (Bangalore, Chennai, Ahmedabad, Hyderabad, Pune)
3	Between 1 to 5 million	47
4	Between 1 million to 0.1 million	443

Source: http://www.census2011.co.in/city.php
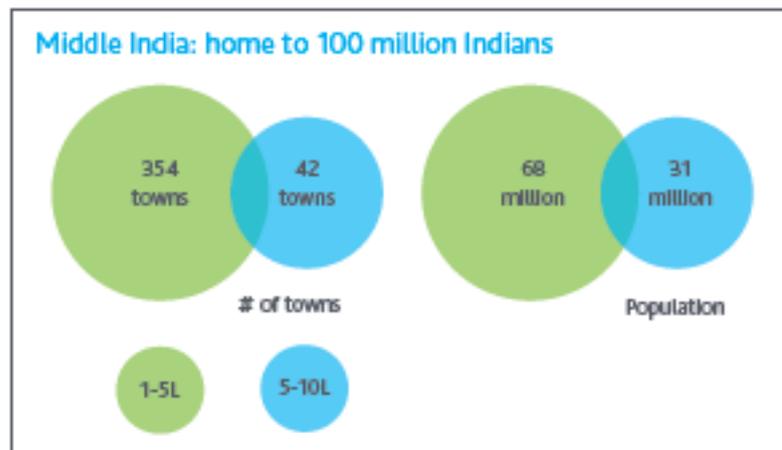
Fig 2: Comparison of proportion of town Vs population in India as per 2012

3.2 The educated women power:

As the education level of girls is increasing, they inclined more towards online shopping and luxury products. They are the main driving force towards emergence and expansion of fashion productsAs per AT Karney & Google study, the share of women online consumes will increase to 40% from 20% (as per 2015). This information can be critical for the brands to decide their marketing and sales strategy. It is evident from the advertisement that run on television that brands keep the behavior of women in mind to develop the promotional strategy.
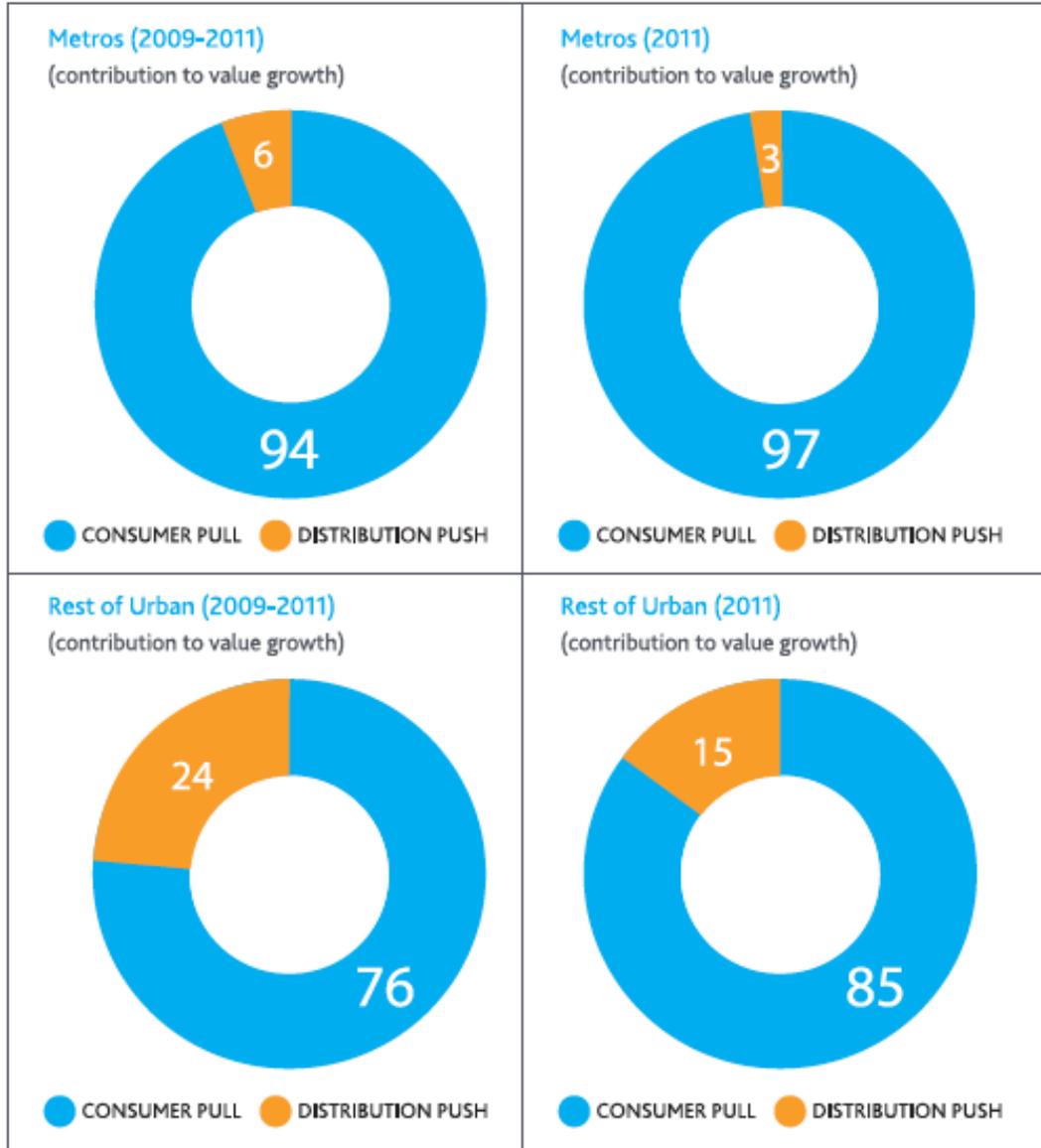
source: Nielsen & CII report

