



REFERENCE COPY

# SUMMER INTERNSHIP PROJECT REPORT

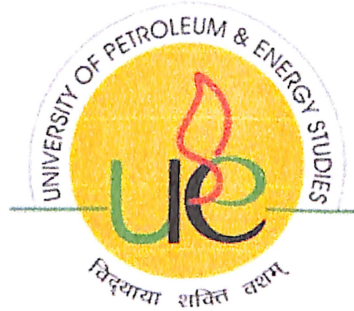
ON

**“Impact of Non-Fuel Retail on fuel sales”**

*Submitted towards Partial Fulfillment*

*Of*

**Integrated (BBA+MBA)  
in Oil and Gas Management  
Academic Session 2009-13**



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*Anuj Angirish, Arvind Dhaka, Gourav Verma, Jaishankar J S, Paarth Chadha, Siddharth Gautam and Varun Rao.*

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## ABSTRACT

The report is the compilation of work done at Indian Oil Corporation Limited as Summer Intern Trainees wherein we undertook the project: **“Impact of Non-Fuel Retail on fuel sales”**

The study based project was completed using primary and secondary data. A complete analysis of finding is compiled and classified into appropriate sub-modules. Various interesting finding from the survey with a sample size of approximately 1700 respondents are presented in this section.

A description of co-relation between fuel sales, NFR activities and consumer behavior are provided. Thereafter various ideas (read as observations/suggestions) were generated after a deep analysis and certain valuable recommendations are given.

Non – fuel retailing (NFR) in itself is a relatively new concept in the Indian petro retail industry. It started in late 90s when Shell started selling fuel at the fully automated petrol pumps and started providing car wash services and the petro card programs to its customers. Since then non fuel retailing has changed a lot. The OMC ( Oil Marketing Companies) has open may NFR services like fast food services, pharmacy , car wash, grocery, gift shops , convenience store , ATM and many more. Through these services the companies wants to increase their margins of profits as NFR have more margins than the fuel services. But in India the revenue from the NFR is just 2% as compare to 12.5% in France and 11% in Japan. Thus a need to study consumer attitude and behavior towards NFR services is important to know the cause of this low revenue.

Edm

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## INTRODUCTION

India, on becoming energy sufficient has potential to change the economic, political and manufacturing landscape of the subcontinent. In its quest for power it will face economic as well as strategic challenges, right from movement of capital to engaging in subtle diplomacy.

Indian Oil's performance for the financial year 2011-12 was an example of 'extra ordinary performance' in terms of, turnover as well as profits, attaining new heights, product sales showing a steep jump. Also the refineries doing well due to pipelines network enhancing their capacities.

Indian Oil Corporation Ltd. Is by far India's largest company by sales with a turnover of Rs. 4, 09,957 cr (\$ 85,550 million) and profit of Rs. 3,955 cr (\$ 825 million) for the year 2011-12.

Indian Oil has topped among Indian companies in the latest Fortune 'Global 500' listings, ranked at the 83rd position. Indian Oil's vision is carried by a group of dynamic leaders who have made it a name to reckon with. Also registering record throughputs. Latest projects worth Rs. 10,000 cr were put on stream during the year. Among new businesses, the petrochemicals and natural gas verticals also participating interests in a clutch of oil and gas assets in India and abroad, ensuring expansion of the upstream portfolio.

In marketing, Indian Oil is set to leverage the combined strength of over 32,000 marketing touch points, with focus to conquer untapped rural markets, non-fuel revenues as well as pure retailing business. Indian Oil aspires to become Asia's leading commercial R&D organization in the downstream sector by building on its capabilities by developing innovative technologies, products, processes, and nodal research in alternative fuels.

Along with core businesses, Indian Oil is also working to emerge as a leader in the petrochemicals business, with 2 petrochemical hubs at Panipat and Paradip. In natural gas business, it is attempting dramatic growth in LNG imports, infrastructure as well as marketing, besides city gas distribution. In this high-risk business of oil exploration & production, Indian Oil's tie up with established players is paying off well in terms of exceptional Government support and successful forays in India as well as abroad. Its

current plans are focused on oil equity and to source natural gas, predominantly from African and CIS countries, by leveraging its downstream capabilities to setup joint venture partnerships with reputed overseas enterprises.

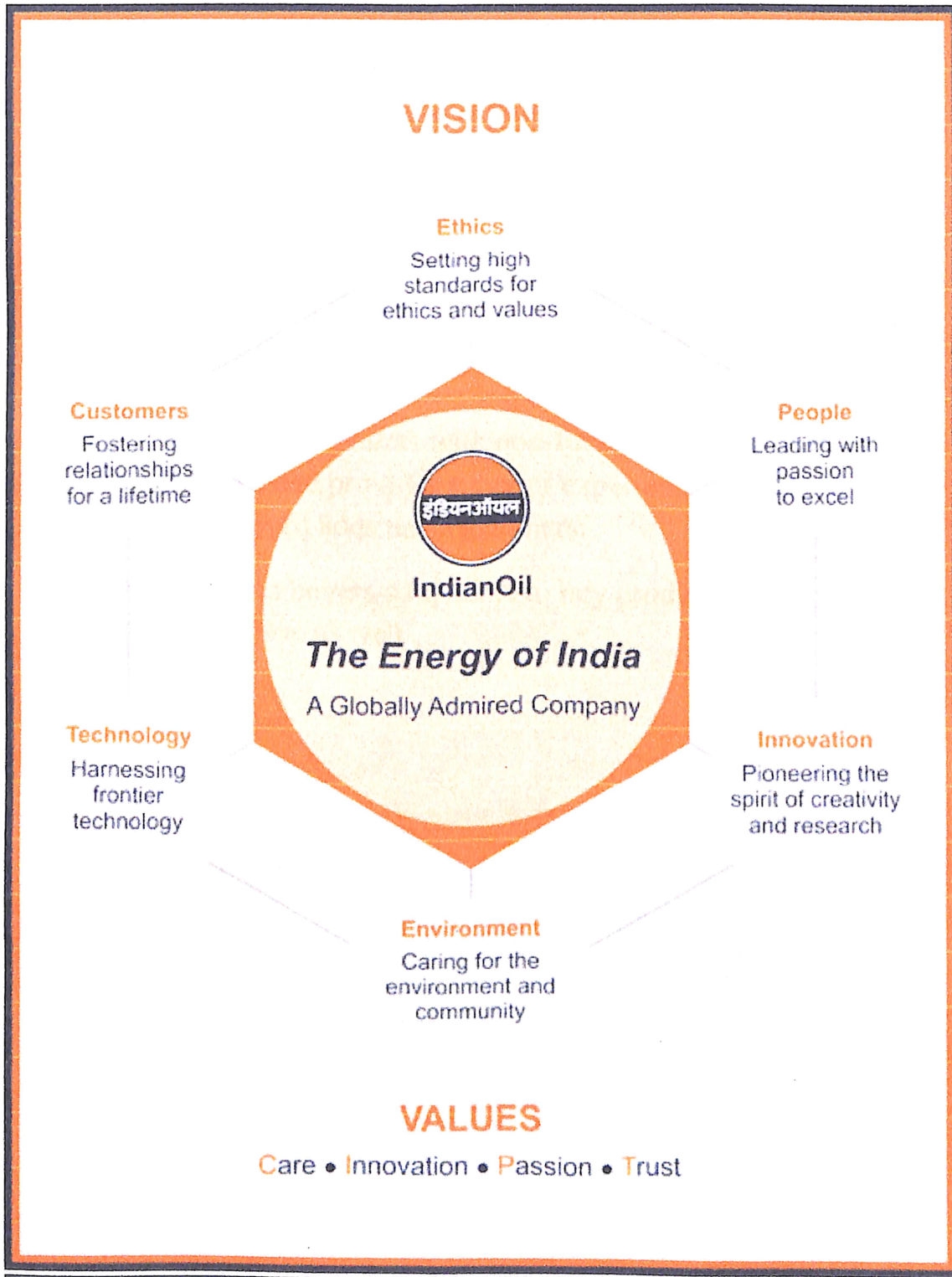
With India's energy requirement projected to rise by 40% in the coming five years, the future is full of promise for Indian Oil; in future the 31,700 strong Indian Oil team shall build while they fuel the dreams of over a billion of our countrymen.

Indian Oil is one of the largest petroleum marketing as well as distribution networks in Asia, with more than 35,000 marketing touch points. Its current petrol/diesel stations are located throughout different terrains and regions of the Indian sub-continent. From the heights of the Himalayas to the shores of Kerala, from Kutch on western tip of India to Kohima of the verdant North East, Indian Oil reaches every heart, in every part. Indian Oil's vast marketing infrastructure of petrol/diesel stations, with Indane (LPG) distributorships, SERVO lubricants and greases outlets. Also large volume consumer pumps are backed by bulk of storage terminals and installations, inland depots, aviation fuel stations, LPG bottling plants as well as lube blending plants amongst others. The countrywide operations of marketing are coordinated by 16 of State Offices and more than 100 decentralized administrative offices.

Several surveys continue to rate Indian Oil as the dominating energy brand in the country and a symbol for high quality petroleum products as well as services. The heritage as well as iconic association that the brand invokes is built over four decades of commitment towards uninterrupted supply line of petroleum products in every part of the country, also unique products that fulfill not only the functional requirements but also the aspiring needs of millions of customers.

Indian Oil has been named India's No. 1 brand name by UK-based Brand Finance, an independent consultancy that deals with the valuation of brands. It has also been listed as India's 'Most Trusted Brand' in the 'Gasoline' category by a Readers' Digest - AC Nielsen survey. In addition, Indian Oil topped The Hindu Business line's "India's Most Valuable Brands" list. However, the value of the Indian Oil is not only limited to its commercial role but as an energy provider that straddles the entire value chain of gamut of exploration and production, refining, transportation and marketing, petrochemicals and natural gas as well as downstream marketing operations of abroad. Indian Oil is a national brand owned by over a billion Indians and with a priceless value.

## Vision and Value



## Non Fuel Revenue

### Introduction

IOCL has opened many NFR services like fast food services, car wash, grocery, gift shops, convenience store, ATM and many more. Through these services the company wants to increase their margins of profits as NFR have more margins than the fuel services.

Non-fuel retailing has following benefits:

- **Generates additional stream of revenue:** OMCs receive revenue in the form of rental income by leasing space for retail outlets and via profit sharing arrangement with service providers.
- **Creates brand image:** Retail outlets with non-fuel products and services help an OMC to strengthen its brand image and provides superior experience to customers. It also enhances retention of customers as well adds new customers.
- **Helps push fuel sales:** As buyers who come to buy products from convenient store are likely to opt for fuel purchase as well

### Refreshments



Only Snacks & Drinks

Fast Food Centre

Branded Outlets (Pizza Hut; McDonald's, Nirula's)

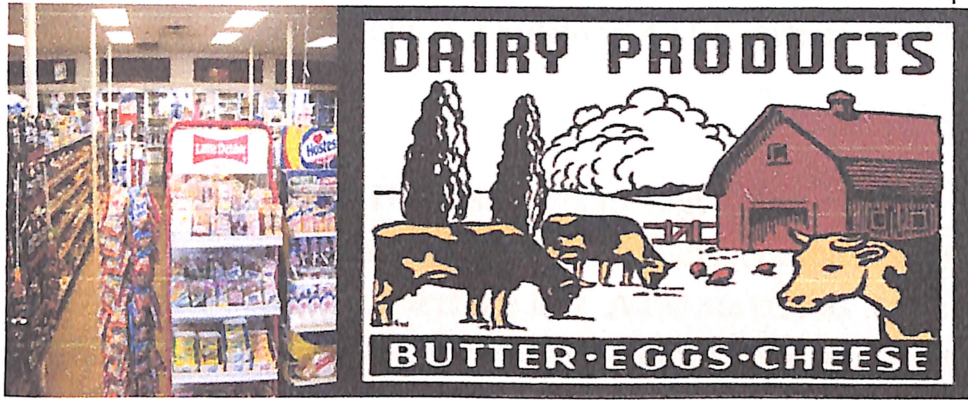


The concept of Refreshment can be classified under above mentioned three broad concepts and different services can be offered in different retail outlets depending upon the feasibility in the location. With the steady rise in income and the country having significant percentage of young population, there is drastic change in the food habits of the people, fast foods have greater acceptance than before, and fast foods chains (especially the branded ones) were quick to capitalize on the new found opportunity

These outlets can donate a large amount of revenue in form of rents. People have become work oriented, prefer saving time by getting healthy readymade food. Families have also adopted the habit of having a weekend outing for children, who prefer these branded outlets because of attractive offers and gifts for children. So overall opening of refreshments centre can be highly profitable in terms of non fuel revenue generation. Also it is worth noting that fuel purchase of customers who visit the Restaurants have also increased a fact clearly reflected in the survey so these initiative can benefit the company in multiple ways revenue in terms of rent as well as fuel purchase from the same RO.

### Convenient Store





It is a very broad concept and can be used in many ways to serve the customer needs and want. With such a huge competition among global and domestic players in this sector it can be highly profitable as a company can earn a handsome amount of revenue from these stores. These stores would vary from providing day to day products to providing speciality and leisure products. There can be many basic necessities which could be encompassed like mobile recharges, dairy products for daily use to clothes, electronics, etc. This concept of opening of convenient stores can really touch the customer's need and make their stay at the retail outlet a shopping experience rather than just a refuelling experience.

## ATM



An automated teller machine (ATM), also known as automatic banking machine (ABM), Cash Machine, or Cash point, is a computerised telecommunications device that provides the clients of a financial institution with access to financial transactions in a public space without the need for a cashier, human clerk or bank teller. Customers would prefer getting their money in RO's where people movement is there all

the time rather than secluded standalone ATM's which might sometimes prove to have security threat

The main reason for ATM customers to visit a particular ATM is the location proximity such customers would already be getting fuel from the same so chance of fuel purchase increase from such customers are less. ATM service as a non fuel revenue service can be beneficial as people in today busy world don't have time to wait for long hours in queue. Thus by providing ATM service company can get handsome revenue in form of rents.

### Medical Store

The concept to provide medical store facility at retail outlet could turn to be a profitable one because of the recent trend of health awareness among the young as well as old generation. People are been enforced and driven with the concept of routine medical check-up which is conducted on a regular cycle of every month and is forwarded by purchase of required medicines. Thus the medical store would cater to the need and would help the customer to avail its service while their stay at the retail outlet. People have become cautious and have developed the habit of taking precautions and thus many medicines and related products are purchased beforehand which adds to the sale of medical store.

A Medical Store to cater all different kinds of medicinal requirement could help a lot and add a great deal in the non-fuel revenue of the company. On an average out of hundred customers visiting thirty are likely to purchase and this could be highly profitable.



## Vehicle Services



With the launch of new models of car and bike each day, the competition is getting tougher for all the small and big players in market. Thus with the increasing number of automobiles on Indian road signifies requirement greater number of service stations for their routine servicing. Usually Automobile companies open their service station in the outskirts of city and town. Going for servicing to an authorized service station kills lots of time and money. If retail outlets can offer the vehicle servicing facilities in the retail outlets it would be highly encouraged by consumers as it would save a lot of time and energy for them.

The Vehicle Services would be of following kinds-

- **Pollution Check Facility/insurance renewal:** With the tough regulations formed by Government on regulating and checking the pollution caused by automobiles emission have forced people to have pollution check up service.
- **Automobile Accessories:** It can cater to a wide variety requirement of all kinds both two and four wheeler consumers. Accessories for which customers have to run everywhere could be provided under one roof ranging from spare parts, helmets, seat belts, lights etc.

- **Vehicle Check up Camps; Battery; Lubricants:** These are the facilities which are provided for better performance of an automobile and it has been in practice by Indian Oil under XTRA CARE. The response has been highly appreciable and if their service offering line can be made more broad by introducing car wash and battery check up it would be highly profitable.

Extra care ke liye,  
**Hum Tayyar Hain.**



## Literature Review

The word retailing has been drawn from the French word Retailer, which means to cut a piece off. Retailing in its all form and format is one of the most dynamic, challenging and aggressive industry. Many researches on the retail consumer behavior has been done in the past but there is very little literature exist about the non fuel retailing in India as it is a relatively new concept in the country

Consumer behavior is defined as the sum of the decision making process and the physical activity involved in the acquiring, evaluating, using and disposing of goods and services. According to Peter and Olson, 2008 consumer behavior is defined as the study of psychological, social and physical action where people buy, use and dispose products, services, ideas and practices.

According to Blackwell, 2001 demographic factors like age, gender, economic situation etc are also important factors in determining consumer behavior and hence attitude. An increase in number of working women have made them the first choice for the companies as women tends to shop more than men.

