



The Rise of Digital Retailers: The Survival Strategies of Kirana Stores in Bengaluru

Meghana B R¹, Dr. Srikanth P²

¹RV Institute of Management

²Professor of Finance

Abstract-- The rapid development of e-commerce and fast commerce applications have essentially shaken up the conventional retail environment in metropolitan India. This study examines how digital retailers are affecting the traditional Kirana stores in Bengaluru, and how they can survive, which pathways they need to take. The use of descriptive research design saw the collection of primary data through a sample of 300 consumers and retail stakeholders by a 5-point Likert questionnaire that was structured. To examine consumer behavior, digital integration, and viability of omnichannel models such as JioMart, data analysis involved descriptive statistics, Chi-square tests, Multiple Regression and Pearson correlation. The results validate that there is a huge decline in Kirana footfall that is directly linked to the rise in the frequency of e-commerce shopping ($p < 0.001$). Nevertheless, the regression model ($R^2 = 0.222$, $p < 0.001$) confirms that the use of digital tools namely WhatsApp ordering, UPI payment, and the use of digital infrastructure supported by the government are significant predictors of consumer willingness to remain a customer of Kirana store. Moreover, the JioMart omnichannel model is proven to be an effective, replicable model of Kirana survival because it is validated by a moderate positive correlation ($r = 0.554$). The research finds that quick commerce is a deadly existential menace but Kirana stores will be able to hedge their future through the combination of their natural strengths of trust and credit with area-specific digitalization.

Keywords-- Kirana Stores, Quick Commerce, Digital Retail, Survival Strategies, Omnichannel, JioMart, Bengaluru.

I. INTRODUCTION

The Kirana stores, which are traditional and unorganized have been the mainstay of the retail industry in India, dominating more than 80 percent of the domestic grocery market. These stores have supported generations of Indian consumers, being characterized by localized inventory, interpersonal trust and informal credit systems. Nevertheless, there is a seismic change in the retail market in urban centers such as Bengaluru. The recent active growth of quick commerce (e.g. Blinkit, Zepto, Instamart) and the rapid proliferation of e-commerce giants have brought about a new form of convenience, speed, and wholesome discounting that traditional stores are finding difficult to keep pace with [;].

Recent market trends show that almost 80 percent of Kirana stores claim that they are losing business share to these digital disruptors and their dwindling footfalls are becoming an existential challenge to their existing operating model. In order to endure this onslaught of digital, Kirana owners are being compelled to re-engineer physical presence with digital abilities (Bharucha, 2019; Dey & Rajkuma, 2021). The adoption of technology, whether it is simple WhatsApp ordering and UPI payments, advanced inventory management SaaS, or not, is no longer a choice but a sustainable disrupter that needs to be adopted to survive (Tabeck, Jain, and Sharma, 2022).

Moreover, the hybrid and omnichannel models are becoming an acceptable savior of the unstructured sector. Efforts such as the JioMart by Reliance have shown that Kirana stores can serve as localized micro-fulfillment hubs, with the ability to combine the volume of e-commerce with the hyper-local nature of traditional retail [;]. This paper will conduct an empirical study to assess the precise effect of digital retail with reference to Bengaluru Kirana stores, the fundamentals of the challenges they encounter, and the specific, evidence-based survival tactics that will utilize both technology and the trust that they have built up with their respective communities.

II. REVIEW OF LITERATURE

Traditional Kirana Retail and Digital Disruption.

There has been a radical change in the structure of Indian retail due to the explosive growth of quick commerce and online shopping platforms. According to Ganapathy, V., and Gupta (2023), the most important success factors that help quick commerce to effectively disrupt the traditional Kirana markets are hyperlocal warehousing and algorithmic logistics that allow achieving the highest level of speed and convenience in consumer demands [Ganapathy and Gupta, 2023]. To make this structural issue worse, empirically Balagi, K. S., et al. (2026) show that the rapid delivery of quick commerce consumes a great deal of daily cash flow of small-scale traditional retailers, with the threat of operational sustainability of Kirana stores looming as modern trade takes on a pace that disrupts the traditional financial cycles [Balagi et al., 2026].