Fig 3: Comparison of Metros and rest of urban areas with respect to consumer pull vs distribution push

As of the 2011 census, there are 8 tier 1 cities in India – Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai and Pune having population more than 5 million and 47 tier II cities having population more than 1 million and less than 5 million. As compared to these, there are as many as 3,133 towns and more than 1,233 rural hubs. More than 90% of Indian population lives in tier II and below, which cannot be ignored by the fashion brands.

FMGC industry has used this opportunity to large extent. There are various companies who started low cost products, which are value for money for non-metro customers. They entered into the homes of millions by promoting heavily on the televisions and forcing the customers to visit near grocery store to find out the product. It is observed that the demand in this category is mostly customer driven. People generally queued up at the store to demand new product in cosmetics, detergents, soaps and chocolates as soon as it is displayed on TV. According to Pankaj Renjhen, Managing Director, Retail Services, Jones Lang LaSalle India (2011) there are cities, which are having specific characteristics and had potential to grow are as follows:

Sr no	Name of town	Classification	Characteristics
1	Chandigarh	II	1.1 million populations, Higher car density High per capita expenditure with income more than 0.5 million. High retail penetration.
2	Surat	II	4.5 million Population, fast growing industrial sector is giving a boost to retail space development, population is very young because of migration, the home to diamond industry of India,
3	Nagpur	II	2.5 million population, high literacy rate as per 2011 census, Ninth most populous city in India, National Manufacturing and Investment Zone and development of first IIM in the state
4	Jaipur	II	3 million population, Tourist destination, young population
5	Lucknow	II	3 million population, high education level, household income is high
6	Ludhiana	II	High consumption tendency
7	Ahmedabad	II	Largest city of Gujarat, population more than 5 million
8	Amritsar	II	Major tourist attraction,
9	Indore	II	2.2 million population, one of the largest city, large middle income group population
10	Vadodara	II	2 million population, high growth potential

11	Pimpri-chinchwad	II	1.7 million population, Closure to Pune, Thriving industrial and automobile manufacturing belt
12	Gurgaon	II	1.5 million population, close to Delhi, call center capital of India
13	Rajkot	II	1.8 million population, high growth potential

3.3 Education:

Parents in these cities are more aware about the importance of higher education. They want their children learn in the English medium schools and go to metro cities to continue their education thus hoping for the bright future. There is a trend of young educated people entering into the IT sector, which is considerable high paying job, thus there is increase in per capita income. This increase in income level helped the parents, who are still staying in the small cities, to afford the luxury products. Their visits to their NRI children increased the awareness about the luxury products.

