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How Have Three Retailers in Kolkata Adapted to E-Commerce Competition Following the COVID-19 Pandemic? An Exploratory Qualitative Study

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ABSTRACT

E-commerce was growing rapidly and the COVID-19 pandemic has added to the difficulties for physical retailers already facing competition from online platforms. This is an exploratory qualitative study that examines the adaptation of business strategies by three retailers in Kolkata in response to these changes. The interviews were conducted with three retail shop owners at different scales, in a semi-structured manner. The data from the interviews were analysed using inductive thematic analysis to find common experiences and strategies. The three key areas that came up were adapting the in-person customer experience, dealing with supply chain issues, and revising staff policies to improve employee retention. The participants also shared that they are using digital tools, home delivery, personalised customer support, and more integrated online and offline sales channels. These adaptations enabled the selected retailers to meet the changing needs of their customers and to compete more effectively with the convenience offered by online platforms. The findings show that the pandemic has made it even more critical for physical retailers to integrate their current assets, including personalised service and direct customer interaction, with increased digital and operational agility. The results are not representative of the retail sector as the sample is small and purposely selected. However, the study provides a local perspective on the adaptation of retail business in Kolkata and suggests opportunities for future studies with larger and more varied samples.

INTRODUCTION

With the emergence of COVID-19, the globe has changed radically in just a few months. This epidemic has changed people's lives and wreaked havoc on the worldwide economy. While the long-term impacts of COVID-19 have yet to be identified, the immediate impact on retailing is enormous. As per a report by Deloitte, published in February 2020, the retailers of critical commodities such as food, groceries, and healthcare are seeing rising demand for home delivery services while having to constantly deal with the issues of inventory, supply chain management, delivery, and keeping their facilities secure. Deloitte also further reported that non-essential goods shops, such as garments and footwear, are seeing a dramatic

reduction in sales and are being forced to find new ways to attract and engage clients who buy from home in order to stay in business. A PwC report of 2021 reported that some manufacturers and merchants are even pivoting and modifying their product mix to meet the demand created by the COVID-19 problem (e.g., shoe manufacturers creating facemasks, spirit manufacturers using the same alcohol ingredient for producing and selling hand sanitisers during the present crisis).

While retailers must consider the current, short-term demands to survive in this market, it is also crucial to consider the future for retailers after the epidemic as per Lu et al. (2020). Some of the new practices adopted by merchants and customers during the pandemic are quite likely to become the new normal. Retailers, for example, are likely to rethink portions of their supply chain, inventory, and delivery systems. There is also a pressing question per Lu et al. (2020) of how they can become more efficient in delivering what consumers want when they want it? It will be crucial to understand how and why adjustments made by merchants in these areas are effective or unsuccessful, as well as whether there are moderating variables that influence the outcome.

With the rise of e-commerce and the fast-changing nature of retail during the COVID-19 pandemic, traditional brick-and-mortar retailers have had to think differently about the way they interact with customers and manage their businesses. For retailers who want to stay competitive, the importance of home delivery, digital engagement, inventory management, and the integration of online and offline services has grown. However, the responses of individual retailers depend on their size, resources, customers and business environment. This exploratory study therefore examines the following research question: How have three retailers in Kolkata adapted their business strategies in response to e-commerce competition following the COVID-19 pandemic?

METHODS:

Data Collection:

In order to answer my research question, I choose the method of in-depth interviews. The reason why I decided to conduct interviews was because *"The purpose of the research interview is to explore the views, experiences, beliefs, and motivations of individuals on specific matters"* (Gill et al. (2008). I wanted to have an account of the entire journey of these retailers from the pre-pandemic to the post-pandemic era. The interviews were semi-structured in order to help participants through the process (Rabionet, 2011). Because of the vast and significant amount of data that may be acquired, face-to-face interviews are preferable (Opdenakker, 2006). I conducted open-ended interviewing techniques using a responsive interviewing style (Rubin & Rubin, 2004) as this enabled the process of information gathering to be independent of preconceptions about the nature of their responses to the threat of online stores. This also allowed the participants to freely describe their understanding (Patton, 1990).