Solomon, 2006 in his research have found that distribution of wealth determines the buying behavior and buying power. Family structure also influences consumer behavior (Solomon et al. 2002). According to Blackwell et al. 2001, Peter and Olson 2008, Armstrong and Kotler, 2007 social class and learning and knowledge also determine the consumer behavior towards products and services. According to Blackwell et al. 2001, Chisnall 1995, Consumer Attitude.

According to Allport(1967), attitude is a mental or natural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situation with which it is related. According to Hotniar Siringoringo(Consumer Shopping behavior among modern retrieval formats) determinants such as shopping intention, attitude towards retail outlets, and shopping habits play a very important role on consumer shopping habit, hence retailers should try to build positive attitude towards their retail.

In an effort to tap alternate revenue streams, IndianOil is focused on enhancing its non-fuel revenues (NFR) through its 195 million sq feet of retail space. IndianOil has already mapped petrol stations to study the tyre falls and assess their site potential with the help of consultants, **Technopak Advisors Pvt Ltd**. A well-structured roll out plan is already

underway and petrol stations, primarily in the North have been identified for a pilot study. The NFR model developed will provide for sharing of revenue streams with the dealer network to enable unlocking of existing retail space value that both IndianOil and its dealers command. Several alliances have already been forged with leading brands like Hindustan Unilever Ltd, Dabur, ICICI Bank, Ferns & Petals, MTR Foods, PVR Cinema, UAE Exchange, Reliance Capital and DHL.

### **Why is this initiative significant?**

With the rise in disposable income the needs of the customer is also changing. Today a customer looks for both “value for money” and also expects to get a customized solution for his needs with a personal touch. This initiative aim to fulfill both the above mentioned requirements of the customer.

Recent trends in retailing business in India and abroad is to identify customer needs for products based on location factors and then provide a basket of ‘fuel and non-fuel ‘ products and services so as to increase volume of business / foot falls in business premises and thus improve overall profitability of operations by providing a basket of services

Retail Outlet in Metro & major Urban towns are being upgraded to meet wider customer needs to encourage more frequent visits thus increase foot fall which is the basic need of any activity following facilities-

To gain a sustainable competitive advantage, a retailer needs to understand and satisfy both the apparent and latent needs of the customer. This principle holds true in NFR retailing too. All efforts at exploration and production, distribution and marketing finally end at the retail point after moving through a long complicated supply chain process. Fuel and Non-fuel products would continue to play a key role in the national economic growth. This is what makes the retail business exciting and challenging. It demands continuous efforts at improvement of product and services, higher customer satisfaction, and offers endless opportunities for innovation

There are significant changes in the past few years, and nowhere is it as pronounced as in the petroleum and non fuel products sector. Operational freedom to the Government oil companies in a host of areas including determining their own market share, freedom to prepare and implement their market plans, selection of dealers etc has been provided. We are also gradually moving towards a market determined pricing regime in letter and spirit.

This liberalized scenario is making the sector intensely competitive, and the oil companies, especially those in the public sector would need to adopt a more customer-focused approach to the retail end of their business.

Above all, the oil companies can build a sustainable competitive advantage only if they are driven by a customer centric approach and seek to continuously improve. The boom in consumerism has given rise to a mature and demanding customer. The companies too need to mature fast.

Most of the petrol pumps are prominently located and highly visible to customers. Non-fuel activities give these petrol pumps opportunity to derive maximum value from these sites. Since petrol buying is usually considered an uninvolved category of purchase, bundling more products and services through non-fuel retail initiatives transforms the station into a add-value place

To sum up, there is a need for a fundamental rethinking in the way companies do business. Customers are beginning to notice that they now have a choice when it comes to LPG and other fuel products, and they also have a choice of a host of other non-fuel offerings. So the customer has to be the focus of all our strategies. It is he who will define quality, be it product or service. And the oil companies can afford to neglect the customer at only their own peril.



## CONVENIENCE STORE

A convenience store, corner store, or corner shop, is a small store that stocks a range of everyday items such as groceries, toiletries, alcoholic and soft drinks, tobacco products, and newspapers. Such stores may also offer money order and wire transfer services. They differ from general stores and village shops in that they are not in a rural location and are used as a convenient supplement to larger stores.

A convenience store may be part of a gas/petrol station. It may be located alongside a busy road, in an urban area, or near a railway or railroad station or other transport hub. In some countries, convenience stores have long shopping hours, some being open 24 hours. Convenience stores usually charge higher prices than ordinary grocery stores or supermarkets, which they make up for with convenience by serving more locations and having shorter cashier lines.

### DIFFERENCE BETWEEN CONVENIENCE STORES AND SUPER MARKETS

Although larger, newer convenience stores may have quite a broad range of items, the selection is still limited compared to supermarkets, and in many stores only 1 or 2 choices are available. Prices in a convenience store are often higher than those at a supermarket, mass merchandise store, or auto supply store (with the exception of the goods such as milk and fuel in which convenience stores traditionally do high volume and sometimes use as loss leaders.

The average U.S. convenience store has a sales area of 2,768 square feet (257.2 m<sup>2</sup>). New stores average about 2,800 square feet (260 m<sup>2</sup>) of sales area and about 1,900 square feet (180 m<sup>2</sup>) of non-sales area—a nod to retailers recognizing the importance of creating destinations within the store that require additional space—whether coffee islands, food service areas with seating or financial services kiosks. Convenience stores also have expanded their offerings over the last few years, with stores become part supermarket, restaurant, gas station and even a bank or drug store.

Convenience stores sell approximately 80 percent of the fuels purchased in the United States. In the US, the stores are sometimes the only stores and services near an interstate highway exit where drivers can buy any kind of food or drink for miles. Most of the profit

margin from these stores comes from beer, liquor, and cigarettes. Although those three categories themselves usually yield lower margins per item, the sales volume in these

categories generally makes up for it. Profits per item are much higher on daily items (bags of ice, chicken, etc.), but sales are generally lower. In some countries, most convenience stores have longer shopping hours, some being open 24 hours.

## INTERNSHIP PROJECT

Project title: To study impact of C-Stores on RO fuel sales and vice versa.

### IOCL NFR (Non fuel Revenue) initiative

The face of fuel retailing outlets in India is no more restricted to the sale of fuel alone. The oil marketing companies (OMCs) are today looking at alternative revenue streams to make up for some of the losses incurred in the sale of fuels. The contribution of non-fuel products to total revenue is 39% and 35% in the US and France respectively. In India, non-fuel retail contributes less than 2% to total sales. Thus, to increase revenues and reduce losses, all OMCs are now trying to use the available free forecourt space in the fuel stations for non-fuel retailing

In an effort to tap alternate revenue streams, Indian Oil is focused on enhancing its non-fuel revenues (NFR) through its 195 million sq feet of retail space. Indian Oil has already mapped petrol stations to study the tyrefalls and assess their site potential with the help of consultants, Technopak Advisors Pvt Ltd. A well-structured roll out plan is already underway and petrol stations, primarily in the North have been identified for a pilot study. The NFR model developed will provide for sharing of revenue streams with the dealer network to enable unlocking of existing retail space value that both Indian Oil and its dealers command.

Apart from revenues, IOCL is also interested towards drawing larger share of business with increased branding. "The tie-ups with FMCG and restaurant brands would add quality to the services and increase customers at the petrol pumps. This will also enhance the brand value of the company. The focus will remain on the national as well as local non-fuel brands for tie-ups in coming months," informed an executive from Indian Oil.

*Our summer internship includes close association with both the NFR division of the IOCL as well as the Consultants which mainly consists of ex-IIM graduates.*

## **Convenience Store operations**

The retail store is the place where the customers take a decision on the purchase of the products offered by the retailer. The store also influences the perception that customers form in their minds about the store, the products, services and staff.

From the management's point of view, operations of the store and a major element of the cost. As a consequence, the store itself becomes a critical asset of the retail business and it is imperative that the operations are managed well to achieve and sustain customer satisfaction and be cost effective. Managing store operations for a small retail business of any size or complexity from the neighborhood grocer to the national retail chain is a challenging task. It requires integration among various functions within the store. When all the functions are performed in an integration manner, the store operations run smoothly.

## **OBJECTIVE OF THE STUDY**

### **Primary objective**

- To analyze the present concept and recommendation for the expansion and improvement of convenience store.
- To measure the impact of various non-fuel activities on the sale of fuel purchase by the customers.

### **Secondary objectives**

- To analyze the performance of the present stores.
- Customer satisfaction at the retail outlet. and enhance pleasant shopping experiences.
- To find out the customers preference regarding the products and services of the store.
- To find out if the customers are really getting benefitted with these non-fuel activities.
- To see if there is increase in the sale of fuel after the opening of non-fuel activities at the retail outlets.

## **SCOPE OF THE STUDY**

The study was carried to analyze the performance of the non-fuel activities and the response of the customers towards pricing, variety, quality, product display, staff behavior, staff dressing, customer service and the frequency of visits to the nonfuel activities available at the retail outlets.

## **LIMITAITONS**

- The study was for two months, which is very short period.
- Customers unwilling to respond.
- The information recorded is based on the opinion and reactions of the respondents as on the date of research.
- The sample size was approximately 100 per retail outlet.

## **RESEARH DESIGN AND METHODOLOGY**

### **RESEARCH DESIGN**

D. Slesinger and M. Stephenson in the Encyclopedia of Social Sciences define research as “the manipulation of things, concepts or symbols for the purpose of generalizing to extend, correct or verify knowledge, whether that knowledge aids in construction of theory or in the practice of an art.”<sup>3</sup> Research is, thus, an original contribution to the existing stock of knowledge making for its advancement. (C.R.Kothari, 2004)

A research design is generally a pure and simplified form of framework or a certain plan for a study that will guide the collection and analysis of data or information needed. The function of the research design is to ensure that the required data are obtained and collected accurately and economically. Research design is the basic framework which provides guidelines for the best of research purpose. In short, research design is the planned structure and strategy of investigation conceived so as to obtain specific answers or solutions to research questions and to control variance. Here the research design used for this research is descriptive.

## **1. METHODOLOGY**

Methodology states how research study should be undertaken. This includes specification of research design, source of data, method of primary data collection, field work carried, analysis and interpretation done limitations inherited in the concerned project work. In the present study, the research approached used is the survey method. All the customers included in the survey were given a questionnaire and the data was collected based on their opinions and suggestions.

## **2. DATA COLLECTION METHOD**

### **PRIMARY DATA**

The customers were qualified for generating primary data for the purpose of the study. The use of questionnaires was preferred to conduct the whole survey. Several questionnaires were used for separate non fuel revenue activities which include convenience stores, ATMs, restaurants, financial services etc. To control the response bias and to increase the reliability of the data a structured pattern of questions was used in the questionnaire.

The advantages of using this specific construction of questionnaire are being administrative simplicity and ease of data processing, analysis, and the interpretation. The questionnaire consists of multi-choice questions and

To capture the demographic details of the respondents demographic questions are also included in such a way to allow all possibilities to be covered. The questions were asked directly to the customers and in a direct undisguised form so as to avoid confusion and to get the best reliable and honest answers.

### **SECONDARY DATA**

The data were collected from websites of the company. Journals and Magazines related to retailing were also taken in to consideration.

### **SAMPLING METHODS**

Simple Random Sampling method is adopted in the study. A simple random sample is a subset of observations drawn from a given population in such a way that each observation contrived in the population has a particular status in the sample.

### SAMPLE SIZE

We conducted survey among 1700 respondents across 15 retail outlets to measure impact of various non-fuel retail activities on fuel update by customers

Survey focused on C-store based RO's revealed strong correlation between fuel and C-store consumers.

### TOOLS FOR DATA ANALYSIS

The data analysis of data collected through research has done systematically. Simple percentage, bar diagram, Tables, Pie diagram etc were used to represent a variety of data that fall into various categories. The analysis has been done systematically and accurately so as to get a correct and authentic result.

### TOOLS USED FOR ANALYSIS

The main methods used for analysis:

- a) Percentage method
- b) Weighted average method

#### A) PERCENTAGE METHOD

Percentage refers to a ratio. Percentages are used in comparisons between two or more series and also describe the relationship. Meaningful comparison can be made with the help of percentage method as it reduces everything to a common base.

### 3) WEIGHTED AVERAGE METHOD

In the situations where the relative importance of all the items of the distribution is not the same weighted average method is used. If some items in a distribution are more important than others, then this point must be born in mind, in order that average computed is the representative of the distribution. In such cases, proper weightage is to be given to various items the weights attached to each item being proportional to the importance of the item in the distribution.

If 'N' is the sample size and 'W' are the weights, weighted average is calculated by

Formula:

$$\text{Weighted average} = \frac{\sum f_i W_i}{\sum f_i}$$

Where,

$W_i$  = Weight given to the  $i^{\text{th}}$  cell

$F_i$  = Number of respondent in the  $i^{\text{th}}$  cell.

IOCL selects eight students from our batch for NFR project. In the initial stage, as our intern starts we have to study about the non-fuel revenue generated from convenience stores and its impact on the fuel sales.

In the first phase we studied 7 retail outlets in New Delhi and two retail outlets in Noida which are having convenience store facilities. Indian Oil in collaboration with a company named *Modi Enterprises* initiated the convenience store program at various retail outlets. The twenty four seven convenience stores are one of India's premieres and New Delhi's only organized retail chain.. These stores provide its customers an international shopping experience with variety of products & services.

These stores are located in different areas of the city of Delhi:

1. Super Auto Centre, Srinivaspuri, Ring Road, New Delhi
2. Jindal Service Station, New Friends Colony, Mathura Road, New Delhi
3. Jai Sai Motors, Okhla Industrial Estate, New Delhi
4. Dhingra Service Station, Chirag Dilli, New Delhi
5. Irwin Road Service Station, Baba Kharak Singh Marg, New Delhi
6. Hundred Percent Service Station, Sector-9, Dwarka, New Delhi
7. 19<sup>th</sup> Hole Service Station, near Pragati Maidan, Golf Course Road, New Delhi



In Noida

1. Dolly Motors, sector-22, Noida
2. RK service station, sector-41, Noida

Other Non Fuel Revenue (NFR) activities which are available at various retail outlets such as:

A. Restaurants

1. City gas Fuel Pump, Janakpuri, New Delhi
2. Shivalik Fuel Pump, Dwarka sector-2, New Delhi

B. ATMs

1. Car Care Fuel Pump, Vasant Vihar, New Delhi
2. Azad Fuel Pump, Punjabi Bagh, New Delhi

C. Service stations

1. Moolchand Motors, near jaypee hotel, vasant lok, vasant kunj, New Delhi
2. Indraprasta Service Station, indraprasta, New Delhi

D. Financial services

1. Dolly Motors , Sector-22, Noida

19<sup>th</sup> Hole Service Station

It is the only round the clock operational and the oldest store which was incorporated in 2010. Customer survey for this particular retail outlet was also conducted for the night hours the reason behind this was:

- It's the retail outlet where **convenience store was opened for the first time.**
- C-store is in continuous operation in 19<sup>th</sup> hole retail outlet at Golf course **from last three years(incorporated in early 2010) i.e. the oldest among other retail outlets having NFR activity.**
- It's the only retail outlet (having c-store) which **is in 24 hours operation.**
- Among the nine retail outlets having c-stores, **19<sup>th</sup> hole is generating the highest revenue for IOCL.**
- **Footfall of the c-store customers** is highest here.

Sample Size for convenience store customers: 150

Sample Size for fuel customers: 150

Our Findings:

- Many customers visit this C-store during late evening, night hours around 35%.
- Among surveyed C-store customers, **significant percentage prefer C-store because of round the clock operations.**
- **4 out of every 5 C-store customer** believe that the C-store has improved the perception and image of the outlet
- **Very High correlation between fuel customers and C-store customers**
  - Over 40% of the fuel customers purchase at the convenience store.
- C-store has **significantly improved the perception** about the outlet and enhanced its image
  - Potentially attracting more fuel customers towards this RO
- **High impact due to the presence of a C-store about 27%.**
  - Large portion of the fuel customers feel that C-store has lead to increase in their fuel purchase frequency.

## SUPER AUTO CENTRE

The C-store available is spacious compared to the other stores on Jindal, Irwin, 19<sup>th</sup> Hole ROs, pretty much space is there for customers to move around while surfing between products. The beneficial part of this is that products can be physically arranged in a better manner, which helps the customers to find out the desired products very quickly without the wastage of any time.

### General Observations: *Positive:*

- Staff service & behaviour is good and they are courteous to the customers. Customer's word – "*Gaadi Tak Saaman Bhi Bhaiya Khud Hi Rakh Aate Hai, Wo Bhi Uthane Ki Jarurat Nai Hoti*".
- Store is well located and maintained properly.
- Some customers appreciated the idea of C-store, as they find it time saving; several demands are met at a single stop.
- A few regular store customers appreciated the store because of varieties of the products available there, and showed concern to visit the pump too in future.
- Women felt more secure while purchasing there at the store compared to any other local market in their community
- Some incentive should be provided to C-store customers to pay a visit to pump for refuelling.