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The shift in the generational change in consumer behaviour is also rapid which increases this disruption further as Saxena, A. According to (2025), there is an absolute inclination of Gen Z customers to online shopping with a physical store visit, indicating a structural downturn in the long-term of Kiranas unless they manage to shift to online platforms [Saxena, 2025]. Krishnamurthy, S. M., and Venkitachalam (2023) confirm this by tracking the long-term development of Indian retailing between 1980 and 2020, providing a critical historical background on how the ongoing digital disruptions are connected with the larger, faster-growing direction of the industry towards phygital hybrid models [Krishnamurthy and Venkitachalam,

Technology as a Survival Mechanism and Digitization Strategies.

Instead of considering technology as a competitive threat, an emerging scholarship is framing technology as a critical facilitator of Kirana resilience. Tabeck, P. S., et al. (2022) introduce technology as a sustainable disrupter that arises in between the ancient trust and modern convenience as an indispensable survival tool that keeps the essence of unorganized retail intact [Tabeck et al., 2022]. This imperative was highly increased by the pandemic - Dey, S., and Rajkumar, M. According to (2021) the omnichannel presence and home delivery has become an indelible part of consumer expectations in the wake of COVID-19, which has fundamentally and irreversibly transformed the environment in which small-scale retailers function in India [Dey & Rajkumar, 2021]. At the operational level, Alex, P., et al. (2024) show that, in a quantitative manner, B2B online procurement and back-end digitization not only streamline inventory management but also increase profitability, allowing small stores to compete well on prices and product mix with larger digital players [Alex et al., 2024]. To achieve these advantages however, important capability barriers must be overcome as Jinu, S. U., and Kar, G. Through participatory design research, (2025) highlight the dire need to develop accessible and easy to use digital tools to be used by owners who have low digital literacy levels in order to close the digital divide between complex technology and the practical needs of traditional shopkeepers [Jinu and Kar, 2025]. Agrawal, S. (2024) also gives a strategic roadmap and concludes that Kirana survival requires digital promotions based on localized digital promotions and UPI payment systems to ensure it remains relevant in an increasingly competitive and digitized urban retail space [Agrawal, 2024].

Omnichannel Models and Phygital Transformation as the Way Forward.

The combination of the physical retail strength with the digital capability, often referred to as the so-called phygital model, has turned out to be the most theoretically proven and empirically validated model of Kirana survival. Bharucha, J. The basic model of this approach was created by (2019), which empirically demonstrated that the best solution to preserve retail relevance is reengineering Kirana stores into phygital entities through a combination of physical proximity and simple digital ordering applications [Bharucha, 2019]. Gupta, P., and Sharma, N. (2020) build on this reasoning by stating that physical stores should evolve into experience or fulfillment center in a post-digital economy and the need to repurpose traditional retail space to address integrated digital fulfillment needs [Gupta and Sharma, 2020]. The conceptual antecedents of omnichannel aggregation of unorganized retail can be dated to Rishi, B., et al. (2015), whose comprehensive case study of AaramShop.com demonstrated that aggregating unorganized stores into a single online platform gives the competitive scale needed to compete with giant retailers a model that directly precedes modern aggregation models, such as JioMart [Rishi et al., 2015]. Combined, these theoretical contributions help create the understanding that Kirana stores already have the intrinsic resources of communal faith, hyperlocal closeness, and informal credit networks that, when creatively combined with available digital tools and omnichannel incorporation, represent a sustainable and repeatable model of long-term existence in the Indian quickly transforming retail market [Bharucha, 2019] [Tabeck et al., 2022].

III. RESEARCH GAP

Although there is a large body of literature on the macroeconomic development of e-commerce (Krishnamurthy and Venkitachalam, 2023) and the theoretical necessity of Kirana digitization (Tabeck et al., 2022), there is a visible gap in the number of focused, empirical studies to quantify consumer desire to revisit Kirana stores in case certain digital solutions (such as WhatsApp). Moreover, there is scanty quantitative research that evaluates consumer perception of the replicability and practicability of aggregator models such as JioMart as an ultimate survival template in Kirana stores in the hyper-competitive Bengaluru market during the age of quick commerce (2024-2026).