Interviews, on the other hand, may overstate the similarity of storylines between persons and depend on the individual degree of interpretation (Lamont & Swidler, 2014). Another potential drawback is that interviews possess an additional monetary cost and are time-consuming to complete (Doyle, 2005). Also, with interviews, it is possible that impulses and biases may go unnoticed if the interviewer has a prejudice that influences the tone with which they pose questions and hence the subsequent information that emerges will be biased. But I tried to mitigate the limitations by clearly outlining the goal of my research project and setting a time limit of 30 minutes for each interview with a grace period of 10 minutes. Although I had no prior expertise in the retail sector, I remained aware that my role as the interviewer could influence the collection and interpretation of the data.

The sample includes 3 retail shop-owners, based on purposive sampling, belonging to different categories (small, medium and large) of shops based on the volume of operations. I used my informal network to connect with these shop owners via pre-existing social channels. Prior to the interview, a verbal agreement to record the interview was acquired (Corti, Day & Backhouse, 2000). I conducted the interview at their respective retail outlets for the habitus of the interviewees can yield *"great amounts of power and can provide the opportunity for holistic understandings of research topics"* (Ecker, 2016). Every participant was sufficiently educated about their data's privacy and confidentiality. Interactions with participants began with establishing rapport and then progressed to a semi-structured interview. Their interviews were recorded and documented.

Ethics and Reflexivity:

Establishing the requisite confidence must be a key component of each one-on-one interview (Jacob & Furgerson, 2012). As a result, special attention was devoted to the ethical discussion prior to the interviews, as well as the interview's introduction and warming up phase. According to an ethical evaluation, the proposed project is low-risk since no sensitive topics were discussed. Simultaneously, there was a potential soft area when it came to discussing staff paygrades and employee attrition rates, but those domains were handled very carefully. I gave the retailers the choice to give me a range of their answers or even choose to not answer the question. All of them preferred to give me a range of numbers, for example, between 40% - 45% for staff retention rate, rather than an accurate number.

I was conscious of the fact that I would not have any influence over my interviewees given my outsider status in the domain of retail. Furthermore, I utilised self-disclosure to develop a rapport with my interviewees (Dickson-Swift et al., 2006). Subsequently, when I was prompted to weigh in about my perspectives, I answered in the spirit of reciprocity (Harrison et al., 2001), but attempted to reserve my responses until the conclusion of the discussion to minimize impacting any bias in their replies.

Data Analysis:

The data at hand was best suited for a thematic analysis approach for it enables the exploration of participants' experiences, attitudes, and interpretations with more versatility and detail (Braun & Clarke, 2006). Additionally, it serves as a valuable lens for identifying trends inside and across interviews

revealing any pre-existent patterns. Attride-Stirling's (2001) thematic network evaluation and Braun and Clarke's (2006) six-phase technique for thematic analysis was utilised to find patterns in interview transcripts of participants' in order to develop a data map and facilitate codification. I aimed to adopt an inductive method when I was exploring patterns while coding the interview transcripts, rather than attempting to fit them into an existing coding frame. This was because I had no preconceived notion or bias about what I might hear. Also, as I wanted to draw inferences based on what the respondents said in real-time, I utilised a constructivist approach since I wanted to comprehend the pertinence of events on both an objective and subjective level (Holloway & Todres, 2003).

Thematic analysis additionally provides the required empirical leeway to discover hidden conceptions and identify more nuanced statements that may require additional analysis. Therefore, Thematic Analysis's adaptability necessitates a precise marking of the epistemology employed (Braun & Clarke, 2006). All transcripts were reviewed and checked before being coded using an iterative, data-driven method (Boyatzis, 1998). The collected data was analyzed to investigate for descriptions of incidents as well as deeper reflections related to the threat posed by the market to retailers. Themes were characterized based on how effectively the information in each category remained cohesive and how adequately the disparities between subcategories were articulated. Themes were developed by grouping basic codes together. It was only post multiple readings of the transcripts that basic themes were determined and encoded which ultimately led to overarching thematic frameworks being formed. I believe that this method allowed me to sufficiently analyse the data at hand and discuss my findings below.