P. T George in his article "Hiring woes in Tier 2 & 3 cities" (2014) focused on the following characteristics for tier II and tier III cities. Rajendra Shah, in his report on "Employability challenges in tier II cities" (2014) also reiterated the same thing.

Challenges for the marketers:
- Lower average disposable income
- Varying consumption pattern
- Non-efficient supply chain
- Availability of manpower
- Technologically backward
- Customers are price sensitive

Sudipto Ghosh (2014) in his article states some of the benefits of smaller towns:
- Untapped market
- High willingness of purchase
- Growing consumer acceptance
- No clutter of brands;
- Can get a first mover advantage
- Availability of cheaper real estate

4. Primary Survey:

A survey of 500 respondents in the range of 15 to 65 years was carried out; 250 each from tier II and tier III cities. The survey was conducted for three months in cities spread across India like Akola, Amaravati, Nagpur from Maharashtra state, Jaipur, Jodhpur from Rajasthan, and other cities like Patna, Mangalore, Nashik, Bhubaneshwar etc. As the survey was about the fashion brands, so respondents of higher income were chosen to understand the buying pattern.

5. Findings:

It is evident from the survey that the behavior of customer from both cities is different in most of the cases, but as population, education level, awareness, and exposure of tier III cities were increasing it is moving towards the tier II city characteristics.
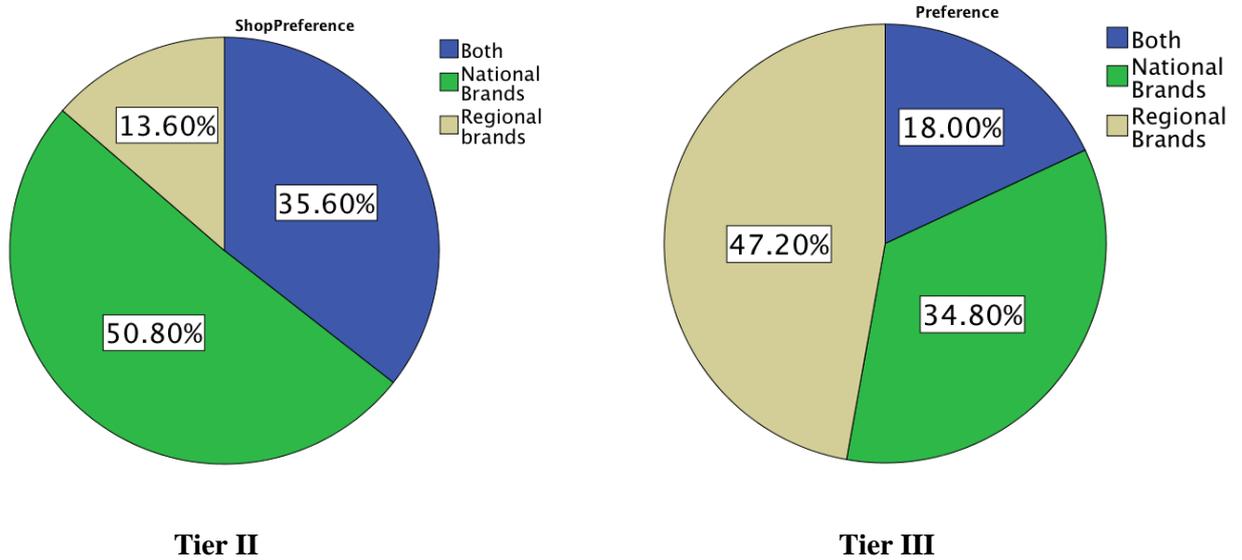
Shopping Frequency:
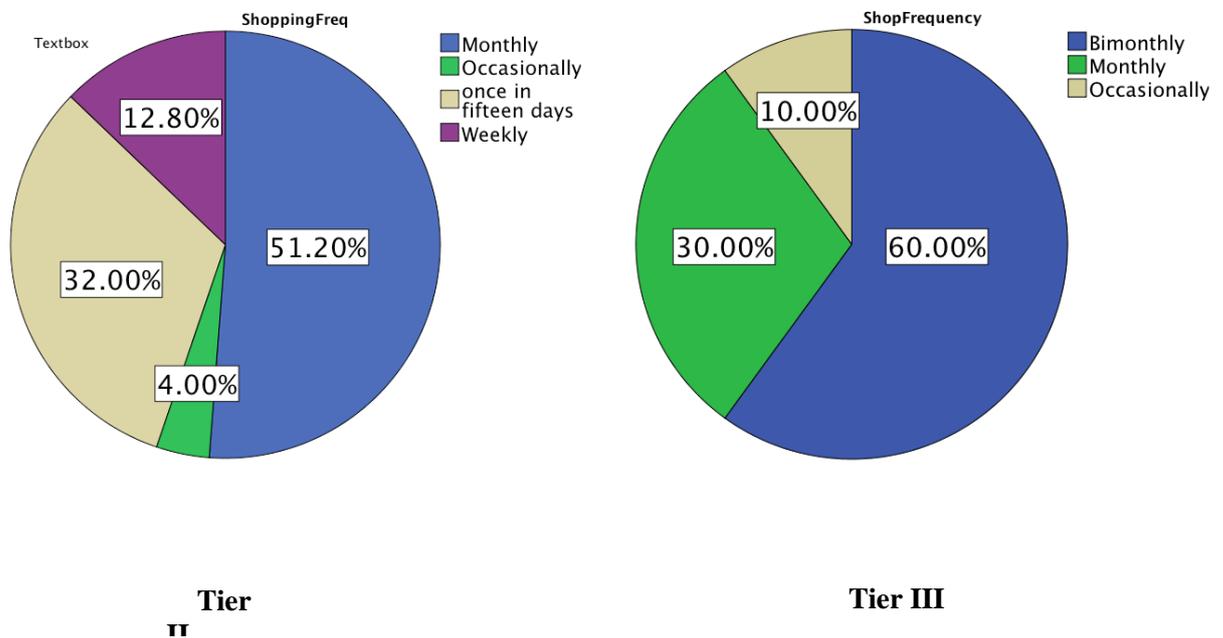
Tier II   **Tier III**