IV. RESEARCH DESIGN

4.1 Statement of the Problem

The unplanned retail business in Bengaluru is in a dire predicament. Fast trade websites are draining the daily, small-ticket-value grocery purchases that kept Kirana stores afloat. Restricted by small capital base, low digital literacy and inability to provide deep bulk pricing, Kirana stores are becoming irrelevant to the convenience-seeking urban customers. The issue that this research solves is how these traditional stores can use their current assets (trust, credit, location) and implement the available digital solutions to fight the existential threat of digital stores.

4.2 Objectives

- *Examine Growth and Impact:* To analyze the expansion of e-commerce in India and assess its specific impact on traditional, unorganized Kirana stores.
- *Identify Challenges:* To pinpoint the specific hurdles and existential threats Kirana stores face in the modern e-commerce era.
- *Explore Integration Strategies:* To investigate methods for blending e-commerce solutions into traditional retail models to ensure survival.
- *Provide Actionable Case Insights:* To offer practical insights through a detailed analysis of Reliance Retail's "JioMart" and its omnichannel approach.

4.3 Research Methodology

The research design is the descriptive research design. It is the best means of providing a methodical description of the prevailing situation following consumer behavior, the level of the effects of digital retail and the effectiveness of different survival means in the absence of experimental control.

4.4 Sources of Data

Primary Data: To measure the real behavioral change and perceptions, a structured questionnaire was used to collect the data by administering them to 300 consumers and retail stakeholders in Bengaluru.

Secondary Data: To find out the theoretical and practical background the secondary data were considered in the form of scholarly journals, reports covering the retail industry, and case studies (e.g. the operations of the JioMart company) and so on.

4.5 Sampling Plan

Sample Unit: Urban consumers, who consume household groceries, and Kirana store owners/stakeholders in Bengaluru.

Sample Size: 300 respondents.

Sampling Technique: The convenience sampling technique was used to collect data effectively among the digitally active consumers and local store patrons in different locations within the city.

4.6 Data Collection Tools

Survey: An online questionnaire with 5-point Likert scale (Strongly Disagree/Never to Strongly Agree/Very Frequently) was employed to assess the frequency of using e-commerce, perceived drawbacks of using the Kirana stores, the effectiveness of the digital tools and perceptions of the Omnichannel models.

4.7 Plan of Analysis

The data obtained were tabulated and analyzed with the help of IBM SPSS and MS Excel. To help prove the research hypotheses, the statistical procedures employed are Descriptive Statistics, Chi-Square Test of Independence, Multiple Regression Analysis and Pearson Correlation.