FINDINGS

Three recurring themes were identified across the interviews: adapting the in-person customer experience, responding to supply-chain disruptions, and revising staff policies to improve employee retention. These themes are presented in the thematic network below and discussed in the following sections.

- *Adapting the in-person customer experience of retailing to comply with health guidelines:*

The first theme was about changes to the face-to-face customer journey. Participants mentioned the use of masks, physical distancing, limiting the number of customers and employees in stores, contactless payments, and improving service efficiency. In the selected cases, these changes were described as responses to customers' health and safety expectations during the pandemic.

Digital adaptation also emerged as an important part of the changing customer experience. Interviewee A described the business's investment in application development, software management, and an in-house technical team to solve operational issues. In this case, digital capability was considered essential for competing with large e-commerce platforms while continuing to operate a brick-and-mortar business.

A: "*.. I have gone on to the extent of hiring individuals who are competent in application development and software management. This is of the essence if we want to stand a chance to compete with big giants*

like Amazon. I also have an in-house technical team that is constantly working to troubleshoot any problems."

- *Combatting supply-chain management issues*

The second theme concerned supply-chain disruptions. Interviewees B and C described anticipating supply-chain issues, communicating regularly with vendors, identifying potential vulnerabilities, and developing contingency plans. These challenges affected retailers' capacity to maintain stock and ensure that products remained available to customers. Within the selected cases, supply-chain management was therefore linked to e-commerce competition, as delays and limited product availability made it more difficult for physical retailers to offer the convenience and reliability that customers had come to expect from online retailers.

B: ".. We need to foresee and account for substantial differences in the degree and timeline of supply chain bottlenecks throughout geographies and subnetworks as the situation unfolds."

C: ".. We have regularly been consulting with our major vendors to determine vulnerabilities, establish unintended hazards, and take the necessary precautions whilst developing contingency plans to keep the flow of operations as smooth as possible."

- *Re-thinking staff policies to reduce attrition rates*

The third theme concerned employee retention. The participants emphasised the importance of retaining qualified and experienced staff while adjusting to the changing business landscape. In the selected cases, staff continuity supported effective business operations, personalised customer service, and the use of both physical and digital sales channels. Employee retention was linked to e-commerce competition because knowledgeable employees helped physical retailers provide reliable service and maintain direct relationships with customers, which participants regarded as an advantage over e-commerce platforms.

A: " .. The cost of employee turnover has a substantial adverse impact on the performance of a company; nevertheless, not all transition is undesirable. A freshly recruited employee, for instance, may prove to be more industrious than the replacement."

C: ".. in our workplace, we have kickstarted the implementation of mentorship. At the same time, we have started establishing team-based activities to strengthen effective teamwork. Another way to gain effective talent is to incentivise employee referrals. But above all, I feel what works best is to have a transparent engagement and interaction about the business's beliefs and ethos."

DISCUSSION OF FINDINGS

The findings indicate that the three retailers studied responded to e-commerce competition through customer-service, digital, operational, and staffing adaptations. While these strategies varied across the cases, the need to maintain the benefits of physical retail stores while meeting customers' growing demand for convenience, speed and accessibility was a common theme across all cases.

The first theme shows how changes to the in-person customer experience were accompanied by greater digital adaptation. Contactless transactions, application development, home delivery, and integrated online and offline services were among the measures that helped the selected retailers to compete better with e-commerce platforms, alongside health and safety measures that were initially implemented to address the pandemic. Interviewee A's investment in application development and an in-house technical team illustrates how digital capability supported the continued operation of a physical retail business. In this case, technology did not replace the physical store but complemented its personalised service and direct customer relationships.