Purchase frequency clearly indicates that in tier I almost 50 % of respondents shop fashion products monthly, while the frequency reduces to a bimonthly in tier III.
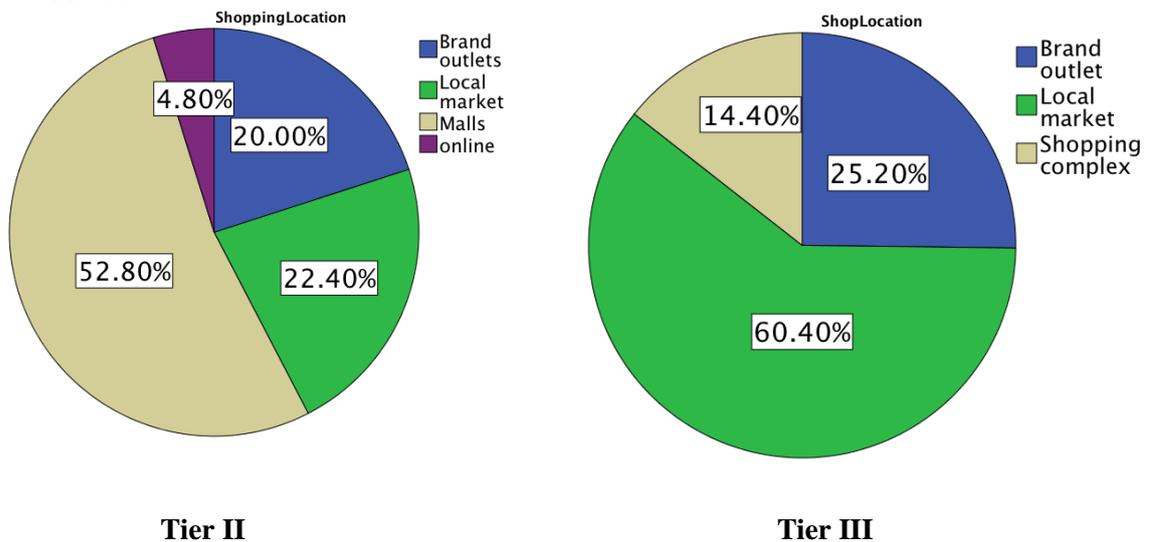
Shopping preference:

Tier II

Tier III

As tier II cities have more exposure to the brands, it is obvious that they purchase more of the national brands, while the regional brands have more demand in the tier III cities.