### *Negative:*

- Many customers at forecourt were found unaware about the store, they don't know what was in there.
- Premium pricing strategy is being followed, most of customers find it costlier to purchase from store.
- Sometimes desired products are not available, either they are out of stock or generally they are not kept, this mostly happens in grocery items like flour, rice; or we can say limited choice is there.
- Bakery items, potato chips etc. are not available in small packs; most of them are in extra-large packets.
- Lack of proper display on the face of store; of products and services available inside the store.

### Fast Selling Categories

- Beverages – Cold Drinks, Water Bottle,
- Confectionary Items - chocolates were having very effective sale.
- Potato Chips.

## JINDAL SERVICE STATION

Here most of the customers purchase F&B items such as hotdogs, beverages and mineral water. Sale of grocery items does not hold a good portion of the overall sales of the products the reason may be behind this decrease in sale is because of the more number of commercial vehicles i.e. trucks, buses, auto rickshaws etc. in the morning time members of the NFC (new friends colony) club visit the retail outlet which is adjacent to the RO.

Female customers are less in numbers as compared to male customers and the footfall in the noon tie is very less. One of the customers said that there should be proper advertising of the convenience store at the particular retail outlet so that more number of customers get attract to the store.

### General Observations:

- Location is the most important factor.
- Home delivery facility can add up new customers even without increasing store timings.
- Since customers lack time to visit the store, a salesman can be placed at fore court to take and deliver orders.
- Parking sign board may attract customer to visit the store.
- Facilities like mobile recharge are displayed in the posters but are not available at the store.
- Liquor license can be an extremely crucial category to enhance sales as there is no beer and wine shop on Mathura road.

### Conversion of C-store customers:

- There are approximately 7% of customers who has increased there visiting frequency
- No. of new customers added due to C-store is less.
- Most of the customers visiting C-store are already fuel customers.
- First time visitors to C store may be converted to fuel customers.

## JAI SAI MOTORS

Most of the people using the RO are basically between 20-40 years and belong to the service /working class. Around 40% of the people we questioned are the regular ones and only a small amount of them became regular customers after the opening of the convenience store. Mostly the people between 30-50 years as they are in urgency to rush to their workplace and at the same time add in an extra effort to purchase the household goods.

### General Observations:

- The regular customers come into the category of location specific consumers.
- The frequency of visitors have somewhat increased because of the convenience store but there is no visible impact of the c-store on the fuel sales.
- Most of the people purchasing fuel is not buying from the convenience store basically because they feel like they are running short of time. A brain stormed idea might be of planting a led television at the glass of the c-store facing towards the forecourt activities so that the consumers do not get bored or keep a track of time while waiting for the fuel services. The television can broadcast news or sports channels.
- The usp of the convenience store might be the visibility and the wide choice of products i.e. imported and Indian. The factors lacking might be the shortage of space which sometimes makes the consumers restless while searching for the products. There is no such visible usp of the c-store that is affecting its sales at a higher level. Also providing the c-store service for 24 hours will create a huge impact.

## DOLLY MOTORS

### Footfall

Footfall in the morning is around 4-5 customers per hour till noon. After noon footfall reduces and between 1pm to 5pm occasionally a customer might come. On an average 2-3 customer comes in this duration of 4 hours. But after 5pm footfall again start to increase, reaching around 15 customers per hour till 9pm. And as reported by staff more customers visit after 9 pm.

### Customer Profile

Customers profile varies across the day. In the morning time office going males forms the major section of customers. They usually come alone to buy beverages and own a hatchback. In the day time commercial vehicle drivers and house servants form the major section and usually buy beverage only.

In the evening time people start to visit with their families as well as friends and footfall is high during this time. Families prefer to buy readymade meals, snacks as well as imported items. No of families starts to reduce after 9pm and those visiting with friends increases. Customers coming with friends are buying Ice, beverage, snacks, burger, hot dog etc.

Housewives and youngsters who are either studying or working and living in P.G's also forms a major section of customers in the evening time. They came on foot and do not own a vehicle at all.

### Fast selling categories

Mostly two-third of the customers purchases beverages. Ice cubes are second most product and is popular in the night time. Snacks and burger, hot dogs are third most popular items.

Ready to eat meals and imported items a e more popular amongst the families.

### Positive points:

- No other store with such ambience and design nearby.

### Negative points:

- Poor inventory management.
- Unavailability of products advertised outside.
- Slow billing.

## **DHINGRA SERVICE STATION**

Most of the customers visiting the stores belong to the service class and are aged between 30-40 years. They are time bound customers and are impulse buyers. They do not spend much time in the convenience store. Mostly customers drop by to the convenience store to satisfy needs at that time. Rarely, they come purposefully for both facilities intentionally.

According to my observations there is no visible impact of the convenience store on the sales of the fuel. Majority of the customers visited the petrol pump to purchase fuel and not to shop at the convenience store.

Not is being closely situated to any of the residential areas. Even if it is the heavy traffic hinder female customers for both fuel station and convenience store to spend much time. As mostly females were found to have been interested by the store facility at the retail outlet and most of the men customers were either first timers, non regular customers or the ones who do not find it a reason to come up to the store unlike the females who did.

## **USP OF THE STORE**

The USP of the store is location. The petrol pump is located in a key traffic area in Chirag Delhi and the flow of customers to the petrol pump is quite high. However there is no such unique selling point of the convenience store that might impact the footfall of customers.

Also, the petrol pump is close to many BPO's in Gurgaon and a large number of customers are seen coming in the late hours of the day.

## **RECOMMENDATIONS**

- The store must adopt ways to attract customers. One of the ways can be the use of graphics on the stores window which may include graphics of special offers and discounts. Such offers may entice the customers to purchase from the store
- The store needs to be more welcoming for customers. A signage can be used to denote some of the top selling items so that the customers know what the store is selling.
- The store must have product categories or major selling products that customers need often need at the glass wall. The ready to eat food items must have a signage or assurance of its freshness and prices should be re-thought of, in order to increase its sales.

## MOST SELLING ITEMS

- Most of the consumers visiting the store purchased products like chips, soft drinks and other snack items and beverages. There were many customers who purchased ready to eat items like sandwiches, burgers etc.
- Few customers aged between 20-25 years dropped in for coffee and snacks and some lady customers bought frozen food.
- Therefore the items that the store sells the most are ready to eat food items, packed food and beverages.



## OTHER NON FUEL REVENUE RETAIL OUTLETS SURVEYED

### RESTAURANTS

Retail outlets surveyed:

3. City gas Fuel Pump, Janakpuri, New Delhi
4. Shivalik Fuel Pump, Dwarka sector-2, New Delhi

Sample size for restaurant customers: 101 per retail outlet

#### General Observations:

- *Nirula's* restaurants at both the retail outlets.
- Both the retail outlets are located in residential areas.
- Excellent food quality and menu with wide varieties of eatable items.
- Dining area is not spacious.
- No difficulty of parking at *shivalik fuel pump, Dwarka*.
- *City gas fuel pump, janakpuri* has limited space for parking the vehicles.
- Customers usually prefer take away or home delivery option rather than eating in the restaurant.

#### Our Findings:

- 35% visit restaurant because of good food & wide menu
  - --Have potential to become loyal fuel customers as well
- Most restaurant customers use a vehicle to travel to the restaurant
  - --Have potential to increase one time fills or impulsive fuel purchases by the customers
- High correlation between restaurant customers and fuel customers
- Increase in fuel purchase frequency for a restaurant customer who also purchases fuel at the retail outlet around 24% ( i.e. 75% of sample size:101)

## ATMs

Retail outlets surveyed:

1. Car Care Fuel Pump, Vasant vihar, New Delhi
2. Azad Fuel Pump, Punjabi bagh, New Delhi

Sample size for ATM customers: 50 per retail outlet

### General Observations:

- *Azad fuel pump, Punjabi bagh* is surrounded by the area having several offices and transport nagar.
- Commercial traffic is more at azad fuel pump such as trucks etc.
- Frequency of two-wheeler customers is more at these retail outlets.
- There is no issue for parking of vehicles who are visiting at retail outlets for using ATM.

### Our findings:

- *Outlets visited – Azad Fuel Station at Punjabi Bagh and Car Care Fuel Station at Vasant vihar.*
- **ATM doesn't offer any niche to attract the customer apart from good location.**
- **Most of the customers use a vehicle to travel to ATM around 78%.**
- **There exists high correlation between ATM customers and fuel customers i.e. 76%.**  
  - possibly because "favorable location" and "along with fuel filling" form major reasons for visit to the ATM
- **Increase in fuel purchase frequency for a ATM customer who also purchases fuel at the RO around 21%.**

## SERVICE STATIONS

### Outlets visited:

1. Moolchand Motors, near jaypee hotel, vasant lok, vasant kunj, New Delhi
2. Indraprasta Service Station

### Service Station Insights:

- Most of the customers were drivers; they were not the owner of the vehicles.
- The surrounding areas are residential and one five star hotel (Jaypee Vasant Continental) is there, so all the taxis associated with the hotel generally come to the pump.
- Most of the regular customers come from the surrounding residential areas.
- The feedback for service station particularly was excellent. Customers were very much satisfied with the services provided there.
- Some of the regular customers were getting special treatment like their cars were being picked & dropped back to their homes after servicing; by service station employees, the owner of the car was not needed to come personally. This somehow have a negative impact on fuel sales too, like if the service station employee is picking up the car then normally he won't be fuelling there.
- A tyre puncture shop is also there just outside the pump so customers coming there are also refuelling at the pump as per my observation. This can be counted as additional benefit for the pump.
- Moolchand Motors is an outlet which is having two NFR facilities 1. Service Station 2. TFS store. So a proper utilization of both of them could boost up the fuel sales.
- As the service station was authorized by Hyundai Motors but vehicles of other brands were also being serviced there, so this is beneficial thing for the pump as it will increase the footfall for the service station as well as pump.
- Pollution Check Centre also gives some advantage, as one would like to complete his most of work in one go or one stop, like here we are having TFS store, Service Station, & Pollution Check.

- Nearby there is a cinema also, which have shows running till late night, so the crowd of that can be attracted for TFS store by a bit of promotion activities out there at cinema, which may lead to increased fuel sales.
  
- One advance facility this service station is having that of 3D wheel alignment, a normal mechanical work can be done at any local repairing shop, but this computerized work attracts more customers towards service station and it would be beneficial if they gets converted to fuel customers.

**Customer quotes:**

- *“hume to inki service pe itna bharosa hai ki hum tata k authorized service center par jaane ki bajaye yaha aana pasand karte hai” – by a TATA Nano customer.*
- *“Sahab yaha ki service aur inki chaaye k liye hi bas hum yaha aate hai”*

One correction need to be done in the display board out there at service station wall.  
Hereby I am attaching the image of the same: -

## FINANCIAL SERVICES

Retail Outlets visited:

- 1. Dolly Motors, sector-22,Noida

Sample size for customers: 50 per retail outlet

### Our findings:

- *Outlet visited – Dolly Motors, Noida*
- *NFR activity – ICICI Lombard offering two wheeler insurance*
- **Less than 50%** of the ICICI Lombard customers purchase fuel from the same RO
- **No effect of this two wheeler insurance service on fuel sales** possibly because of :
  - Lesser number of customers
  - Once a year visits by customers, hence less influence on bonding or association with RO
  - Minimal impact on improving image of outlet

## FUEL CUSTOMER SURVEY

### Factors Impacting Fuel Sales

To better understand the sales of fuel and to device measures to increase it, we first need to know the factors that impact the sales of fuel. The reason for purchasing fuel from a particular Retail Outlet (pump) could depend on numerous factors. It could be either because the Retail Outlet (pump) is close to the customer's residence or work places or it could be either because of trust on quality as well as quantity of fuel or because of the loyalty towards a particular Retail Outlet (pump) and bonding with staff. But one other major factor for purchasing fuel at a Retail Outlet (pump) could be the extra facilities and services available at Retail Outlet (pump), which could include anything from a Convenience Store to an ATM, Restaurant, Service Station, Tire Shop or even Financial services such as Insurance or Money transfer facilities. Reasons for purchase have been quantified below.

Through our survey we found out that **Location** acts as the most important reason for the purchase of fuel from a particular Retail Outlet (pump), constituting as the reason for **70%** of our customers. According to them, they visit/purchase because the Retail Outlet (pump) is either near to their residence or work place. Else the Retail Outlet (pump) is on their daily route.

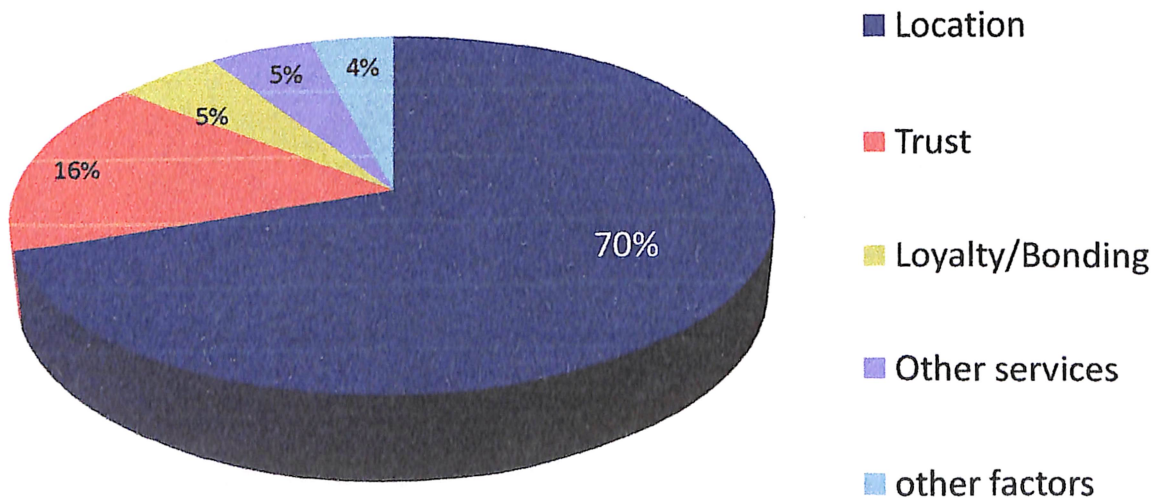
**Trust in Quality and Quantity** of fuel is stated as the second most important reason for the purchase of fuel at a Retail Outlet (pump), given by **16%** of our customers. In today's world when petrol and diesel prices are reaching new highs each day and some dealers are trying to maximize their profits by adulterating fuel and also providing lesser quantity on purchase. A Customer is concerned and assures that they get proper quality fuel and right quantity fuel and are not cheated. So if a customer is only going to visit a Retail Outlet (pump) again if and only if he/she is satisfied with the quality and quantity of fuel provided to them and does not find anything suspicious or ambiguous with it.

Loyalty towards a Retail Outlet (pump) and Other Services shares the third place in most important reason to purchase fuel for 5% of customer for each.

Loyalty could be referred to as the comfort with the layout and design and other things of an outlet. It also includes the bonding with the staff. With time and repeated visits people tend to develop bonding with that outlet and this act as an important factor to maintain an existing customer and also add new customers even when the circumstances are not in favor. This comprises as the reason of visit of 5% of the customers as mentioned earlier.

Other Services includes Convenience Store, ATMs, Restaurant, Service station etc. They act as an important source to attract new customers which slowly develops loyalty and also add to looks and feel of an outlet. This accounts as the reason for 4% of the customers. These services could also attract customer who have location barrier and make them step beyond it. It also helps increase the visits of existing customer and help develop better and stronger bonding.