The second theme emphasizes the link between supply-chain resilience and e-commerce competition. Interviewees B and C described anticipating bottlenecks, communication with vendors, identifying vulnerabilities, and contingency planning. These results align with Lu et al. (2020), who identify that inventory, supply chains, and delivery systems are key areas of retail adaptation that will be crucial after the pandemic. In the chosen cases, maintaining stock availability and operational continuity was crucial due to the growing customer demand for the convenience and reliability of online platforms.

The third theme suggests that employee retention also played a role in the competitive response of the retailers. Participants associated experienced staff with reliable operations, personalised customer service, and the management of both physical and digital sales channels. Interviewees A and C explained the expenses of staff turnover and the application of mentoring, team activities and employee referrals. These accounts suggest that staff continuity helped the selected retailers maintain service quality and direct customer relationships, which participants regarded as advantages of physical retail.

The results as a whole suggest that adaptation in these three cases was more than just the creation of an online presence. The retailers integrated digital tools and delivery with supply-chain planning, staff development and personalised customer engagement. The pandemic appears to have accelerated these changes, while the strategies described by participants were also responses to the continuing growth of e-commerce. The results presented are from three purposely selected cases and are not intended to be generalisable to the broader retail industry.

LIMITATIONS:

There are a number of limitations of this study. The findings cannot be regarded as representative of the broader retail sector in Kolkata because the study is based on three purposively selected interviews. Participants were recruited via personal networks, which may have introduced selection bias, and interpretation of interview responses may also have been influenced by researcher bias. Additionally, the study does not include the perspectives of customers, employees, or suppliers, but rather retailers' views. However, the interviews provide exploratory insight into the experiences of the three selected retailers. Future research could involve a larger and more diverse sample and examine the perspectives of other stakeholders.

CONCLUSION

This exploratory study examined how three retailers in Kolkata adapted their business strategies in response to e-commerce competition following the COVID-19 pandemic. The findings identified three key areas of adaptation – adjustments to the face-to-face customer experience, actions to address supply-chain disruption and new staff policies to support employee retention. Participants also described the use of digital tools, home delivery, personalised customer support, and greater integration of online and offline sales channels. Within these selected cases, the pandemic accelerated the need to combine the strengths of physical retail, especially direct customer relationships and personalised service, with greater digital and operational flexibility. Although the small, purposively selected sample limits the generalisability of the findings, the study offers a locally grounded perspective on retail adaptation in Kolkata. Future research involving a larger range of retailers and other stakeholders could provide a broader understanding of how physical retailers respond to the continued growth of e-commerce.

Appendix A: Topic Guide

Interview Topics	**Questions**
Introduction	● Reminding the subject of the overall aim of the discussion and verifying that the candidate meets the requirements for selection. (A Retailer affected by online stores both pre- and post-pandemic situations). ● Emphasising that the discourse could potentially become sensitive in nature and that the respondent must not feel obligated to give a response. Reiterating that the interview may be halted at any time the interviewee deems fit. ● Highlighting the interview's anonymity with respect to personal details. ● Acquiring approval to conduct the interview post the basic housekeeping and seeking the approval to document the conversation via means of recording.
Transition into the study	● Can you tell me a little bit about the history of your retail store? ● When did you establish it? ● What are the basic products that you offer? Has it been the same since the beginning or have you diversified? ● If I am not mistaken, you too have been facing stiff and steady competition from e-commerce providers? Approximately when did this start? Rather when did you notice that e-commerce stores are a potential threat to your retail store? ● Did you ever feel that this threat was just transitory and did not take it seriously in the beginning or at any point of time?