Shopping location:

Tier II

Tier III

For tier II, most respondents depend on the malls for the shopping and very few go to the brand stores and local market, as there are more options available in shopping complexes. But in tier III, absence of malls and brand outlets leads to dependence on the local market. One thing that is observed in such cities that people are well aware about the products, its varieties but such products

are not accessible to them. People generally visit the metro cities near their place to purchase what they want. But such travel is not possible frequently. So such purchasing happens only when there is a business trip or during festivals.

Source of awareness:
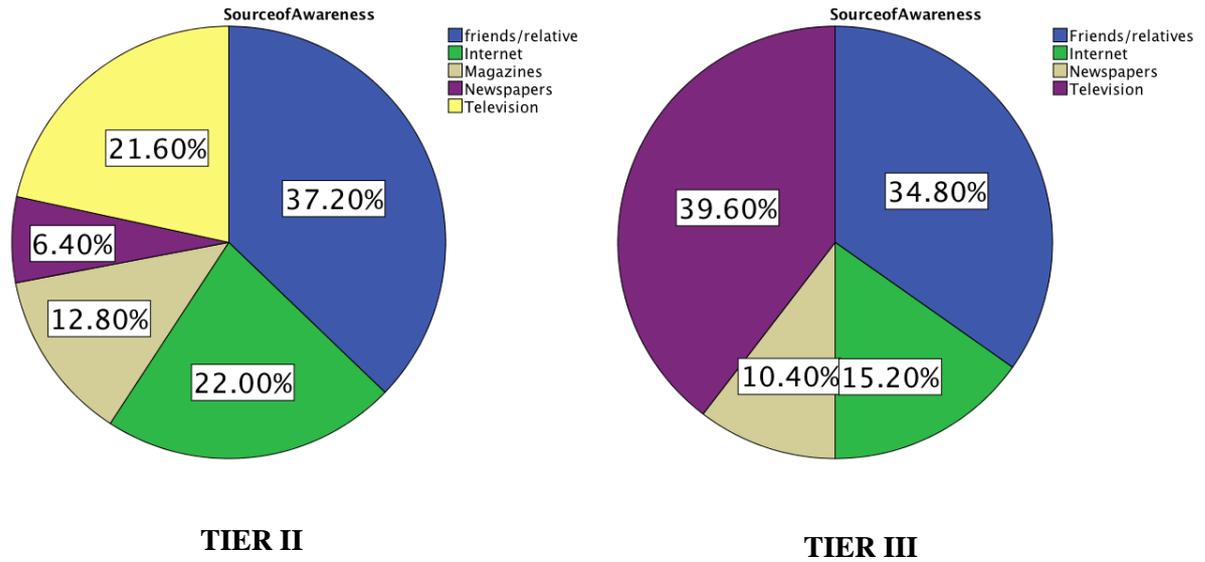
TIER II

TIER III

It is interesting to know that respondents in both categories observe the purchases done by the friends and relatives and they like to have the similar product. In tier III TV is the main source for the awareness of fashion products. While in Tier II social sites plays important role. The younger generation spends most of the time on the social networking sites like Facebook, Whatsapp, Instagram etc. These are the avenues where they also get information about the latest trend in fashion. Brands cannot neglect such a huge potential customers. A right approach is needed to get the potential customer is come to the store. A social marketing concept on Whatsapp can be used for creating awareness about the availability of product.