Reason for purchase of fuel

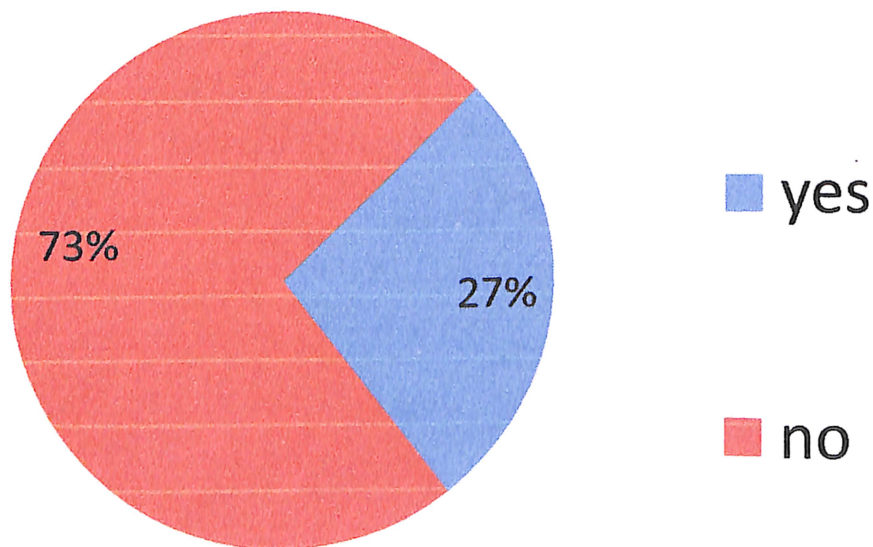


### Influence of Convenience store on fuel customer

Each and every element as well as service provided has some sort of an impact on fuel sales. This could either be a positive or negative depending on the various other set of factors. In this section we will study the impact of Convenience Store on fuel customer. How it changes the perception or Image in their mind about a Retail Outlet (pump)? How it impacts a regular customer or irregular customer? Does the presence of Convenience Store have any sort of impact on the sales on fuel?

In our study we found that **27%** of customers increased their frequency of fuel purchase due to the presence of Convenience store.

**Has your frequency increased due to the presence of C-store**



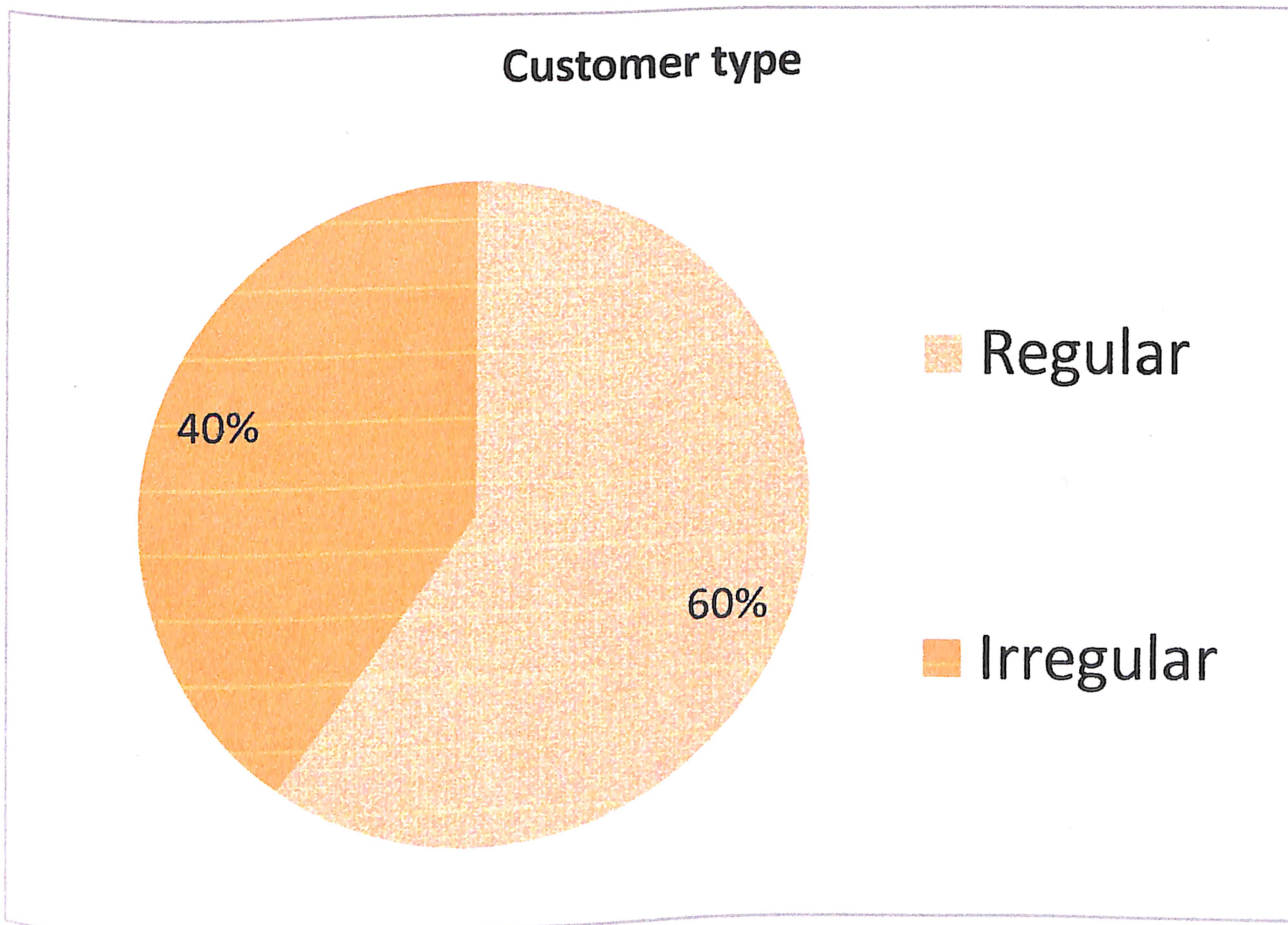


Now we will segregate customer on the basis of their regularity to better understand the impact on Regular customer and that on Irregular customers as both will have an impact but of different magnitude.

Retail Outlet (pump) situated in residential area have larger percentage of regular customer due to favorable location for the purchase of fuel. As observed in case of 'Dolly Motors' situated in Noida, UP. 76% of customers visiting Dolly motors are regular customers, higher than any other Retail Outlet (pump).

In our study we found that 60% of the customers are regular to this particular Retail Outlet (pump) and where as 40% are rated irregular.

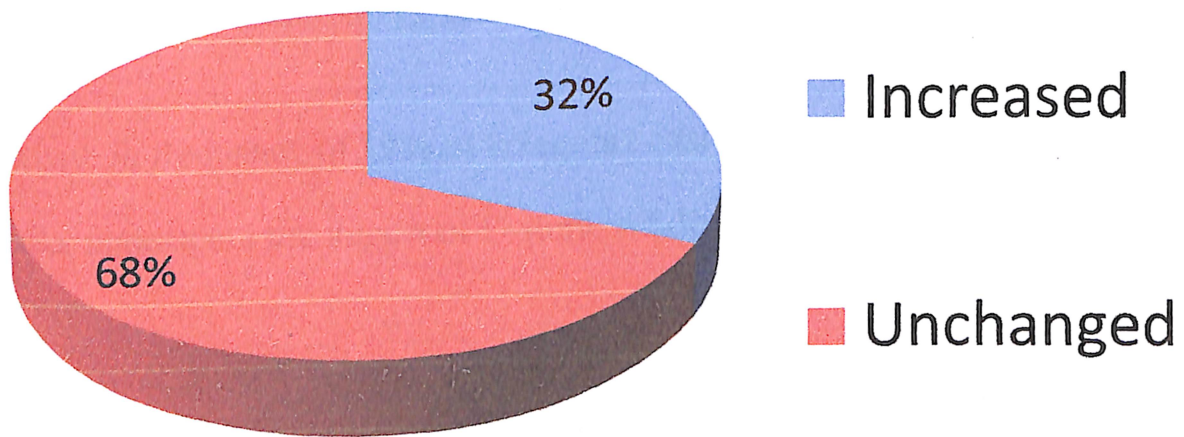
**Note:** Customer are rated regular if more than 50% of their total fuel demand is fulfilled from a particular Retail Outlet (pump) and if not they are rated as an Irregular customer.



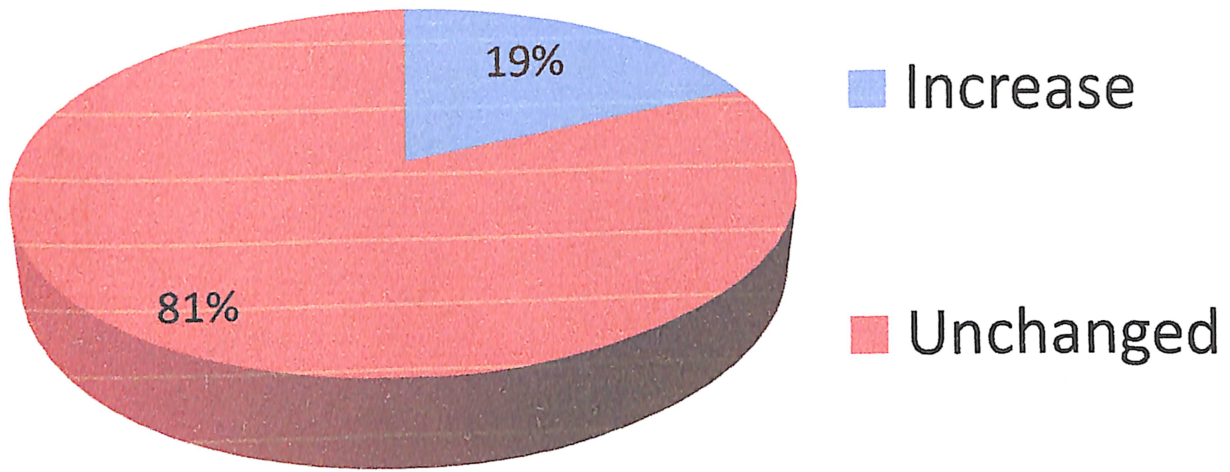
Now we consider the effect or impact of C-Store on Regular and Irregular customers separately.

Starting with regular customers, we see an increase in frequency of **32%** of **regular customers**.

**Frequency change of regular customer**

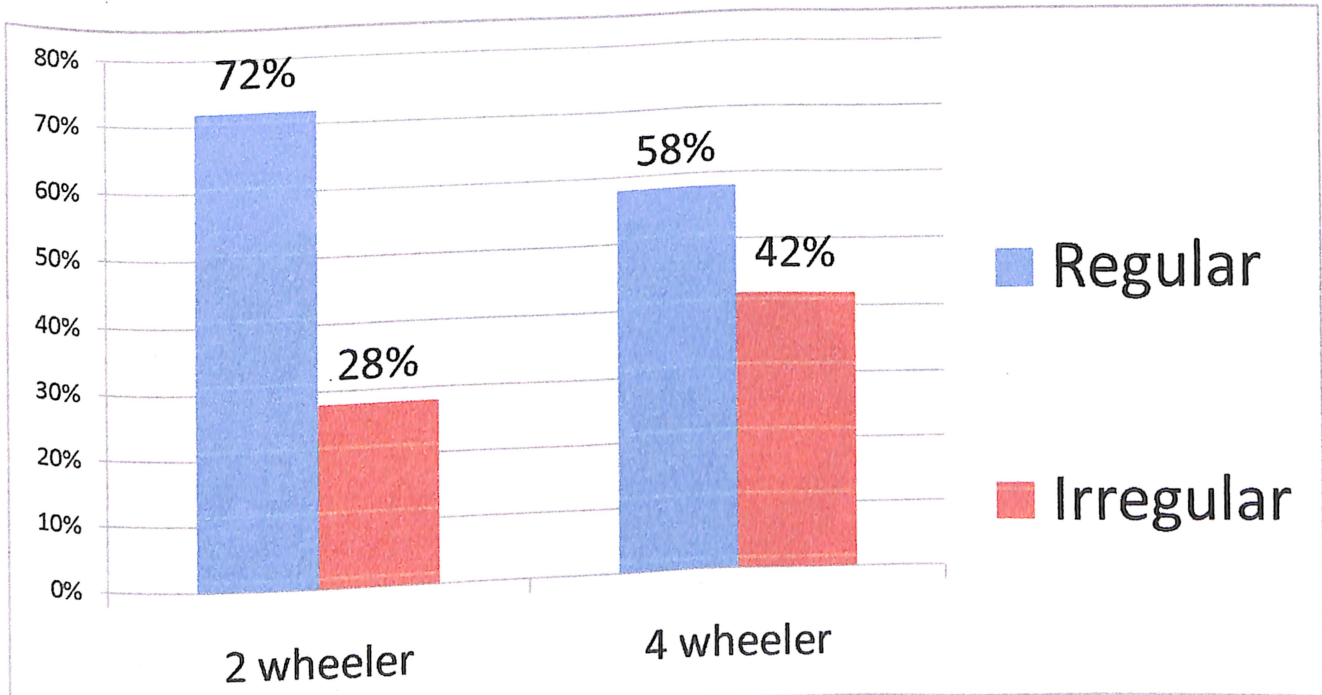


### Frequency change of Irregular customer

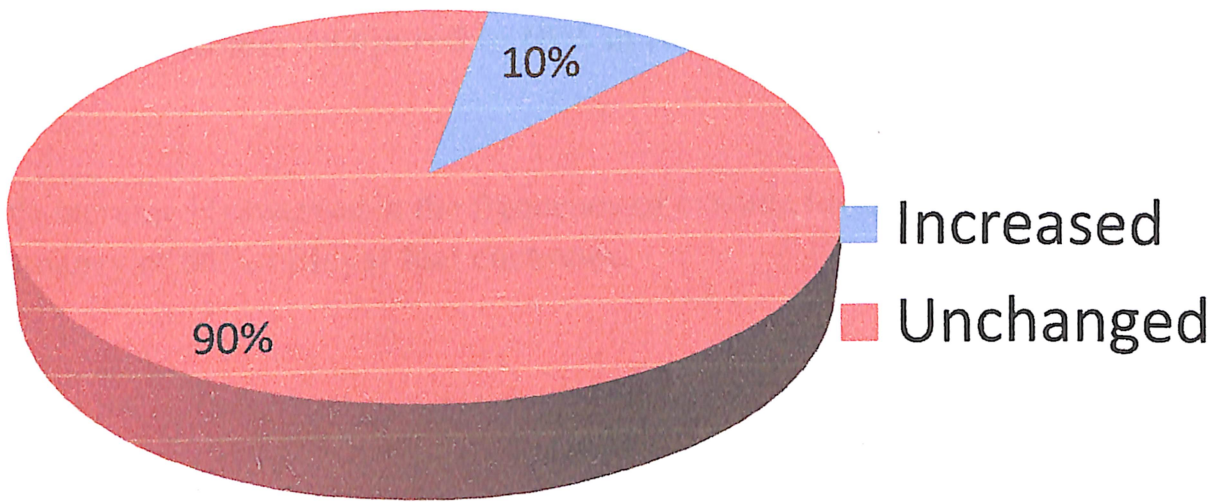


An increase in frequency of 19% of irregular customers could be seen from about chart.

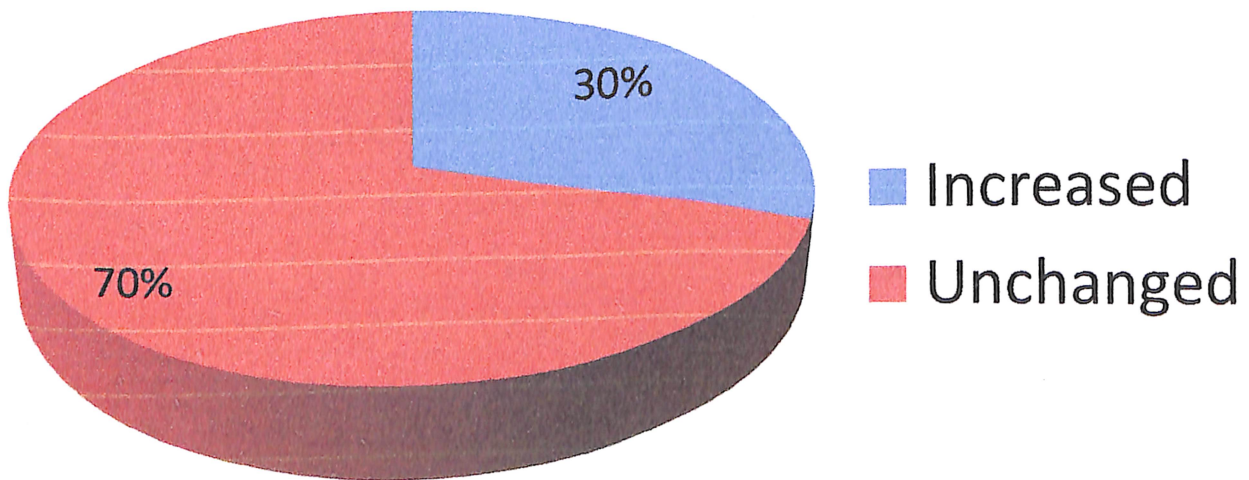
To further understand the impact of C-store, we divide results on the basis of vehicle type.