TOPIC 1: Understanding retailing via the pre-pandemic lens	Transition: Alright, let us take a moment to reflect back before COVID-19 and try and go into the depths of the situation…. ● Can you please tell me a little bit about the time when online stores had just entered the market? How did it impact your business then? ● Did you envision the advent of online stores and e-commerce facilities? ● What were the sentiments among your staff and you with respect to e-commerce? ● What changes did you get to your retail store in terms of strategy and/or marketing to combat the said thread? ● What were the changes in the revenue with the onset of e-commerce and how did it impact your costs and profits?
TOPIC 2: The immediate impact of the COVID-19 Pandemic	Transition: Okay. Let us now try and recollect the onset of the COVID-19 pandemic… ● Would you be able to brief me of the happenings in your retail store, management and staff at the onset of COVID-19, around March 2020 till May 2020? ● What executive decisions did you make in the moment to ensure the safety of your staff, consumers and business health? ● Can you describe how your decisions were perceived by your staff, customers and its subsequent impact on the business health? ● Were you completely closed for all business at any point of time? Or were you still operating in a limited capacity? ● How did you evolve your business activities to keep up with the safety measure of the COVID-19 pandemic? ● Did you bring about any customer retention policies during the COVID-19 pandemic, in the form of home delivery or loyalty discounts? How did they impact your business earnings, if any impact at all? ● Did your supply chain get impacted in any way? How did you combat those measures? ● Did you implement any change of policies for your staff? How were those perceived by your employees?

TOPIC 3: Staff and Customer Policies	• Did you face any employee dissatisfaction or unionisation as a consequence of the pandemic and your executive decisions maybe to reduce salary due to business downturn? • Did you face any transition of customer base during the pandemic as a consequence of a change of operations during the same? • What employee satisfaction policies did you deploy to keep employee's abreast with organizational goals and maintain a sense of belonging to the organisation? • Can you give an approximate overview of your online presence if any, its revenue contribution to your total revenue and the costs involved in running the same?
TOPIC 4: Re-construction post the settlement of the pandemic	• How did the market treat you in the very nascent stages of the economy opening up to a sense of normalcy? • What were the sentiments among your staff and customers with respect to your change in business operations due to the pandemic? • How to estimate the threat of e-commerce and online stores to develop from here on? • In what ways have you adapted your business to anticipate and adapt to a double-threat like situation of the pandemic with e-commerce? • How do you regard that the retail industry will evolve with the passage of time?

Concluding notes	● Overall, what are the changes you see in the threat of e-commerce pre- and post-pandemic levels? ● Do you see yourself succumbing to pressure of kickstarting a fleshed out online venture for your retail business? ● Do you have anything else you would like to add which may prove helpful for my study? ● Are there any queries you have for me or the research I am conducting? ● Thank you for your time!

Appendix B: Interview Codebook

Global Theme: The threat faced by retail stores due to a presence of e-commerce and online stores has exponentially increased over the time and will unfold further even post the COVID-19 crises. At the same time there is also an inherent need to reshape the customer experience for retail stores.

Organising Themes	Basic Themes	Description	Examples
Theme 1 *Adapting the in-person customer experience of retailing to comply with health guidelines*	Code 1A Adapting to the expectations of the customers	The current generation of buyers wants instantaneous fulfillment – the similar kind of responsiveness that they are addicted to using their gadgets. Shoppers desire on-demand products, enterprises capable of providing added value almost immediately.	*"The current wave of buyers are obsessed with an elevated level of interaction, something that arises from their constant use of mobile phones I believe…"* *"Today's buyer is looking for higher added value as they can easily look for alternatives online, so they need a reason to come in our store…"*
	Code 1B Adapting to the health guidelines for the safety of both the	Companies who valued omnichannel approaches over physical retail outlets and face-to-face interaction have responded more readily.	*"Many of our regular customers asked us to set up a buy online, pick up in store (BOPIS) system, so eventually, we had to succumb to it as we needed our business to continue…"*

	employees and customers post the pandemic	There is also an added cost to maintain the stores to the ever-evolving safety guidelines.	*"We have now allocated a separate budget to upkeep with the sanitary aspect of the building and retail experience, which reduces our profit margin. This margin was already impacted by e-commerce and is now impacted by COVID-19 too…"*
Theme 2 *Combatting supply-chain management issues*	Code 2A Adapting to the expectations of the customers		
Theme 3 *Re-thinking staff policies to reduce attrition rates*			

Appendix C: Interview Cover Sheets

The interview

Date and time: 15 April 2025, 13H00 IST

Duration: 32 minutes

Place: Retail shop of the retailer located in a locality named Park Street, in Kolkata, West Bengal

Contextual notes: The interview was conducted in the office cabin of the owner of the retail shop was used where only the participant and interviewer were present.