**Time of purchase:**
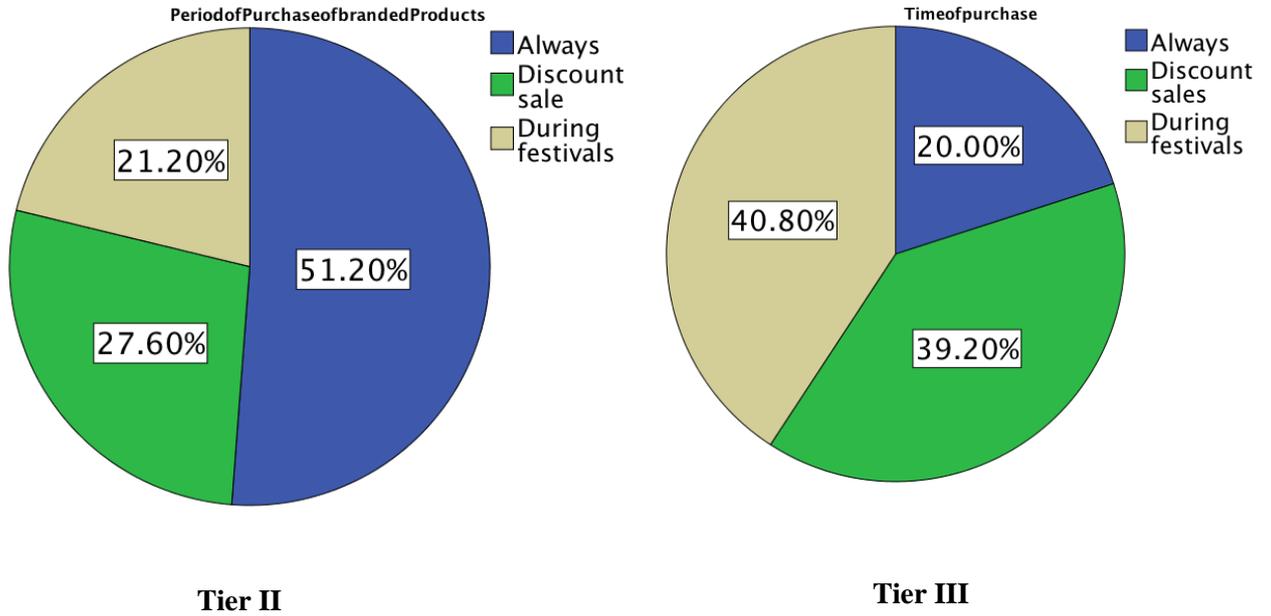
Tier II

Tier III

Tier II customers are more loyal to brand and don't wait for the discount or festival seasons, while the purchase in tier III are mostly driven by festival and discount season. Celebration at festivals is the main highlight of the culture of these cities. Marketers need to tap such events to showcase such products. Direct selling at these events might be diluting the brands but promotions can be planned.

Reason for purchase:
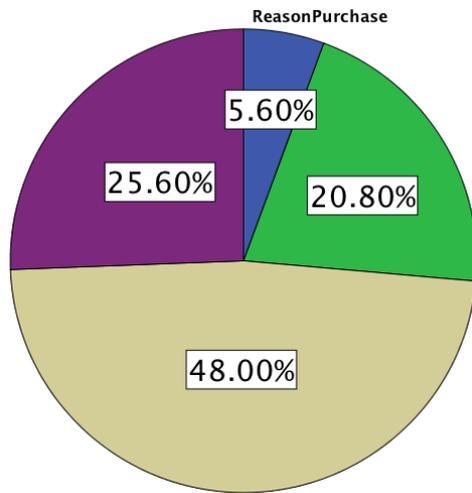
Tier II
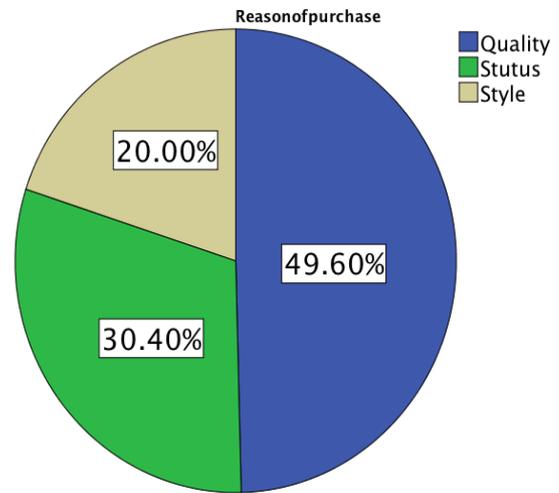
Tier III

Purchase of fashion products is considered as a status symbol in both tier II and III cities. But customers from tier II also checks for the quality aspect while advertisements influence customers from tier III.