### Frequency change (2 wheeler)



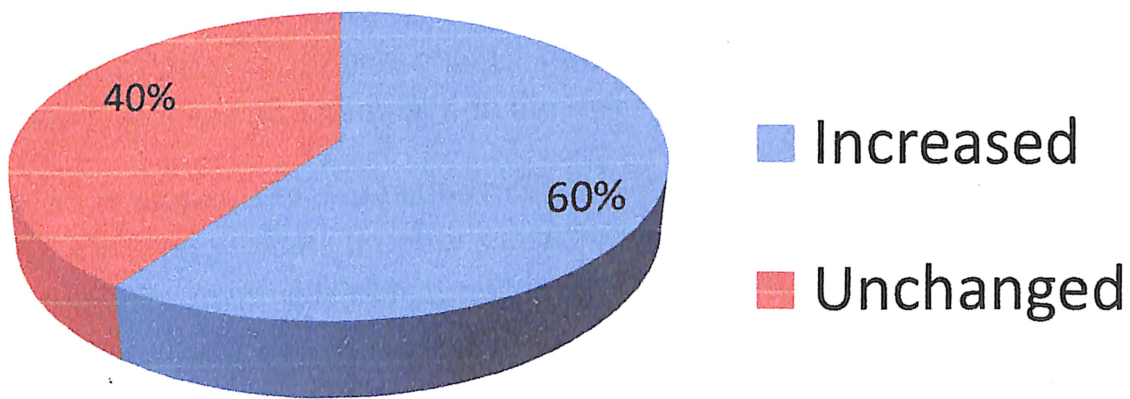
### Frequency change (4 wheeler)



From above charts it is clear that frequency of 4 wheeler Customers has been impacted more compared to the frequency of 2 wheelers, with an increase in frequency of 30% of four wheeler customer compared to 10% of two wheeler customers.

Notable increase is observed in the frequency of existing loyal customer, with an increase in frequency of 60% of loyal fuel customer.

Frequency change of loyal fuel customer due to the presence on C-Store



## **Reason for purchase at Convenience Store**

C-store not only adds services to Retail Outlet (pump) but also improves the look and feel of the Retail Outlet (pump). It makes an outlet look more appealing.

It provide customers with an option to purchase basic grocery and utilities quickly and provides ease and comfort as the customer is not supposed to go to some other place to buy these basic necessities such as grocery, beverage, mobile recharge, magazines etc. This not only saves effort but time as well which is required to travel to store at some other place.

Sometimes customers are exclusive C-Store customers and usually do not purchases fuel from that Retail Outlet (pump) as the location might not be suitable for him. Visit of such customers are often supplemented with the purchase of fuel as well.

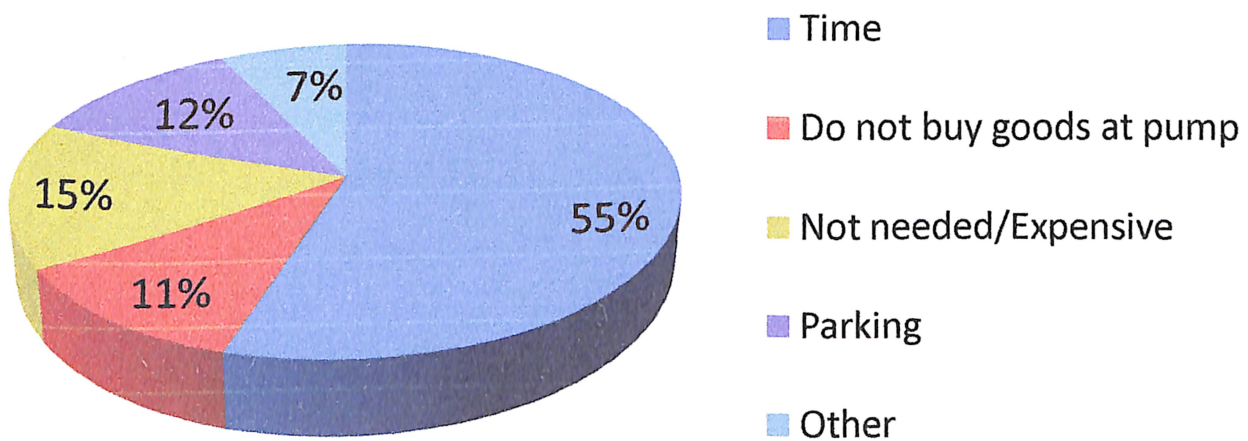
Furthermore, with repeated visits customers tend to develop loyalty towards the Retail Outlet (pump) and form bonding with the staff and surrounding. With time when bonding and comfort of these customers reach a certain level; they eventually become new fuel customer. This has a direct impact on the fuel sales.

Presence of c store gives competitive edge. In this fast developing world where all customer are aware about all options available so if one has to increase sales they have to do something innovative which attract interest of customer dramatically towards itself that exactly what introduction of C-store did to Retail Outlet (pump). It is very much evident by the study conducted by us which shows increased frequency statistic of 25 % of Retail Outlet (pump) customer which is only because of c- store. This phenomenon is best observed in case of '100 percent' an outlet situated in competitive market of Dwarka where numerous Retail Outlet (pump) are present in close proximity. With the opening of C-store a large shift of customers from other Retail Outlet (pump) to 100 percent is noted.

## Reason for not purchasing at Convenience Store

Customers who purchase fuel but never buy things from Convenience Store have their own set of reasons and perception because of which they do not visit to the Convenience Store. It could either be due to time constraint, unavailability of products or some other reason. In our study we found out few main reasons for fuel customers not purchasing from C-Store which are given in chart below.

**Reason for not purchasing at C-Store**



Here we see that **55% of customers are not able to visit Convenience Store due to Lack of time**. It is because most of the fuel customers get their cars refueled when they are on their way to their office or to some other place and generally running on a tight schedule. Any deviation from this is not tolerable.

**11% of customers do not prefer to purchase goods at Retail Outlet (pump)**, they prefer to buy only fuel at Retail Outlet (pump) and for other things such as groceries and utilities they prefer to somewhere else.

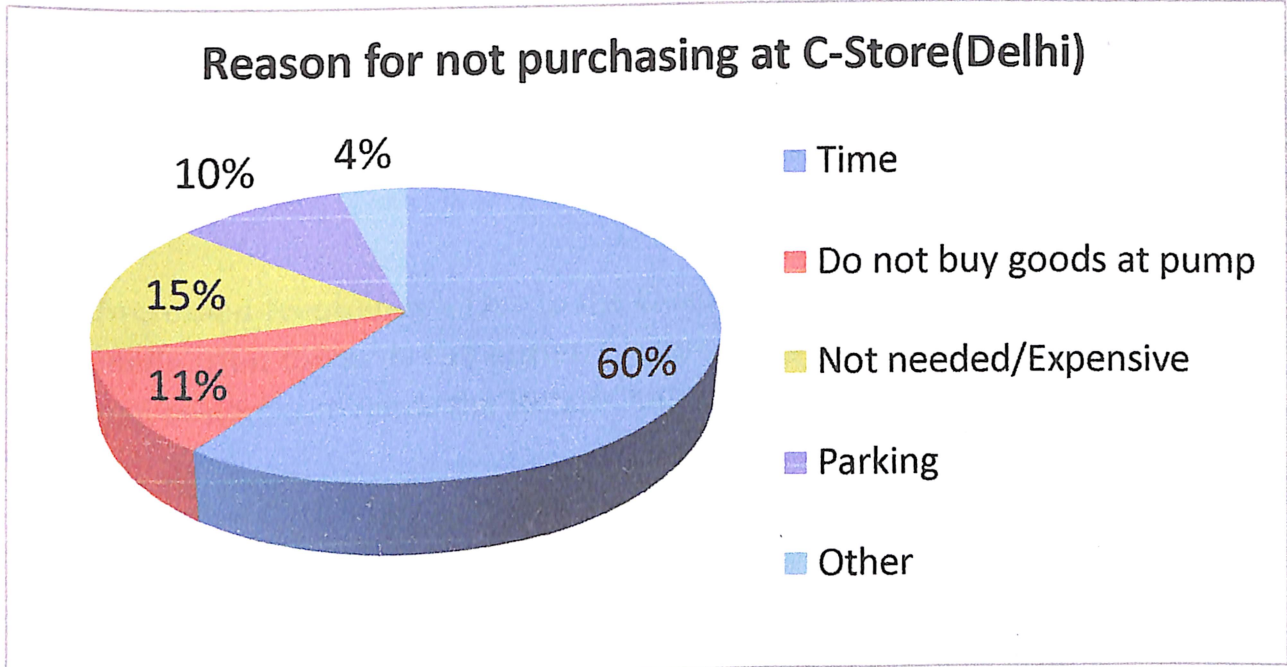
**15% of customers found goods at Convenience Store to be expensive or they do not feel the need for goods available at Retail Outlet (pump).**

**12% of customers faced difficulty in parking and rated parking problem as the reason for not purchasing goods from Retail Outlet (pump).**

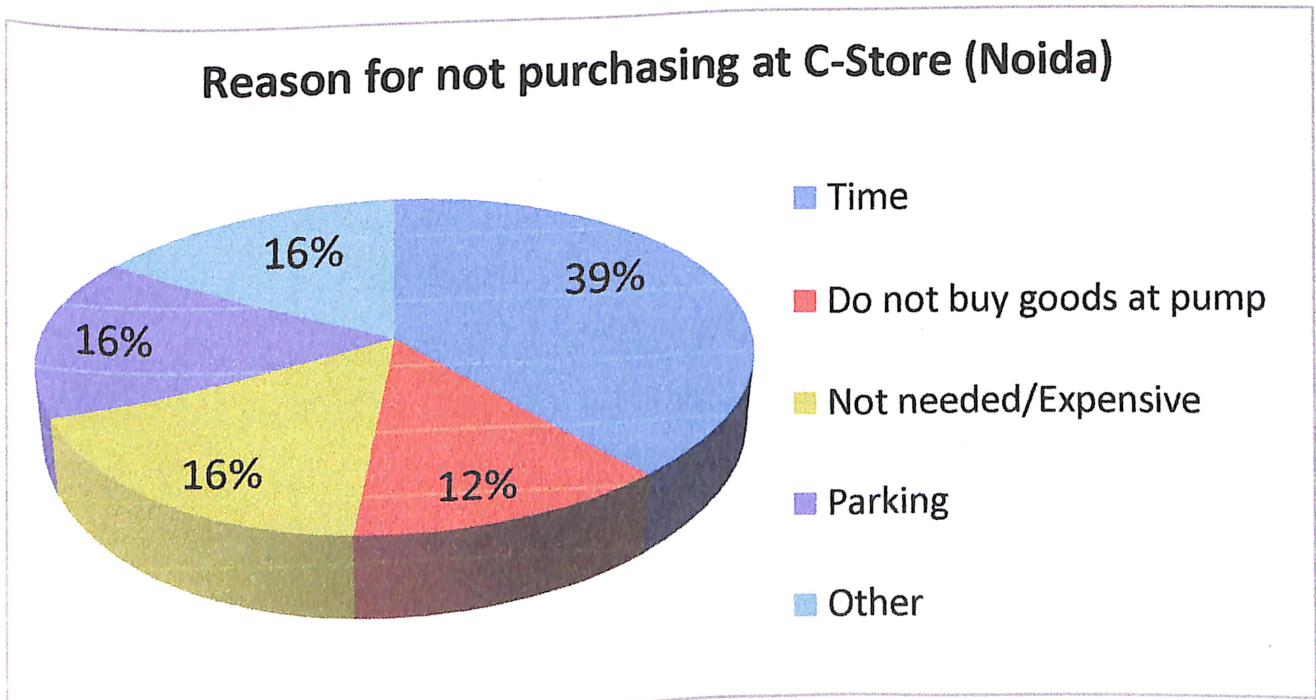
**7% of customers preferred not to buy from C-store due to some other reason.**



Now if we divide above chart (Reason for not purchasing at C-store) on the basis of region we will have some interesting observations.



In case of Delhi, 60% of customers could not visit Convenience Store due to lack of time.



In case of Noida, only 39% of customers could not visit Convenience Store due to lack of time.

## **Key Observation and Conclusion**

- **Bonding and Association with the Retail Outlet (pump) - “Bonding / Loyalty”** and **“Other services”** are important factors impacting fuel sales. Primary reason for 10% of fuel customers. **C-store can help build association and bonding with the RO.**
- **Increased frequency** - Due to the C-store, **27% of fuel customers feel increased inclination towards the outlet.** C-store has potential to change the preference of the fuel customer towards the Retail Outlet (pump).
- **Irregular Customers** - Among irregular fuel customers, 19% claim that their inclination increased due to C-store. **Attracting irregular fuel customers is more important** for increasing fuel sales.
- **Lack of time** - Most fuel customers avoid purchasing at the C-store due to **“lack of time”**. Faster service including models such as **in car delivery, forecourt sales** etc. should be offered for select stores.

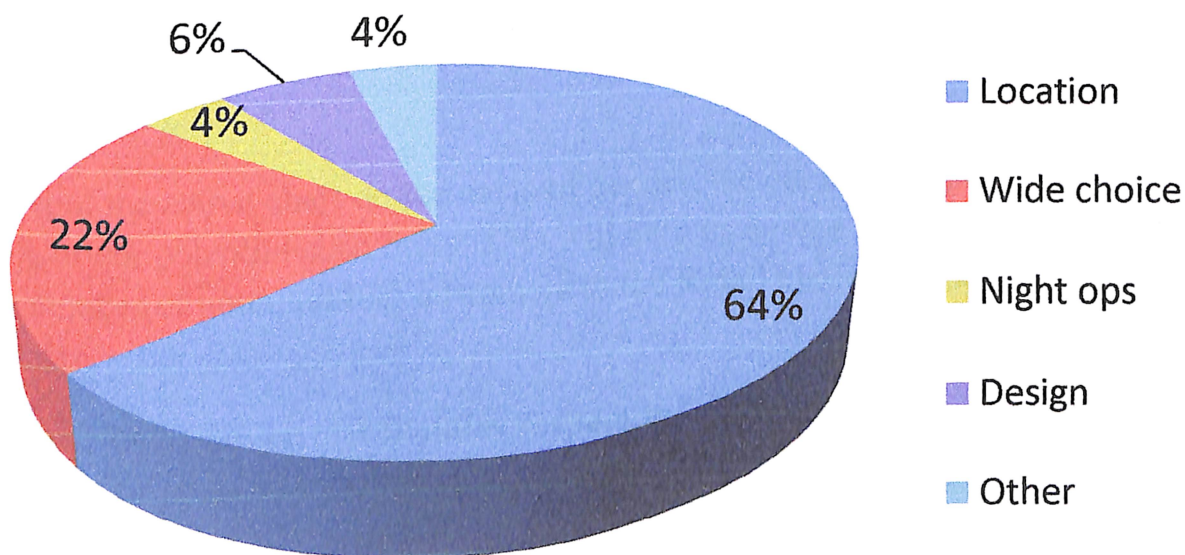
## CONVENIENCE STORE CUSTOMER SURVEY

To understand the actual impact of Convenience Store on the fuel sales, we need to concentrate on Convenience store customer. So our study is being divided into sections.

### Reasons for purchase at Convenience Store

A customer could be attracted towards a C-Store because of several reasons. It could be location, merchandize mix, ambience of the store or some other reason.

**Reason for purchase at Convenience Store**



- **64% of customers visit because of favorable location of Convenience Store.** Convenience Store is close to their residence or either at their regular Retail Outlet (pump). Most of these customers would already be buying fuel from the same Retail

Outlet (pump) because of the obvious reason of favorable location and not much could be done regarding these customers to increase fuel sales.