Participant 1 (A)

Demographic information:

Age: 44

Gender: Female

Education / employment status: Owner of the retail shop and has completed a Bachelor of Arts

Relation to the topic: The individual owns a retail shop which has adapted its services to the presence of e-commerce stores via formulating their own delivery mobile application.

Method of recruitment: Volunteer recruited via personal social circle.

The interview

Date and time: 15 April 2025, 15h00 IST

Duration: 38 minutes

Place: Retail shop of the retailer located in a locality named Gariahat, in Kolkata, West Bengal

Contextual notes: The interview was conducted in a secluded area in the warehouse of the retail shop was used where only the participant and interviewer were present

Participant 2 (B)

Demographic information

Age: 29

Gender: Male

Education / employment status: Owner of the retail shop and has completed a Bachelor of Commerce

Relation to the topic: The individual owns a retail shop which has adapted its services to the presence of e-commerce stores via a Buy Online Pick-up in store facility.

Method of recruitment: Volunteer recruited via personal social circle.

The interview

Date and time: 15 April 2025, 17H00 IST

Duration: 30 minutes

Place: Goods storage facility of the retailer located in a locality named Salt Lake, in Kolkata, West Bengal

Contextual notes: The interview was conducted in the office cabin of the owner of the retail shop was used where only the participant and interviewer were present.

Participant 3 (C)

Demographic information:

Age: 35

Gender: Male

Education / employment status: Owner of the retail shop and has completed a Bachelor of Commerce

Relation to the topic: The individual owns a retail shop which has adapted its services to the presence of e-commerce stores via formulating their own delivery mobile application.

Method of recruitment: Volunteer recruited via personal social circle.

Appendix D: Ethics Form

Date data collection began:	12/04/2025
How Have Three Retailers in Kolkata Adapted to E-Commerce Competition Following the COVID-19 Pandemic? An Exploratory Qualitative Study	

Ethical Issues

Please tick as appropriate:	***Yes***	***No***
1. Might concerns be raised about your ability to keep the data confidential?	☐	☒
2. Are there any concerns about participants' ability to give informed consent?	☐	☒
3. Does your research involve vulnerable populations?	☐	☒
4. Do you have any concerns about your own safety or psychological wellbeing during data collection?	☐	☒

5. Do you anticipate any physical or reputational harm to research subjects resulting from participation in this study?	☐	☒
6. It is difficult to anticipate how people will respond to being research participants and what kinds of emotional responses will be evoked by our questions. Still, some research projects have a strong potential to cause emotional distress for participants. Do you think yours does?	☐	☒
7. Does your study involve deception?	☐	☒
8. Are you offering any incentives for participation (financial or other)?	☐	☒
9. Are you researching illegal activities?	☐	☒
10. Will you be accessing any security-sensitive material?	☐	☒

Appendix E: Interview Transcript with Interviewee B

Interviewer: Hello, how are you doing today?

Interviewee (B): I am doing good and how are you?

Interviewer: I am doing good too. I would like to take this opportunity to first extend my thanks to you for accepting my request to interview you and taking time out of your busy schedule for me and this study.

Interviewee (B): Absolutely not, it is my pleasure!

Interviewer: A cup of coffee would be good, if possible.

Interviewer: So before I start I would like to reiterate the aims of the study. I am trying to understand how retailers in the likes of you, have been affected by the threat of e-commerce and online stores in a post-pandemic scenario. So essentially, I am examining how the threat of e-commerce stores to your business has changed in nature, if any change at all, in a post-pandemic situation, which is now.

Interviewee (B): Yes, I remember, it is a particularly interesting topic, I have not read much literature on the same too (laughs).