6. Analysis of survey:

A survey clearly shows that the tier II and tier III cities have different characteristics in terms of shopping of fashion products. During the survey it was found out that factors like occupation, age, and income level majorly controls customer behavior. (As the survey includes both male and female respondents, gender factor is not considered separately here, but its impact is considered in other factors.) Depending on these factors a matrix for each was prepared to finalize the business model for the fashion business. While preparing these matrices, 4 P's of marketing were considered, which give insights into the consumer behavior of tier II and tier III customers.

Tier II – Matrix with respect to Occupation:

	Product	**Price**	**Place**	**Promotion**
Private jobs	Interested in fashion products and are more interested in buying as well as using them due to the western work culture adopted by private organizations. More accessibility and knowledgeable; prefers private labels	More focused on what value or style the product has. They are more focused towards status than to think about money, could easily be targeted for premium and super premium products.	Visiting to a mall is their first preference, everything under one roof, from entertainment to food, from groceries to shoes. Thus if a fashion brand targeting this segment they can successfully be placed near or in the mall.	Radio could be one of the great ways to target this segment as in tier one cities people usually spend most of their time in traffic. Also promoting complexes or movie theaters could also be one of the best ways.
Govt. Employee	More formal and less interested in fashion and technological products. But still with the social media growth and internet reach in every office, made it easy to attract these consumers towards fashion products. Prefers private labels	Very price sensitive. Companies should understand the govt. policies and then need to appropriately place the brand.	Convenience is the critical factor for them.	Promoting the product through advertisements on TV could target this segment.
Students	Growing awareness power, Students tend to spend money on clothing and beauty products, and find these items to be important, more knowledgable about the brands.	They are more attracted towards brand but they don't earn so pricing a product targeted to them is a difficult task.	Targeting them near colleges or in colleges at the time of fest are the most beneficial way to place a brand	Digital marketing the best medium to target this segment. Also offers and discounts
House wives	A big culture of kitties and get together has brought a great change in the choices of housewives. They have started connecting themselves with fashion products and becoming more and more brand	Though they have become brand conscious they still got bargaining power in them they choose a product which gives the best of price and quality.	. A place near residential area offering a great environment to freely roam around and check and feel the product could be the ideal place for them. Mall so far has been the hub for them to shop.	Promoting a great deal like combo package or a discount offer

conscious. They want a product, which compliments their status in society.			

Tier II – Matrix with respect to Age (n years):

	Product	**Price**	**Place**	**Promotion**
60 +	This segment needs more of a comfort product than the stylish one. They see the need first and than the status. They are more brands loyal as they experienced product over the period.	In tier II cities people of this segment look for a value for money than to a cheap one	Home deliveries and personal selling is more preferred in this segment.	Showing need of the product for this age through ads would be preferable. Promotional events, association with health brand would be beneficial
35-60	Choose their product very carefully especially fashion products like apparels, accessories, etc. They are more brands loyal and do not easily switch the brand. Prefer comfort, class and sophistication Prefers private labels	If they are loyal to the brand they are ready to pay for the product offered.	Brands conscious so they prefer to go to EBOs where they know what they want to buy without wasting any time for searching and among others.	Showing the brand value is the most important way to attract this segment the main aim would be to earn their trust and loyalty.
20-35	Want to experiment with their look and choices. Always prefer new, trendy and exclusive product.	This group needs to be targeted by offering great deal. Offering good price for a differentiated product	Social media influence is high on this segment so e-retailing, malls could play a great role to attract this segment.	Digital marketing through their websites and social media will be the Key.
Below 20	They always get attracted with product look rather than the functionality.	Prefer low priced product	Malls could be the great place to target this segment	Promoting the brand through the personality, digital marketing

Tier II – Matrix with respect to Income (in INR):