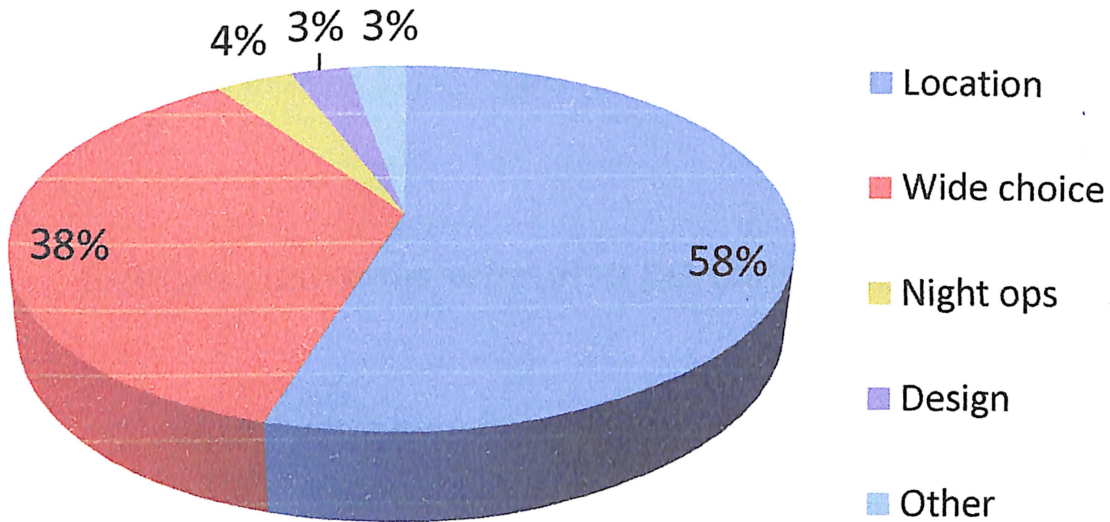
- **22% of customers are tempted by merchandize mix** of the Convenience Store. Majority of products available in the store are imported and are not available elsewhere. This is the main reason to tempt these customers. Most of them might not be fuel customer at present but they are the most crucial. Reason being that they are the targeted segment with future potential of become new fuel customer. As of now this segment is solely attracted to Retail Outlet (pump) because of the c-store but after a period they can turn into a new fuel customer.
- **Night operation was able to draw 4% of customers.** This number though on the lower side is expected to increase as most of the Retail Outlets (pumps) are not operating 24 hours presently but once they start to operate 24 hours more customers will utilize the benefit in late hours.
- **6% of customers found the Design and Ambience of the store** as the major factor that draws them towards the convenience store.
- **4% of customers visit because of some other reason.**

If we split the above chart on the basis of gender, we get a better picture of the gender profile of our potential customers. This will help us device strategies to attract more and more number of potential fuel customers to the Retail Outlet (pump) and eventually raise fuel sales.

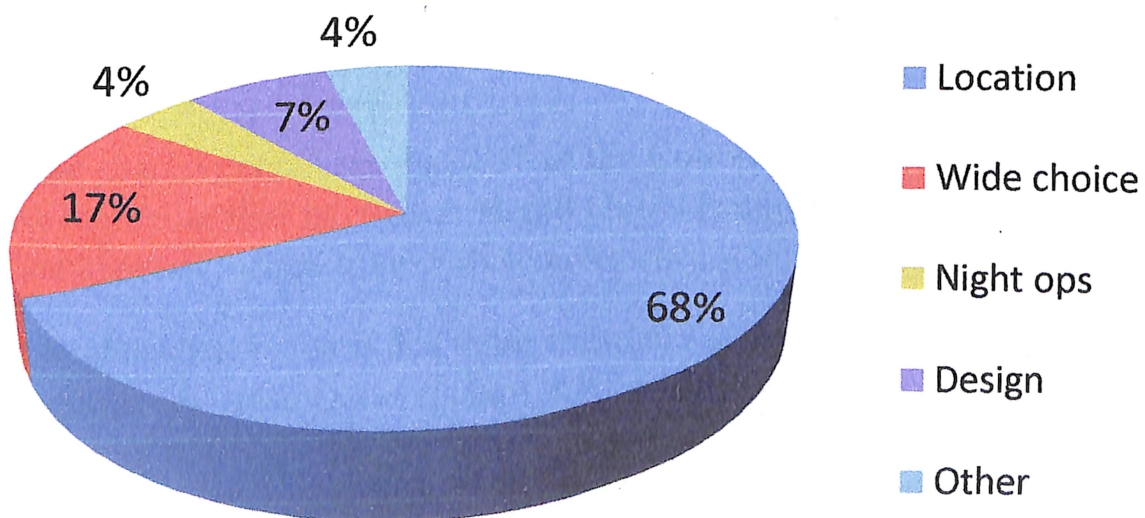
In charts below, we see that **females respect merchandise mix more as compared to males and thus are our potential customer.**

Gender-wise split.

Reason for purchase at Convenience Store(female)



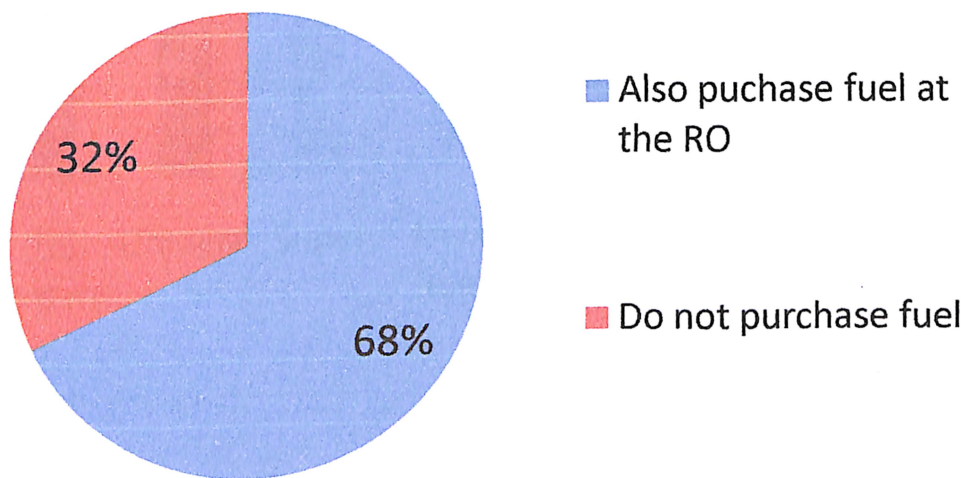
Reason for purchase at Convenience Store (male)



## Correlation between Convenience store Customer and Fuel Customer

To predict future impact of Convenience Store on Fuel sales, we first need to know the existing correlation between the Convenience store customer and the fuel customer. In order to quantify this we need to know what percentage of Convenience Store customer also purchase Fuel from same Retail Outlet (pump). The results are shown in chart below.

**C-Store customer who also purchase fuel**

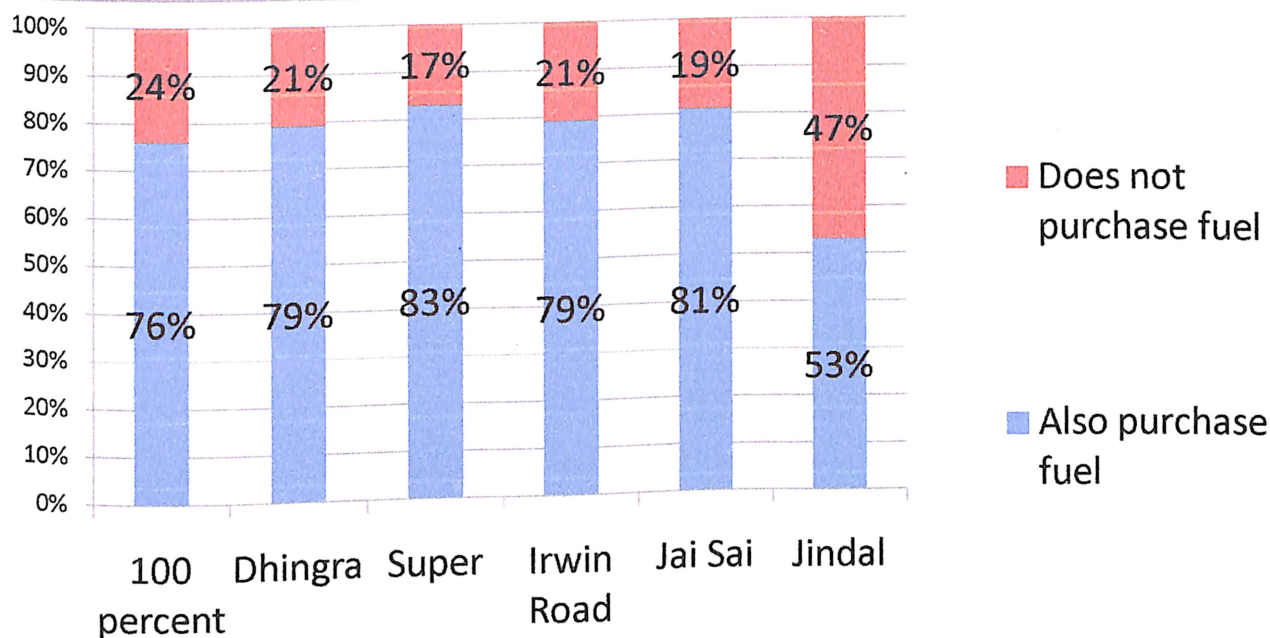


From above chart we could see that  $2/3^{\text{rd}}$  of the Convenience Store customer also purchase fuel from that particular Retail Outlet (pump). This shows a high level of correlation between fuel customers and convenience store customers.

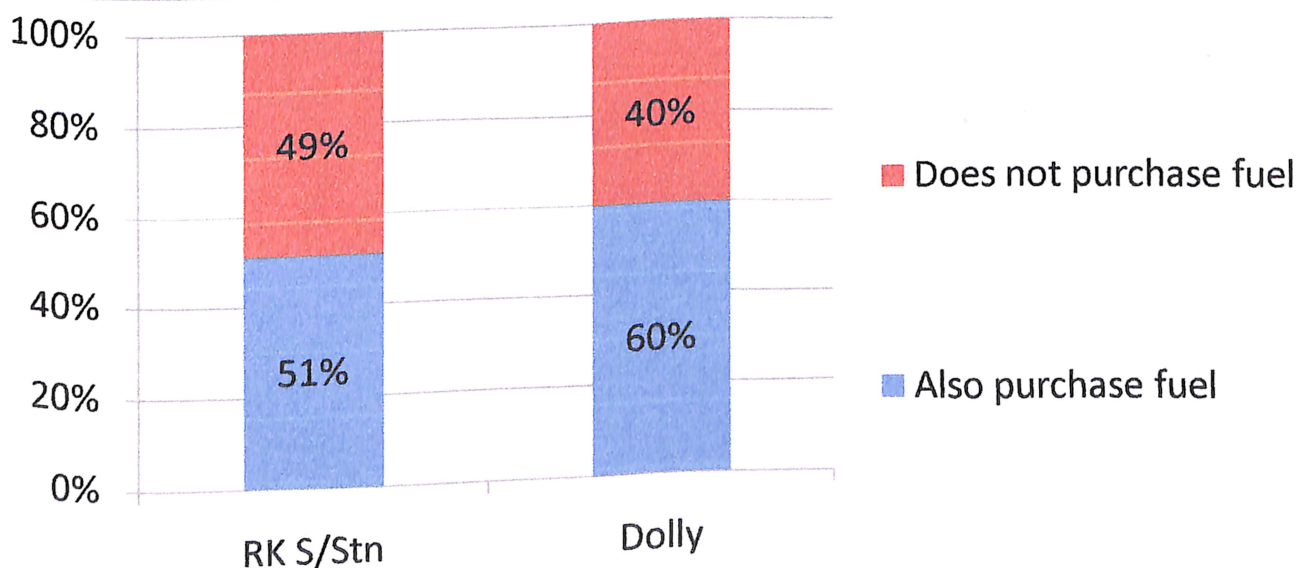
Another notable observation is that those convenience store customers who purchase fuel from that particular Retail Outlet (pump), 87% of them were four wheeler customers.

Now we segregate the above chart of Convenience Store customers who also purchase fuel from the same Retail Outlet (pump) on the basis of region.

**DELHI**



**NOIDA**



In Noida, lesser proportion of Convenience store customers purchases fuel at the same outlet. This is due to the fuel **price difference between UP and Delhi**

Although customers are attracted to Convenience store but impact on fuel sales may be limited.

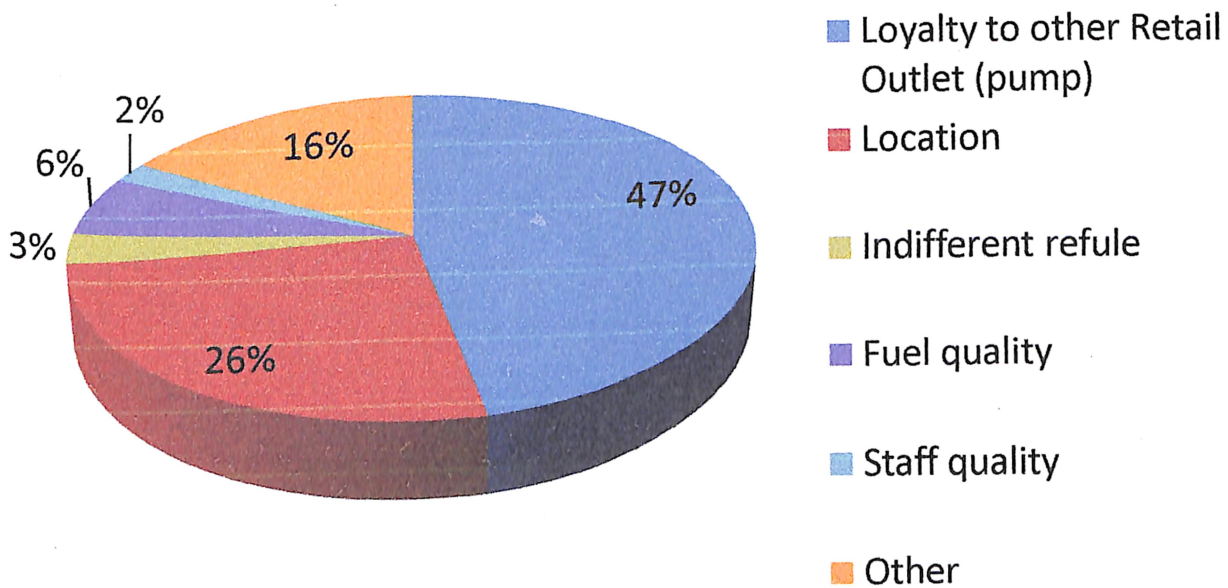


### Reasons for not Purchasing Fuel at Retail Outlet (pump)

As discussed earlier, 1/3<sup>rd</sup> of the Convenience Store customers do not purchase fuel from the same Retail Outlet (pump).

Chart below lists the reasons why customer do not purchase fuel from same Retail Outlet (pump)

**Reason for not purchasing fuel at the same Retail Outlet (pump)**



Almost half of Convenience store customers identify loyalty towards another RO as the major reason for not purchasing fuel at the Retail Outlet (pump).

Loyalty towards this Retail Outlet (pump) should be built among the C-store customers to increase fuel sales.

**Offers linking C-store sales with fuel sales** (such as free fuel voucher on purchase of goods from C-store worth Rs. 1,000) can be rolled out to induce fuel sales from C-store customers.

**Location of Retail Outlet (pump)** which is a non-variable factor forms the second major reason with 26%.

**16% of customers** had other reasons for not purchasing, primarily because these are either pedestrian or students, who do not own a vehicle and hence cannot purchase fuel.

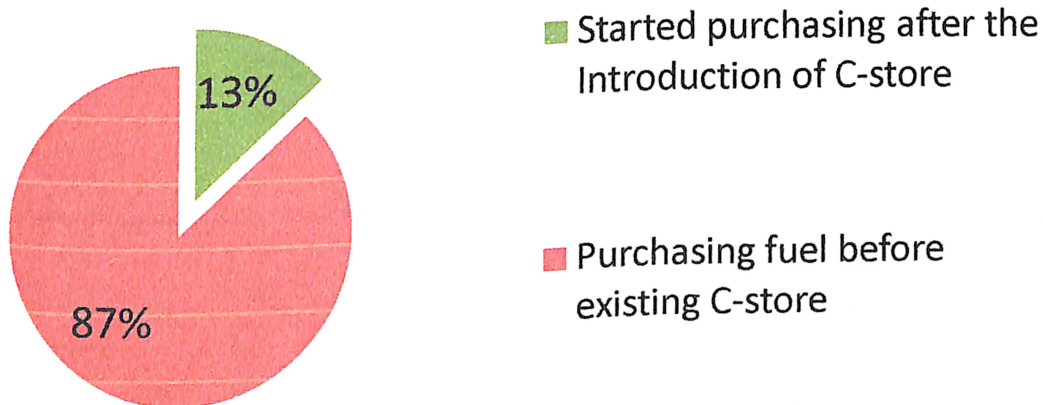
## Impact of Convenience Store on Fuel sales

### New Fuel Customer

Now if we consider 2/3<sup>rd</sup> of Convenience Store customer who also purchases fuel from the same Retail Outlet (pump).

In chart below it has been shown whether the customer started purchasing fuel after the opening of the Convenience Store or was an already existing customer.