Interviewer: It is my attempt to fill that existent gap with my research to some extent. Before we start, I would also like to talk about certain housekeeping items surrounding our conversation. You are not obliged to answer all questions, you can ask me to stop at any time for whatever reason best known to you. Since there are no wrong answers, I would highly appreciate if you could be as transparent as possible as it would aid my research and findings in a much clearer manner. Furthermore, your interview shall be anonymised and no personal details shall be revealed as a part of the ethics affirmation of my interviews.

Interviewee (B): Thank you for clarifying that. I understand all the above details. If I have any questions or concerns, I shall raise them with you as we go about the interview.

Interviewer: Definitely, please feel free to do so at any point of time. Lastly, I would like to get your consent to record the interview so that I can transcribe it for my project.

Interviewee (B): Yes please, go ahead and do that. I do not have any issues with the same.

Interviewer: Thank you for your permission. So to begin with, can you tell me a little bit about the background of your retail establishment? Maybe like a brief sneak-peak into the history of its being would be nice for us to situate ourselves in the present day!

Interviewee (B): For sure. My store, 'XYZ' (store name anonymised), was established by my predecessors since it is a family business, my great-grandfather established it as small store that provided produce for daily needs. If I am not mistaken, it was in the last 1950's, if my memory is not failing me. Then with rapid globalisation and transition, he understood the need to expand his offerings, then we moved into the retail industry. Since then, we have tried our best to serve our clientele in the best possible way and always believe that customer is the king.

Interviewer: That is very nice to hear, that you have such a customer-centric outlook to your business.

Interviewee (B): Yes definitely. So as I was telling you, we have expanded our range of offerings ever since and continue to do so even now. But with the advent of e-commerce and online stores, we have faced stiff competition. We did not imagine it to be such a major threat to us in the beginning as you know the customer comes to the store for an in-person, specially curated experience of sorts. But now that the pandemic has transpired, we can see that people are shying away from that in-person experience that was our marquee point altogether. Now, retail stores face very strong competition and loss of revenue due to the online stores and the aftermath of the pandemic.

Interviewer: Oh alright. Can you please tell me a little bit about the time when online stores had just entered the market? How did it impact your business then?

Interviewee (B): You know I remember my first interaction with online stores and e-commerce very very clearly. It was sometime in 2009, when a customer who was purchasing certain items from the stores compared the prices with online stores asking me for a discount.

Interviewer: That sounds interesting, so what exactly happened?

Interviewee (B): The customer opened the website, and showed me a 20% discount than what was being offered in my store with delivery to the customer's doorstep. At that point of time, I too was surprised and taken aback. I took down all the details and went home and studied. It was an Indian origin website called Flipkart. I did my research and asked the customer to wait to complete the purchase because he was a loyal customer to me. So I did not want him to feel he was being cheated. After having had done my research, I realised that at that point, they were selling used goods, the range of usage would lie anywhere between a few hours to a few years. I contacted my customer and asked him if he was aware of this to which he told me he was not. This did save me then, but eventually Flipkart did go on to becoming what it is now, a proper B2C offering of new and used products.

Interviewer: What a fascinating story. So did you feel any threat at that point of time from this online provider?

Interviewee (B): To an extent yes, but since the offering was that of used goods or what we call 'second-hand' goods I was not that worried. But in hindsight, I feel I should have envisioned how it would very easily grow to become what it has become in today's day and age.

Interviewer: How did your employees react to it? Do you remember or recollect?

Interviewee (B): Yes, I remember he was very fascinated and amused at the same time. You need to see that at the point of time, technology was just seeping into the commerce sector in India. So my employees and me were not that tech-savvy and when you have customers showing you the website and products on their mobile phones it is definitely both amusing and bemusing at the same time (laughs).

Interviewer: Yes, I can understand.

Interviewee (B): But with the passage of time, we realised how big of a threat this would be to us. With giants like Amazon and Ali Baba coming into the picture, we were left bleeding on all ends. Now you tell me, why would you are anyone as a matter of fact, go out in the scorching heat, or torrential rain to purchase any item from a retail store? (pauses) Why would anyone do that when they can buy it at a massive discount and at the click of a button with options to pay in installments, or EMIs.

Interviewer: I understand….