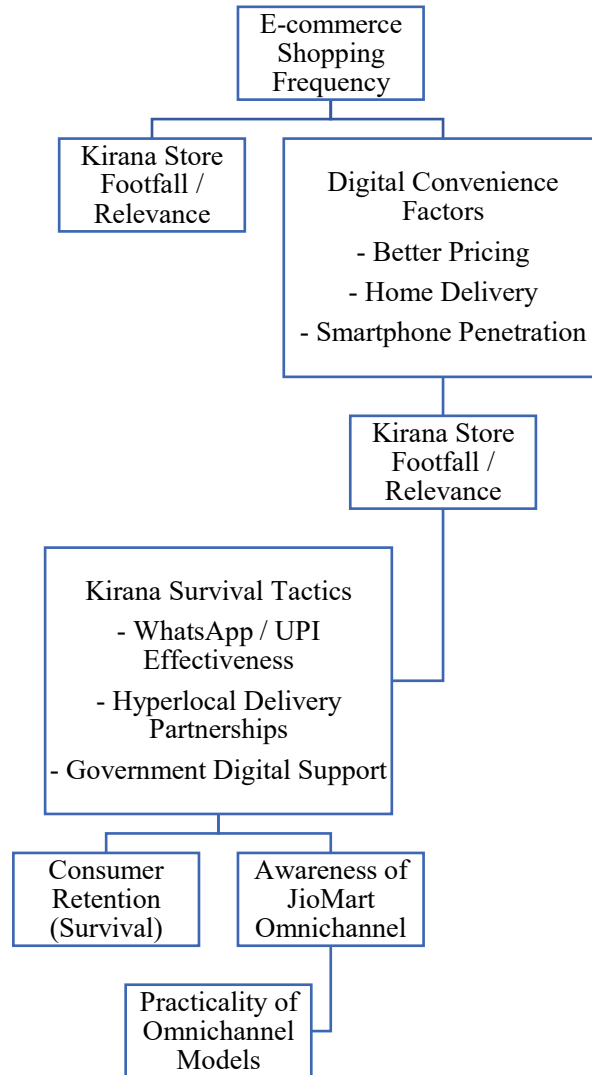
V. CONCEPTUAL FRAMEWORK

Dependent Variables (DV)

- *Kirana Store Footfall/Relevance:* The reduction in physical visits to traditional stores due to online substitutes.
- *Consumer Retention (Survival):* The willingness of consumers to remain with Kirana stores provided there are digital conveniences.
- *Omnichannel Models Feasibility:* The perceived feasibility of aggregator models (such as JioMart) to integrate Kirana stores.

Independent Variables (IV)

- *E-commerce Shopping Frequency:* The frequency with which consumers shop for groceries online.
- *Digital Convenience Factors:* Improved pricing, door delivery, and smartphone penetration.
- *Kirana Survival Tactics:* WhatsApp/UPI performance, hyperlocal delivery relationships, and government digital support.



VI. RESULTS

Tools for Data Analysis

- *Software:* IBM SPSS Statistics, MS Excel.
- *Techniques:* Descriptive Statistics, Chi-Square Test, Multiple Regression Analysis, Pearson Correlation.

Hypothesis Framework

Hypothesis 1 (Chi-square Test - Objective 1)

- *H0:* There is no significant association between frequency of shopping on e-commerce platforms and the perception that e-commerce has reduced Kirana store footfall.

- *H1:* There is a significant association between frequency of shopping on e-commerce platforms and the perception that e-commerce has reduced Kirana store footfall.

Hypothesis 2 (Multiple Regression Test - Objective 3)

- *H0:* WhatsApp/UPI effectiveness, hyperlocal delivery partnerships, and government digital support do not significantly predict consumer willingness to continue buying from Kirana stores using digital features.
- *H1:* WhatsApp/UPI effectiveness, hyperlocal delivery partnerships, and government digital support significantly predict consumer willingness to continue buying from Kirana stores using digital features.

Hypothesis 3 (Correlation Test - Objective 4)

- *H0*: There is no significant correlation between awareness of the JioMart model and perception that it is practical and replicable for Kirana stores.
- *H1*: There is a significant correlation between awareness of the JioMart model and perception that it is practical and replicable for Kirana stores.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Gender_Code	300	1	3	1.47	.551
AgeGroup_Code	300	1	4	2.47	.909
OccupationStatus_Code	300	1	4	2.23	1.075
IncomeAllowance_Code	300	1	4	2.45	.930
EcommShopFrequency_Code	300	1	5	3.45	1.107
EcommShopFrequency_Score	300	1	5	3.45	1.107
EcommReducedKiranaFootfall_Code	300	1	5	4.25	.981
EcommReducedKiranaFootfall_Score	300	1	5	1.75	.981
QuickCommerceAffectedSales_Code	300	1	5	3.59	.968
QuickCommerceAffectedSales_Score	300	1	5	2.41	.968
EcommBetterPriceConvenience_Code	300	1	5	3.81	.837
EcommBetterPriceConvenience_Score	300	1	5	2.19	.837
SmartphoneInternetPrimaryDriver_Code	300	1	5	4.26	.936
SmartphoneInternetPrimaryDriver_Score	300	1	5	1.74	.936
KiranaThreatLosingRelevance_Code	300	1	5	3.89	.955
KiranaThreatLosingRelevance_Score	300	1	5	2.11	.955
NoHomeDeliveryDisadvantage_Code	300	1	5	3.65	1.009
NoHomeDeliveryDisadvantage_Score	300	1	5	2.35	1.009
LimitedCapitalDigitalLiteracy_Code	300	1	5	3.17	.957
LimitedCapitalDigitalLiteracy_Score	300	1	5	2.83	.957
SupplyChainBulkDiscountDisadv_Code	300	1	5	3.74	.964
SupplyChainBulkDiscountDisadv_Score	300	1	5	2.26	.964