	Product	Price	Place	Promotion
600,000/- and above	More attracted towards luxury and status products. Willing to experiment as they means for the same. Prefers national labels	They concentrate more on status symbol than on price.	They love good market place where there are more brands to choose from.	Promotion through luxury magazines, or personalized mail will help to connect them better with brands.
400,000-600,000	This segment of the society aspires to gain the premium and luxury product. Prefers private labels	This segment of society wants quality as well as a worthy product, which justify their spending.	E retailing could be a great platform to target this segment.	Promoting different financing schemes will be profitable for this segment.
200,0000-400,000	They look at the functionality of the product rather then status value of the product. Prefers private labels	They always look for a low price quality product.	This segment wants to see, touch and feel before buying any fashion product.	Sales discounts and other offers could be used to target this segment.
Below 200,000/-	For this segment, need comes first. Products satisfying basic need are preferred.	A brand offering them good price could be a winner.	Nearby retail store could be the best place to target this segment.	Through television and radio ads, as they are large in number and in Tier II cities, people still depend on TV and radio for product awareness.

Tier III – Matrix with respect to Occupation:

	Product	**Price**	**Place**	**Promotion**
Private jobs	Have limited exposure and well aware about the products. They are ready travel for purchase to another city, more focused on their social image Prefers private labels	Like to experience with high priced products.	Mostly they want to experience the same in the nearby shopping mall.	Television and theater advertisement
Govt. Employee	The customers in this category are less experimental, mostly fashion laggards. Prefers local brands	Sensitive to prices.	Convenience is the critical factor for them.	Targeted by promoting the product through advertisements on TV.
Students	Influenced by the celebrity's fashions. But generate high demand and always wants to experiment.	Lesser the better	Targeting them near colleges or in colleges at the time of fest or e-retailing	Digital marketing through their websites and social Also offers and discounts
House wives	They want more functionality in the product and not so aware about the fashion products.	Highly price sensitive specifically towards high priced products. A hard bargainer.	The main market of the city	A discount offer, A promotional event near a main residential area

Tier III – Matrix with respect to Age:

	Product	Price	Place	Promotion
60 +	Basically averse to the fashion products.	A hard bargainer.	local market place is good place to trade.	Newspaper advertisements
35-60	Experiment with the fashion products. High growth potential. Mostly formals garments, footwear are the products they are looking for. Prefers private labels	Quality is preferred than price. They love to buy product, which justify their spending.	A shopping complex where there are more products to look and try out for.	Use Social sites; newspapers, and TV are the right promotional strategy.
20-35	Want to experiment with their look and choices. More energetic and hence willing to relate their personality with brand. Always prefer new, trendy and exclusive product.	Offering good price for a differentiated product is the strategy to be adopted for this segment	Social media influence is high on this segment so e- retailing could be the best place to target them.	Digital marketing through their websites and social media Also offers and discounts
Below 20	They always get attracted with product look rather than the functionality.	Always try for the lesser price	E-commerce, shopping complex	Also social media celebrity endorsements

Tier III – Matrix with respect to Income (In INR):

	Product	Price	Place	Promotion
600,000/-	Difficult to pitch to More concerned about the saving than purchasing Prefers private labels, prefers	Ready to pay more for a quality and a branded product.	Market place where there are more brands to choose from.	Have access to very limited sources of information, mostly depend on newspaper and TV
400,000-600,000	Aspires to gain the premium and luxury product, This segment also has good knowledge about brands, Prefers private labels	This segment of society wants quality as well as a worthy product, which justify their spending.	E-retailing	Promoting different financing schemes will be profitable for this segment.
200,0000-400,000	Functionality of the product rather then status value of the product.	Always look for a low price quality product. Ready to travel to nearby	Want to see, touch and feel before buying any fashion product	Sales discounts and other offers
Below 200,000/-	Buy low quality brand copies.	Price is the most important criteria for them.	Easy availability, so nearby retail store	Could best be targeted through television as they are large in number

7. Conclusion

It is no doubt that tier II and tier III cities provide immense opportunities for the companies for expansion. But the right business model and marketing mix is important for the success for these brands. The brands can take the private labels forward, which can provide the perfect option for the small town customer. It is also obvious that the currently there demand for the fashion and lifestyle brands in tier III cities is slightly sluggish, but the days are not far when the brands realize that there is enough clutter in the metro cities and the companies will rush to these untapped market with huge potential.

It is important to find out the demographics of the particular region and offer a right product at right price. Thus the marketer needs to map the areas to be targeted, after understanding the product offerings, changing the product characteristics if required. It catered properly these cities will give immense return on investment to the companies.

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