Interviewee (B): So you know they are maximising on the economies of scale they have, the amount of investment required to scale at those levels is massive and unimaginable for average retail stores. You see

in the US, even giants like Macy's suffered losses as a consequence of COVID-19, but Amazon and other e-commerce providers only went on to flourish their businesses because of their inherent internet based model.

Interviewer: I see what you mean. What were the changes that you brought into your store to combat the threat of e-commerce providers?

Interviewee (B): Ohh! We brought in exponential and rapid changes. Especially when there was the technological boom, say around 2015. We remodeled our entire business to make the customer experience in-store be something customers covet and look forward to.

Interviewer: That is interesting, can you please tell me what all you did?

Interviewee (B): We made the in-house customer experience more personalised. Something that the internet cannot do. We allocated a dedicated individual to each of our customers who would come to our store. Those dedicated executives would then help the customer purchase the right fit of products dependent on their need. We started offering in-store refreshments too. Our executives would also follow-up with the customers over phone, if their need was not fulfilled on the same day. And if they did eventually end up buying something, then they would conduct somewhat of a feedback call to check-in and see if they are enjoying the usage.

Interviewer: That is very personalised I must say…

Interviewee (B): Yes indeed. It did help us drive up sales I will not lie. We also acquired new customers for the same. We started a home delivery service too.

Interviewer: And what was that like?

Interviewee (B): So our home delivery service was a massive hit once it begun. If our customers liked something but was too bulky to carry, we would get it delivered to their doorstep free of cost. If they wanted something and we did not have it in-store at the point of time, we would take a purchase order confirmation and get it delivered once it would reach our warehouse. We also started giving out gifts to our loyal and regular customers on festivals like Diwali and New Years as a part of our marketing campaign.

Interviewer: That is pretty interesting to note…

Interviewee (B): It did help us keep our customer base intact, especially during the pandemic, since we had been doing this since 2018, we developed a strong and loyal base. That somewhat did get distorted during the pandemic, but now that we see tha gradual opening up of the economy. The very first customers to walk in to our store, all masked-up are these very customers.

Interviewer: That is nice to hear …

Interviewee (B): Yes, so you see, investing in them was a long-term goal. I did not envision the pandemic to come about. I don't think anybody did (laughs), but these activities did help us majorly to retain our customers during that time.

Interviewer: I am glad that it helped you! Alright, can you also tell me a little bit about the changes in the revenue with the onset of e-commerce and how did it impact your costs and profits?

Interviewee (B): So I have the figures, let me just pull them up for you one moment.

Interviewer: Yes, please take your time.

Interviewee (B): So I'll give you in percentage (%) terms if that is fine?

Interviewee (B): Yes that works absolutely well.

Interviewee (B): If we regard 100% to be our optimum capacity before e-commerce advent, our revenue decreased by 18% in 2017, this was owing not only to e-commerce, but also certain supply-chain issues at the point of time. In 2019, our sales decreased by 22.7%, largely attributed to Amazon entering the market with its broad range of offerings. In 2020, once the pandemic struck, it decreased by 49.7%, owing largely due to the lockdown and pandemic restrictions.

Interviewer: That is a significant drop….

Interviewee (B): Yes indeed. In 2021, we revived it back a little, and the value stands at 35.4%. For the current year we are going steady as of now, our prediction is to reach 2019 levels, but lets see what the year has in store for us (laughs).

Interviewer: I am sure all will be fine. Okay. Let us now try and recollect the onset of the COVID-19 pandemic. Would you be able to brief me of the happenings in your retail store, management and staff at the onset of COVID-19, around March 2020 till May 2020?

Interviewee (B): Oh, that was a time of mass hysteria coupled with a vacation-like mindset. In West Bengal, it started with a one-day lockdown, then a week, then a month, then two and it seems to have never ceased since then (laughs).

Interviewer: Yes, I am aware of the lockdown timeline in India at large.

Interviewee (B): Yes, our employees treated it as a vacation for the first month. Nothing like this had ever happened before. We were all very poorly educated at that point of time about COVID.

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