NoDigitalAdaptationNoSurvival_Code	300	1	5	3.99	.922
NoDigitalAdaptationNoSurvival_Score	300	1	5	2.01	.922
WhatsAppUPIEffectiveness_Code	300	1	5	4.23	.948
WhatsAppUPIEffectiveness_Score	300	1	5	4.23	.948
PartnerHyperlocalDelivery_Code	300	1	5	3.79	.949
PartnerHyperlocalDelivery_Score	300	1	5	3.79	.949
ContinueIfAppDeliveryLoyalty_Code	300	1	5	3.81	.861
ContinueIfAppDeliveryLoyalty_Score	300	1	5	3.81	.861
GovtDigitalSupportHelps_Code	300	1	5	3.07	.979
GovtDigitalSupportHelps_Score	300	1	5	3.07	.979
EdgeThroughTrustCreditRelations_Code	300	1	5	4.23	.955
EdgeThroughTrustCreditRelations_Score	300	1	5	4.23	.955
AwarenessOfJioMartModel_Code	300	1	5	3.02	1.082
AwarenessOfJioMartModel_Score	300	1	5	3.02	1.082
JioMartPracticalReplicable_Code	300	1	5	3.78	.833
JioMartPracticalReplicable_Score	300	1	5	3.78	.833
JioMartProtectsBusinessInterests_Code	300	1	5	3.41	.983
JioMartProtectsBusinessInterests_Score	300	1	5	3.41	.983
JioMartCreatesDependency_Code	300	1	5	3.06	1.016
JioMartCreatesDependency_Score	300	1	5	2.94	1.016
Valid N (listwise)	300				

Interpretation

According to the descriptive statistics, the research is founded on 300 valid responses, and no gaps exist in the variables under analysis. The average frequency of shopping at e-commerce sites is 3.45, which means that the respondents shop online at moderate and high rates. The fact that e-commerce is decreasing Kirana foot traffic (4.25), smartphone and internet as the main drivers (4.26), WhatsApp and UPI as an effective solution (4.23), and trust and credit relations as a competitive advantage of a Kirana store (4.23) shows that there is a high degree of agreement that digital retail has gained momentum and Kirana stores have not lost all their competitive advantages. Meanwhile, the average of the government digital support contributing towards Kirana integration (3.07) and awareness of the JioMart model (3.02) is a more moderate response. In general, the descriptive findings indicate that consumers perceive the growth of e-commerce as a powerful one, perceive the need to adapt to the digital world, and consider the establishment of trust-based local relations as a significant traditional advantage.

Test 1: Chi-square Test

Objective 1

To analyze the expansion of e-commerce in India and assess its specific impact on traditional, unorganized Kirana stores.

Variables selected

- *Question 5:* How frequently do you shop on e-commerce platforms for daily household or grocery needs?
- *Question 6:* Rapid growth of e-commerce platforms has reduced the number of customers visiting traditional Kirana stores in Bengaluru.

Dataset variables

- EcommShopFrequency
- EcommReducedKiranaFootfall

Hypotheses

- *H0:* There is no significant association between frequency of shopping on e-commerce platforms and the perception that e-commerce has reduced Kirana store footfall.
- *H1:* There is a significant association between frequency of shopping on e-commerce platforms and the perception that e-commerce has reduced Kirana store footfall.