**Proportion of Customer who started purchasing after the introduction of C-store**



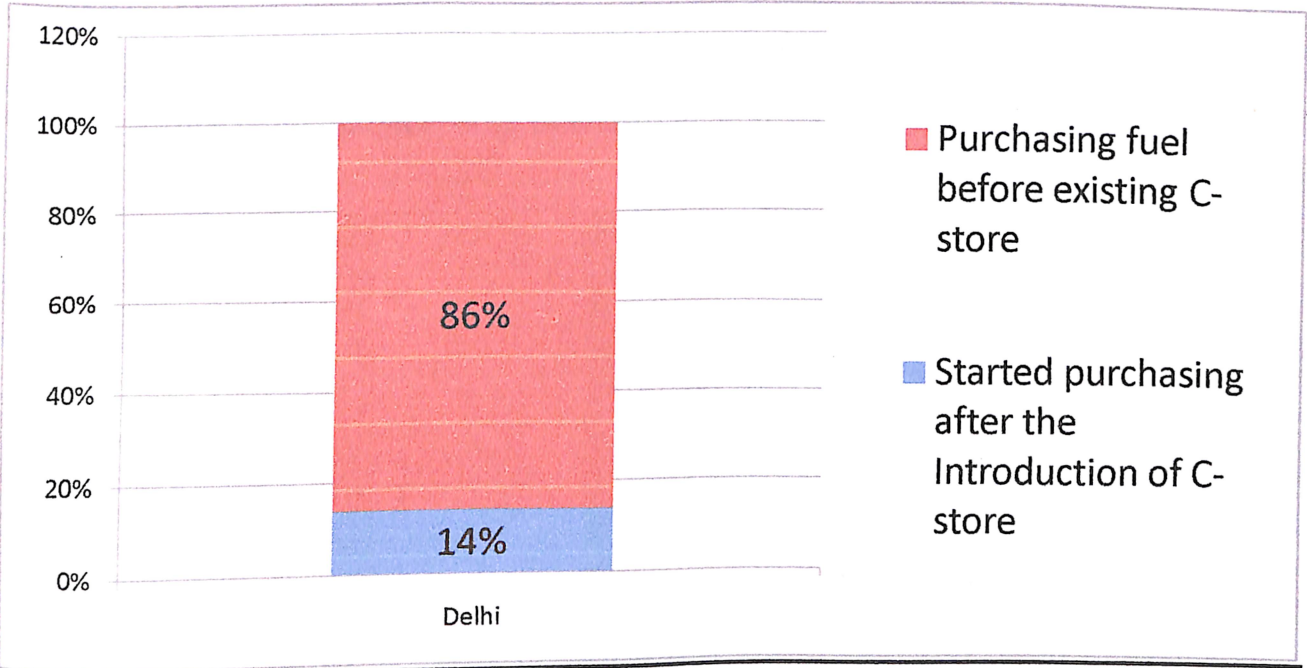
**All of these New Customers were four wheeler customers.**

Setting up a C-store attracts new C-store customers to the retail outlet. Significant proportion of these C-store customers (who earlier did not purchase fuel from the RO) converts into new fuel customers as well. This is evident from the above chart, where we can see that Convenience store customers who also purchase fuel at the same Retail Outlet (pump), 13% of them stated purchasing fuel after the introduction of C-store.

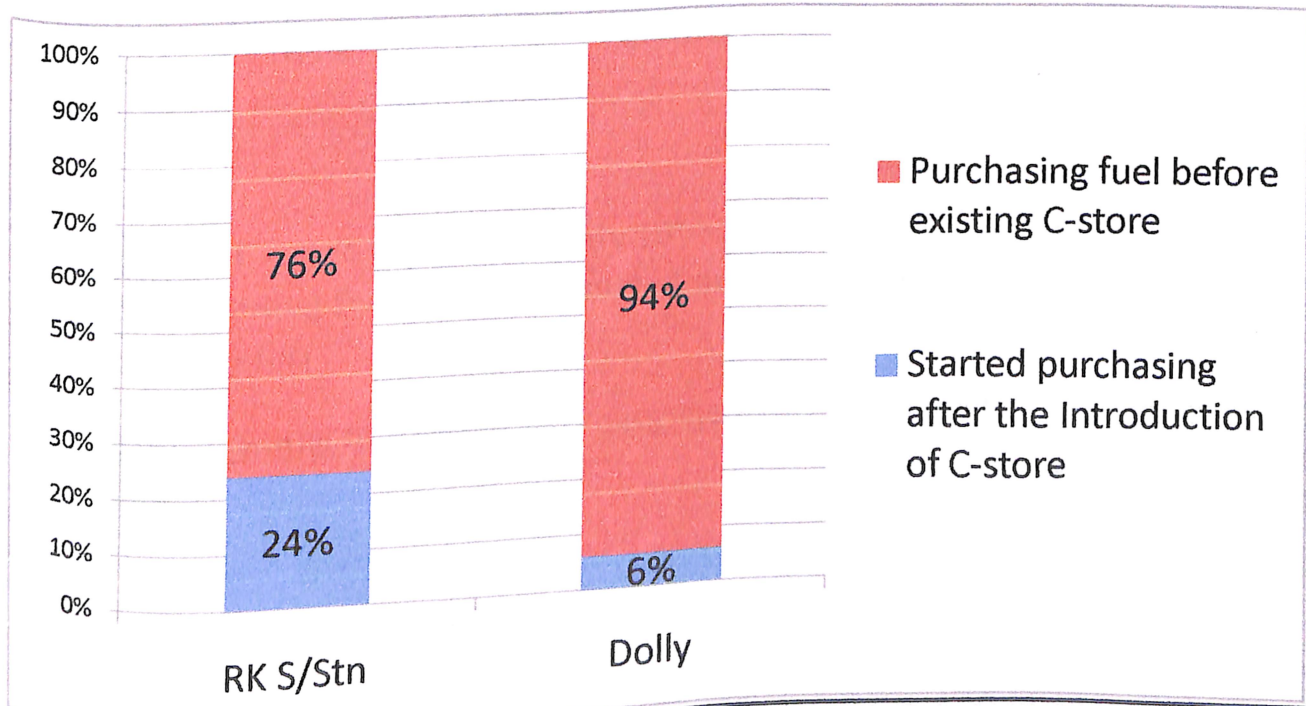
Focus should be to attract new customers to the C-stores through marketing / advertising campaigns.

Region wise build up of 13% C-store customers who started purchase after Convenience store opened.

**DELHI**



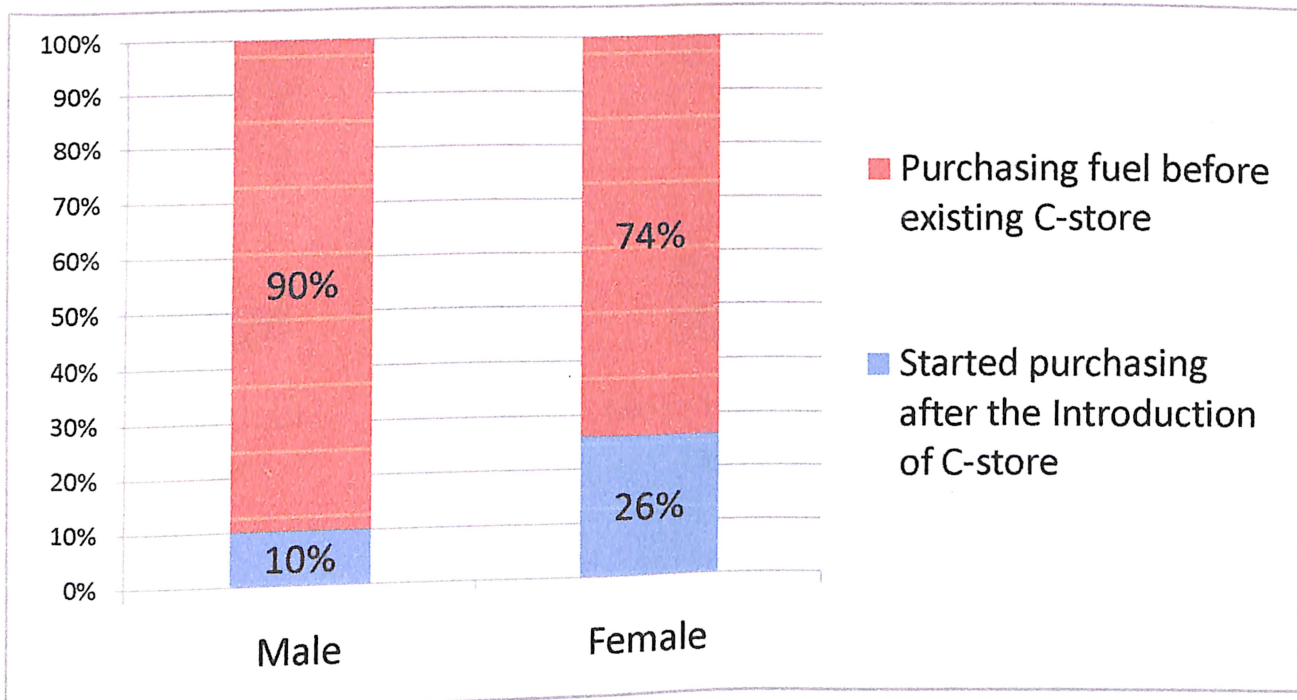
**NOIDA**



New fuel customers attracted in Dolly due to the C-store is low as it already had a large fuel customer base and had a had a functional C-store earlier.,

But after the opening of Convenience store, RK Service station has been able to attract many new fuel customers towards its Retail Outlet (pump).

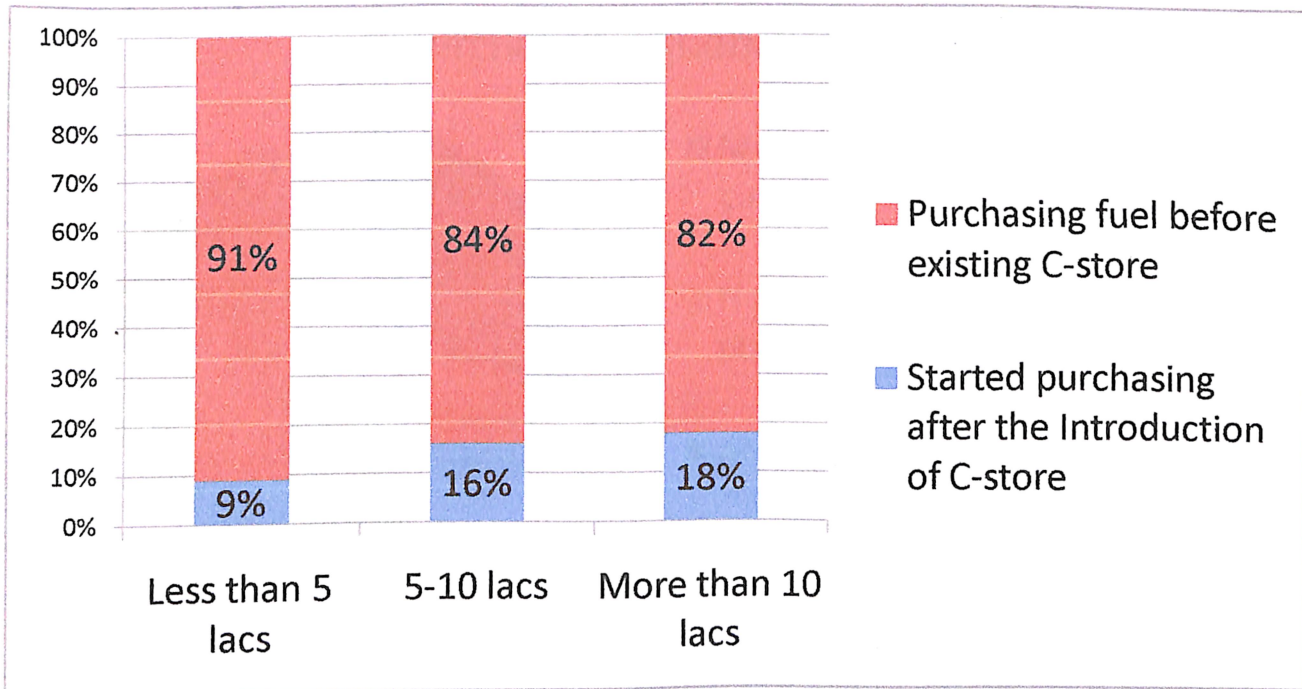
Now we see the Gender wise split up of those 13% C-store customers who started purchase after Convenience store opened.



Among male C-store customers, only 10% started purchasing fuel after the C-store opened. But among females, 26% started purchasing fuel from the same RO after opening of C-store.

This shows potential to add new fuel customers by targeting female Convenience store customers.

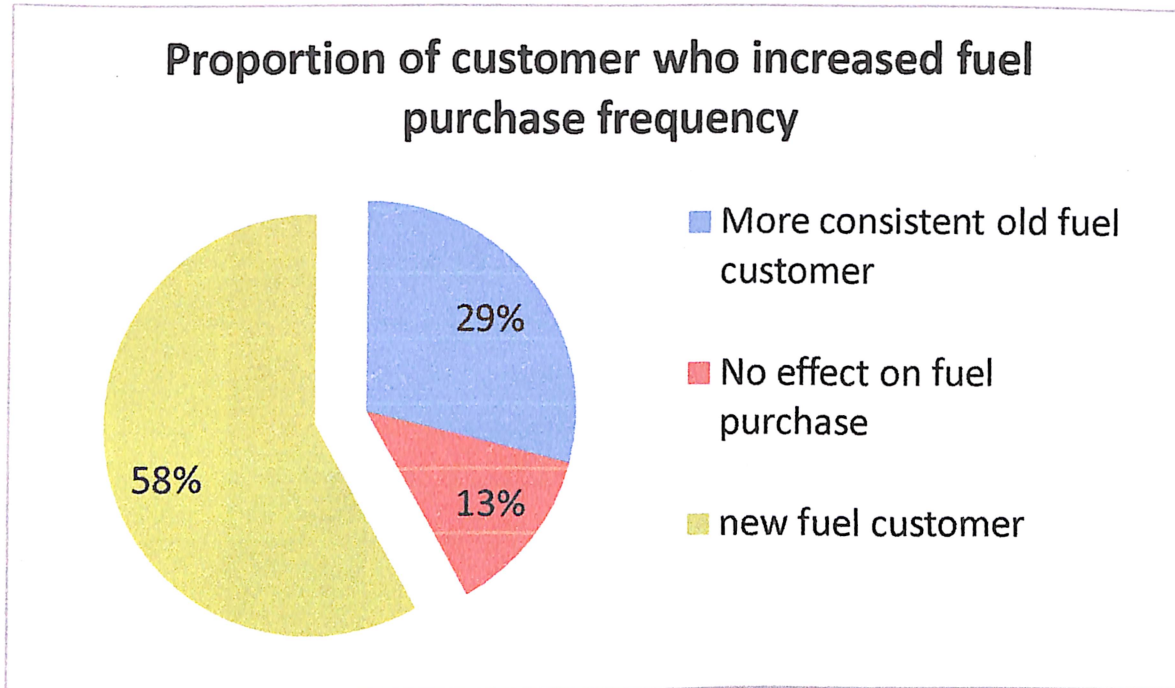
Similarly we see the Annual income wise split up of those 13% C-store customers who started purchase after Convenience store opened.



From above chart it is evident that **higher income C-store customers have shown greater attraction towards purchasing fuel from the same RO as compared to the lower income customers.**

More Consistent Old Fuel Customers

A significant impact could also be observed on the fuel purchase of existing fuel customer. Given below is the graph showing frequency increase of already existing fuel customer.