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
EcommShopFrequency *	300	100.0%	0	0.0%	300	100.0%
EcommReducedKiranaFootfall						

EcommShopFrequency * EcommReducedKiranaFootfall Crosstabulation								
			EcommReducedKiranaFootfall					Total
			Agree	Disagree	Neutral	Strongly Agree	Strongly Disagree	
EcommShopFrequency	Never	Count	2	8	3	0	5	18
		Expected Count	5.0	.8	2.3	9.5	.4	18.0
	Often (weekly)	Count	25	0	1	86	0	112
		Expected Count	31.4	5.2	14.2	59.0	2.2	112.0
	Rarely (once a month)	Count	12	4	23	2	1	42
		Expected Count						

		Expected Count	11.8	2.0	5.3	22.1	.8	42.0
	Sometimes (2–3 times a month)	Count	44	2	11	21	0	78
		Expected Count	21.8	3.6	9.9	41.1	1.6	78.0
	Very frequently (daily or almost daily)	Count	1	0	0	49	0	50
		Expected Count	14.0	2.3	6.3	26.3	1.0	50.0
Total		Count	84	14	38	158	6	300
		Expected Count	84.0	14.0	38.0	158.0	6.0	300.0

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	320.950 ^a	16	.000
Likelihood Ratio	261.809	16	.000
N of Valid Cases	300		

a. 10 cells (40.0%) have expected count less than 5. The minimum expected count is .36.

Interpretation

The Chi-square test reveals that there is statistical significance in the relation between frequency of having shopped in e-commerce platforms and the opinion that e-commerce has decreased customer footfall in Kirana stores. The result is statistically significant because the p-value of 0.000 is lower than the p-value of 0.05. Thus, the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted. This implies that those who are more inclined to shop online via e-commerce would be much more willing to accept the argument that the emergence of digital retailers has decreased the number of people who visit the traditional Kirana outlets in Bengaluru.

Test 2: Multiple Regression Test

Objective 3

To investigate methods for blending e-commerce solutions into traditional retail models to ensure survival.

Dependent variable

- *Question 17:* How likely are you to continue purchasing from a local Kirana store if it offered app-based ordering, home delivery, and loyalty reward points?

Independent variables

- *Question 15:* Effectiveness of WhatsApp-based ordering and UPI digital payments
- *Question 16:* Kirana stores should partner with hyperlocal delivery apps
- *Question 18:* Government-supported digital training and subsidized digital infrastructure would help Kirana stores integrate e-commerce

Dataset variables

- *Dependent Variable:*
 - ContinueIfAppDeliveryLoyalty_Score
- *Independent Variables:*
 - WhatsAppUPIEffectiveness_Score
 - PartnerHyperlocalDelivery_Score
 - GovtDigitalSupportHelps_Score

Hypotheses

- *H0:* WhatsApp/UPI effectiveness, hyperlocal delivery partnerships, and government digital support do not significantly predict consumer willingness to continue buying from Kirana stores using digital features.

- *H1*: WhatsApp/UPI effectiveness, hyperlocal delivery partnerships, and government digital support significantly predict consumer willingness to continue buying from Kirana stores using digital features.

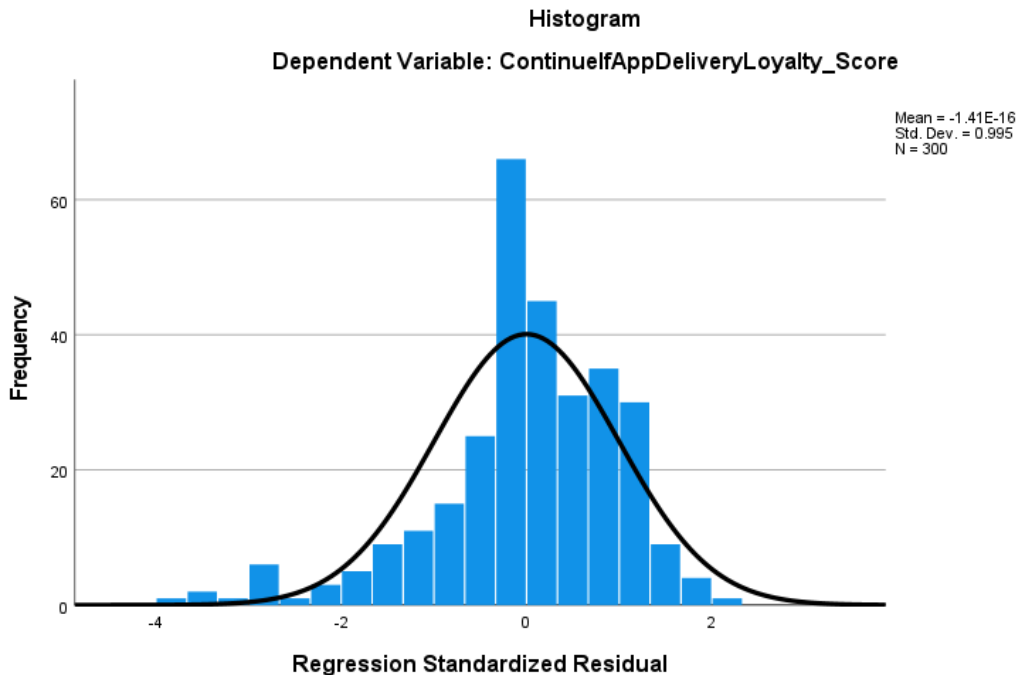
Regression

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.471 ^a	.222	.214	.763
a. Predictors: (Constant), GovtDigitalSupportHelps_Score, PartnerHyperlocalDelivery_Code, WhatsAppUPIEffectiveness_Score				
b. Dependent Variable: ContinuelfAppDeliveryLoyalty_Score				

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.194	3	16.398	28.162	.000 ^b
	Residual	172.353	296	.582		
	Total	221.547	299			
a. Dependent Variable: ContinuelfAppDeliveryLoyalty_Score						
b. Predictors: (Constant), GovtDigitalSupportHelps_Score, PartnerHyperlocalDelivery_Code, WhatsAppUPIEffectiveness_Score						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.809	.226		8.001	.000
	WhatsAppUPIEffectiveness_Score	.287	.059	.316	4.863	.000
	PartnerHyperlocalDelivery_Code	.075	.057	.083	1.313	.190
	GovtDigitalSupportHelps_Score	.165	.048	.188	3.428	.001
a. Dependent Variable: ContinuelfAppDeliveryLoyalty_Score						

Charts



Interpretation

The multiple regression analysis indicates that WhatsApp and UPI effectiveness, hyperlocal delivery partnerships, and government digital support together significantly predict consumer willingness to continue purchasing from Kirana stores if they adopt app-based ordering, delivery, and loyalty features. Statistically significant model $R = 0.471$, $R^2 = 0.222$, $F = 28.162$, $p = 0.000$, indicating that these variables account 22.2% of the continued purchase intention. WhatsApp/UPI effectiveness and government digital support are among the predictors that have strong positive effects, whereas hyperlocal delivery partnership has positive but not significant effects at the 5% level. Thus, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted demonstrating that digital convenience and external support are significant survival strategies of Kirana stores.

Test 3: Correlation Test

Objective 4

To offer practical insights through a detailed analysis of Reliance Retail's “JioMart” and its omnichannel approach.

Variables selected

- *Question 21:* Awareness of the JioMart model
- *Question 22:* JioMart’s omnichannel model is practical and replicable for Kirana stores

Dataset variables

- AwarenessOfJioMartModel_Score
- JioMartPracticalReplicable_Score

Hypotheses

- H_0 : There is no significant correlation between awareness of the JioMart model and perception that it is practical and replicable for Kirana stores.
- H_1 : There is a significant correlation between awareness of the JioMart model and perception that it is practical and replicable for Kirana stores.

Correlations

Correlations			
		AwarenessOfJioMartModel_Score	JioMartPracticalReplicable_Score
AwarenessOfJioMartModel_Score	Pearson Correlation	1	.554**
	Sig. (2-tailed)		.000
	N	300	300
JioMartPracticalReplicable_Score	Pearson Correlation	.554**	1
	Sig. (2-tailed)	.000	
	N	300	300
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation

The Pearson correlation analysis shows moderate positive correlation between the awareness of the JioMart model and the perception that the JioMart omnichannel model is feasible and applicable to Kirana stores. The r value = 0.554, and the p-value = 0.000, which is not less than 0.05. Thus, the null hypothesis (H₀) is rejected and the alternative hypothesis (H₁) is accepted. It implies that the more aware respondents about the JioMart model are, the more likely they will think that its omnichannel concept can be effectively employed by Kirana stores as a viable survival tool.

VII. DISCUSSIONS

Descriptive statistics of the 300 respondents indicate a very ugly picture: consumers are deeply convinced that e-commerce has drastically decreased Kirana footfall (Mean = 4.25). The main factors of this change are the smartphone/internet penetration (Mean = 4.26) and the absence of home delivery by the conventional stores (Mean = 3.65).

Even with these threats, Kirana stores still have a special competitive advantage due to trust and informal credit relations, which had an extreme score (Mean = 4.23). Moreover, the usefulness of some basic digital options such as WhatsApp ordering and UPI were recognized unanimously (Mean = 4.23).

- *Objective 1 (Chi-Square):* The test revealed that there was a very significant relationship ($p < 0.001$) between the frequency of online shopping and the perception of decreased Kirana footfall.

The real danger of quick commerce is existentially proven by overwhelmingly more consumers who shop Often or Very Frequently online Strongly Agree that Kirana stores are losing physical traffic.

- *Objective 3 (Regression):* As shown in the multiple regression analysis, the integration of digital solutions is one of the predictors of consumer intention to be loyal to Kirana stores ($R^2 = 0.222$, $F = 28.162$, $p = 0.001$). WhatsApp/UPI (Beta = 0.316) and government digital support (Beta = 0.188) proved to be important positive predictors. That is a sign that the consumers will not have any other choice but to shop locally, on the condition that the Kirana store bridges the convenience gap by simply being both a digital ordering and digital payment system.
- *Objective 4 (Correlation):* There was a moderate positive relationship between awareness of the JioMart model and the attitude that it is a practical and replicable framework ($r = 0.554$, $p < 0.001$). This implies that the more the stakeholders comprehend how JioMart is transforming Kiranas into micro-fulfillment centers without depriving them of their autonomy, the higher their trust in the prospects of the so-called phygital aggregator approach as a survival strategy in the long term.

VIII. CONCLUSION

This paper has come to the conclusion that there is an urgent and dire threat to the traditional Kirana stores in Bengaluru due to the fast growth of online retailers and quick commerce sites.

The statistics empirically demonstrates that the convenience of e-commerce is cannibalizing the physical footfall directly. Nevertheless, the study also strongly denies the idea that Kirana stores are outdated. Through the rejection of the null hypotheses, the study proves the survival to be entirely dependent on the digital integration. The consumers are loyal to trust and credit systems of the local stores but demand the current convenience. Such approaches like WhatsApp-based ordering, using UPI, and inclusion in omnichannel aggregator models like JioMart can offer a statistically significant, proven survival route. Finally, the future of the Kirana store is not necessarily physical or entirely digital; it depends upon the effectiveness of implementing a so-called phygital model which will be the combination of trust of the community and technological convenience.

IX. SUGGESTIONS

- *Embrace Low-Barrier Technology:* Kirana proprietors ought to instantly standardize WhatsApp Business accounts to accept localized orders, and must have a strong UPI infrastructure, which were shown to be very effective in retaining tech-affiliated consumers.
- *Utilize Aggregator Platforms:* Stores should seek to collaborate with such platforms as JioMart or the Open Network of Digital Commerce (ONDC). These systems enable Kiranas to become micro-fulfillment hubs, and immediately address their disadvantages in bulk-discounts of the supply chain, and give them a digital store-front.
- *Exploit the "Trust" Advantage:* Kirana stores are to digitalize their old credit systems (Khata) with the help of special ledger programs (e.g., Khatabook). This modernizes their greatest rated competitive advantage (Mean = 4.23) and minimizes accounting errors.
- *Government and Institutional Support:* The policymakers ought to embark on subsidized digital literacy training, which should be organized in a manner that targets unorganized retailers. Given that the regression model revealed that the presence of government digital support leads to a significant increase in consumer confidence in Kirana longevity, simplifying the process of implementing POS (Point of Sale) systems will lead to a drastic increase in the resilience of local retail.

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