**Net 42% of customer have purchased their fuel purchase frequency out of which, 29% of existing fuel customers have increased their frequency of fuel purchase.**

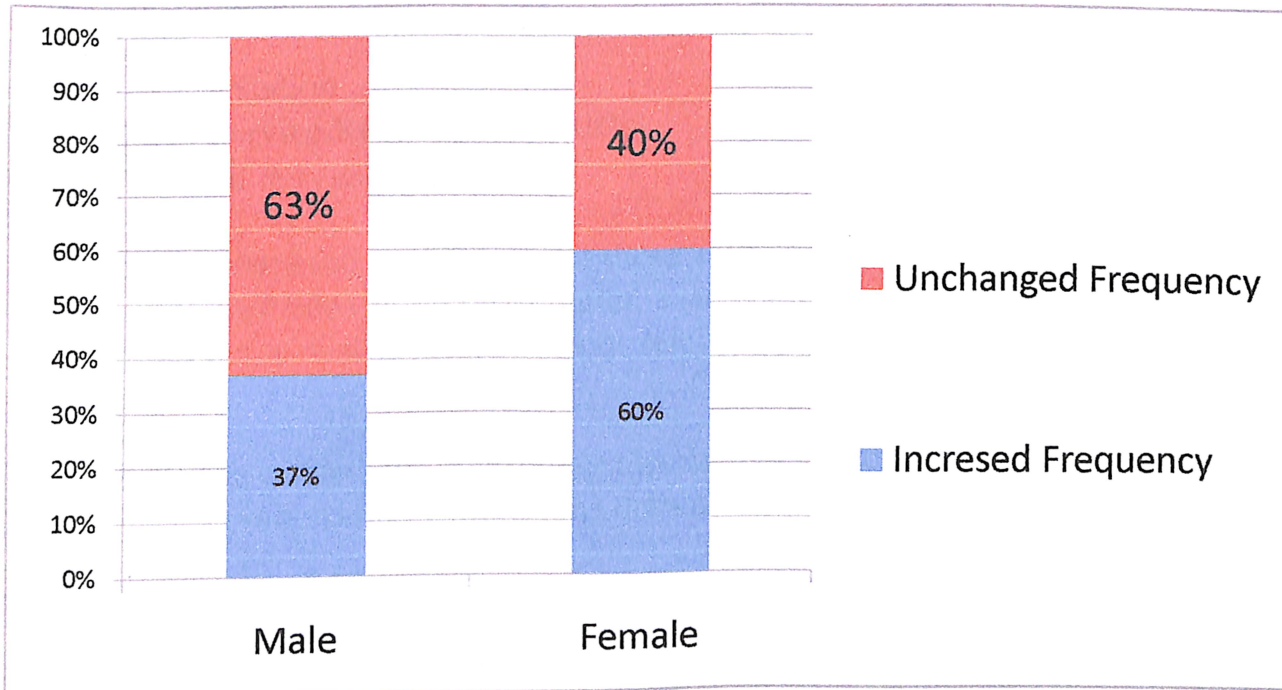
**88% of these customers are four wheeler customers.**

Large proportions of consumers have increased fuel purchase frequency due to opening of C-store. Clearly indicates a positive impact of C-store customers on fuel sales.

Not only the number of visits increases due to C-store purchases but bonding with RO and image of the RO is also improved.

**Demographic Split of 42% of fuel customers with increased fuel purchase frequency due to Convenience Store.**

**Change in frequency**



**Females clearly have higher tendency to increase loyalty towards the RO after opening of the C-store.**

**Among the females C-store customers who also purchase fuel, 60% have increased their frequency of fuel purchase from the same Retail Outlet (pump) as opposed to males among which only 37% have increased.**

**Attracting and retaining new female C-store customers can potentially lead to an increase in fuel sales for the Retail Outlet (pump).**



## **Key Observations and Conclusions**

IOCL in order to market itself better and attract more and more customers have initiated many Non-Fuel Retail (NFR) services at its retail outlets in the NCR region. These various NFR activities include-

- Convenience Store (C-Store)
- ATM
- Service Station
- Quick Service Restaurants (QSR's)
- Financial Services

In order to understand whether or not these various NFR activities are accountable to increase the fuel sales at the retail outlet, a study based on survey and observations drawn was carried out across 15 out of various retail outlets in NCR region facilitating these services.

The survey was carried out in different phases for different activities and the following are their key observations and conclusions drawn out of each-

### **Convenience Store**

- C-store can help build association and bonding with the RO.
- Due to the C-store, 25% of fuel customers feel increased inclination towards the outlet.
- Customers attracted towards wide range of products can potentially impact fuel sales.
- C-store purchase based loyalty schemes to attract more customers towards fuel.
- Women have higher tendency to "start purchasing fuel" or to increase "fuel purchase frequency" after opening of a C-store.
- Higher income C-store customers show greater attraction towards purchasing fuel from the same RO as compared to the lower income customers.
- Shows highest cross sales and increasing impact on fuel sales among all NFR activities.

### **ATM Services**

- Indicates high correlation but low potential to impact fuel sales.
- Increase in fuel purchase frequency for an ATM customer who also purchases fuel at the RO.

### **Restaurant Services**

- Indicates high correlation and significant potential to impact fuel sales.
- Increase in fuel purchase frequency for a restaurant customer who also purchases fuel at the RO.

### **Service Station**

- Indicates high correlation but net impact on fuel sales expected to be much lower.
- This service does not impact fuel sales as much as few other NFR activities.

### **Financial Services**

- NFR activities like ICICI Lombard have negligible impact on Fuel sales.
- These activities are used by a customer once in a year so it has negligible cross sales impact, while it is a source of higher revenue for the dealer or the owner of the retail outlet.

## Voice of the Customer (C-Store Customer)

➤ “Atleast we didn’t go to the inner circle (of CP) to purchase these snacks and cold drinks”  
-Irwin Road RO

➤ “They should highlight special offers and discounts”  
“I am not sure if the food items kept here are fresh”  
-Dhingra RO

“Why are facilities like mobile recharge displayed on the posters when they are not available at the store”

-Jindal Service Station

➤ “They have lot of variety and exclusive items but many items are expensive.”  
-Super Auto

“They are not giving bags, how am I supposed to carry these things?”  
-Dolly Motors

**Voice of the Customer (Fuel Customer- For C-Store)**

- “Actually I might have visited the store if I had some time. I am really in a hurry at present”  
-Jai Sai RO
  
- “I like wide choices of products offered and the attractive design of the store. Ready to eat items are good here”  
-100 Percent, College youngster
  
- “There has not been any prominent advertising of the store. I am not sure what all is available inside”  
-Jindal Service Station
  
- “I did visit the store a couple of times but I did not spend much time inside”  
-Dhingra Fuel Customer

## **Suggestions from the customers at different retail outlets**

### From fuel and C-store Customer Survey

- Females: Focus on attracting new and retaining present female C-store customer base
- High Income: Attract high income group customers to C-stores
- Merchandize: By offering wide mix of products including premium and imported items (and highlighting this aspect during advertising)

### Customer Segment and Merchandize

- The store must make the high income group customers as its target customer segment.
- Choosing the right merchandise mix for the customers of the C-Store.

### Loyalty Programs

- Introduce cross-linked loyalty programs to induce loyalty towards outlet (fuel purchase) in all C-store customers
- Redeem Xtra reward points through C-store purchases
- Schemes on fuel purchase for C-store customers

### Quick Service

- Improve service time and queue management in C-stores
- Forecourt sales / In car delivery model with quick service for select Delhi based C-Stores

### Others

- Posters or graphics displaying special discounts and offers.
- Make display visible to fuel customers to attract new clients.
- Highlight freshness of food items to build trust & retain present customers while encouraging sale of high margin products.
- Marshalling of vehicles to avoid congestion at the RO.

## NINETEENTH HOLE SURVEY

Nineteenth Hole retail outlet is the oldest retail outlet of Indian Oil Corp Ltd. in Delhi NCR to have opened and been running a “twenty four seven” C-store at its RO till date. The convenience store at this RO was opened in February 2010, and has been running successfully ever since then.

The convenience store at the RO has gained popularity with time and has shown an increase in its sales and also affecting cross sales of fuel alongside gradually from time to time. The convenience store at this RO at this store opens 24 hours a day and all seven days a week. This has given the RO more fuel customers even at odd hours of the day, and has significantly increased the daily fuel sales at the RO.

It has been noted that there has been a high correlation between the fuel sales and the c-store sales. And most customers who visit the c-store also turn up to refuel their vehicles at that very particular RO. A large number of people accepted to have started purchasing fuel at that RO after the opening up of the c-store there, most of which accepted to have become loyal to that particular RO as well.

It has been observed that due to the C-store presence. The fuel sales do not go down as much drastically during the day time as well as in the late hours at night. The C-store has attracted more and more customers at all hours of the day and has given the RO a healthy fuel sales figure by the increase in cross sales.

The C-store at the RO being opened 3 years and over, therefore it has already achieved its figure for breakeven. This implies that the capital invested in setting up the C-store at the RO has already been earned back from its sales and is now running and earning its profit, alongside increasing the fuel sales and daily footfall at the RO.

Thus, we may conclude from the case of nineteenth hole, that the setting up of a c-store with 24 hour operations at a retail outlet, significantly increases fuel sales alongside as well as increasing the number of loyal customers. Concluding that the setting up of a c-store at the pump is a profitable and effective way to increasing the fuel sales as well as, attracting customers to the retail outlet.

## **Nineteenth hole – Round the clock operational store, incorporated in early 2010**

### **Fuel customer survey**

- Very High correlation between fuel customers and C-store customers.
- Over 45% of the fuel customers purchase at the convenience store.
- C-store has significantly improved the perception about the outlet and enhanced its image.
- Potentially attracting more fuel customers towards this Retail Outlet.
- High impact due to the presence of a C-store.
- Large proportion of fuel customers feel that C-store has lead to increase in their fuel purchase frequency.

### **C-store customer survey**

- More than 4 out of every 5 C-store customers believe that the C-store has improved the perception and image of the outlet.
- Many customers visit this C-store during late evening, night hours.
- Among surveyed C-store customers, significant percentage prefer C-store because of round the clock operations.

# Competitive Benchmarking

Supply  
Review

Position  
Plan

Define  
Comp Set

Quality/Rate  
Position

Product  
Analysis



## **What is the Convenience Stores Industry?**

Convenience stores sell a range of products including cigarettes, beverages, confectionery, and snack foods, ready-to-eat foods, magazines, newspapers and general merchandise. Excludes businesses that primarily operate as supermarkets, sell specialized foods (fruit, bread, deli goods) or generate the majority of their sales via petrol retailing.

## **Competitive Benchmarking**

This contains a competitive company benchmarking analysis based on key financial and operating parameters and ratios a group of companies, compared to one another. The analysis highlights the convenience stores that are performing the best among the group, and in which areas, and therefore clarifies leading performance standards and the strengths and weaknesses.

Convenience stores Benchmarking Analysis compares the strength of the leading convenience stores, neighborhood stores relative to each other and at a national level.

The benchmark analysis is based on key parameters and ratios that explain the performance of a particular TFS against that of its immediate peers and its overall channel of operation. As such, it provides an easy-to-use observation which highlights the RO's that are setting the benchmark performance in their channel of operation.

The retailers covered in the report are:

- 24 x 7 stores, Indian Oil Corporation Ltd.
- In & Out stores, Bharat Petroleum Corporation Ltd.

## **Reasons to Buy**

- Understand the relative competitive strengths and weaknesses of the players covered, both compared to each other, as well as for the average performance of retailers in this channel around the area.
- Gain a detailed knowledge of the best in class performance levels by surveying customers covered in order to benchmark both competitor performance as well as that of your own company.

### **Key Highlights:**

According to our observations at In & Out store it overpowers 24 x 7 in terms of services and product mix. This observation is based upon visiting eight 24 x 7 stores and 3 In & Out stores in New Delhi and NCR region.

### **Key features of an In & Out store (what makes it better than 24 x 7)**

- It has a wider product mix.
- Better walking space between different sections.
- Different categories of High end/premium products
- The store's attendants were helpful.
- Better ambience as better services are available.
- Tie up with Café Coffee Day which is a leading chain in coffee making.
- Tie up with Music Planet and Planet M providing services like movies and games.
- For the customers who do not have much time trolley service is provided at the forecourt from where they can order.
- It has been a hit basically because most of them are open for 24 hours.

**The prospective key success factors which can be utilized for launching new 24 x 7 stores by IOCL**

- Proximity to residential areas to provide easy access
- Access to a multi -skilled workforce that is ready to work flexible hours and are able to provide friendly and helpful service to customers
- Ability to minimize stock build-up to keeps costs low, but also has popular products available.
- Store layout, design, shelf management, service, product range and cleanliness.
- Making every store available for 24 hours
- Introducing new services to attract consumers

## IMPACT OF OTHER NFR ACTIVITIES

### A) Restaurants

The fast food outlets can donate a large amount of revenue in form of rents and could help company get huge non fuel revenue. The young India who has little time at their disposal after work mainly depend on them for their food needs . Families have also adopted the habit of having a weekend outing for children, who prefer these branded outlets because of attractive offers and gifts for children.

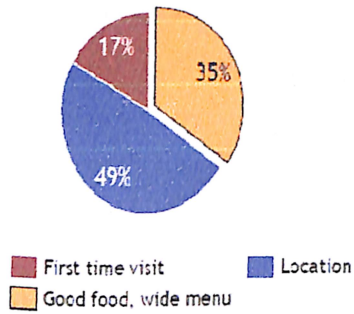
*General observations from the survey conducted*



Survey of Nirula's restaurant at Janakpuri , and Dwarka done. Survey of restaurant customers indicates high correlation between restaurant customer and fuel customer

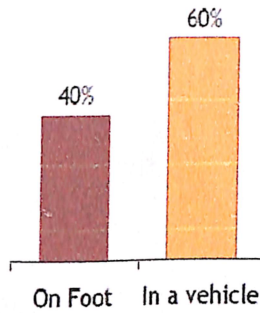
### Reasons for visiting the Restaurant

Sample size: 101



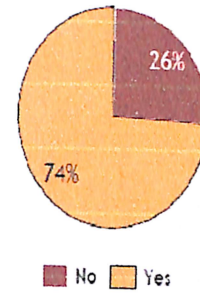
### Means of commuting to the restaurant

Sample size: 101



### Do you purchase fuel at this pump

Sample size: 101



35% visit restaurant because of 'good food & wide menu' rather than due to the 'location', tapping this potential can greatly help in increasing fuel sales (Customers who cite close

Proximity as a reason for their visit to RO would fill fuel from the same RO even if no additional facilities are provided to them)

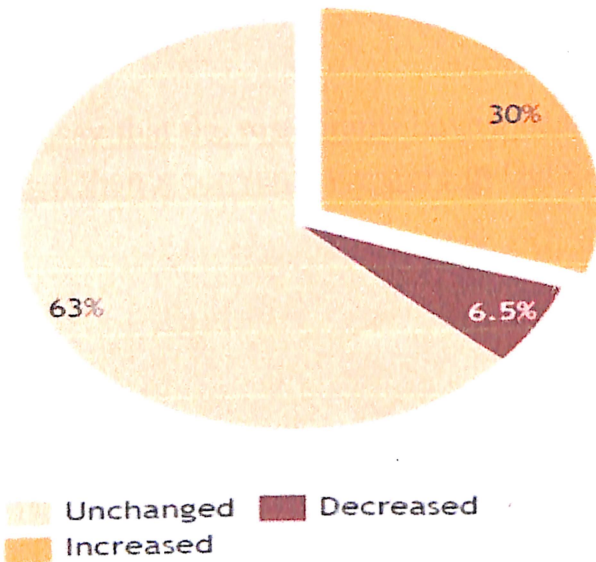
60% have admitted that they come to the restaurant in some kind of vehicle so even if they are not regular customers of the RO they chances of an impulse fuel purchase is high in such a case.

**High correlation** between restaurant customers and fuel customers is seen. Three fourth of the customers say that they purchase fuel at same pump

Increase in fuel purchase frequency for a restaurant customer who also purchases fuel at the RO

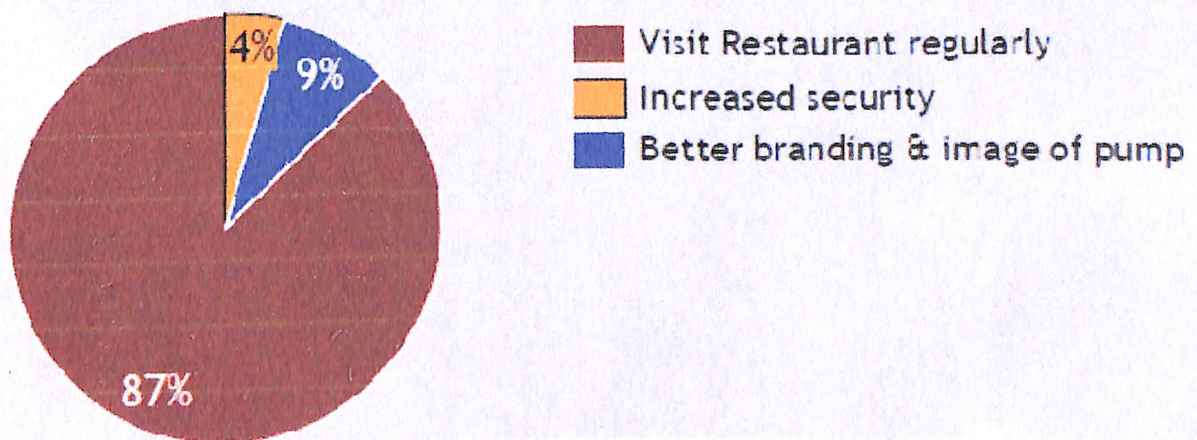
**How has the presence of restaurant changed your frequency of fuel purchase from the pump?**

*Sample size: 76*



**Primary reason for increase**

*Sample size: 23*



Although one third of people agree that their frequency of fuel purchase have increased after opening of the restaurant, the impact of it on fuel sales much less compared to the convenience stores because of the less number of people actually coming to the restaurants. Scenario maybe different incase of highways

Very low percentage of customers believe that their frequency of fuel purchase has declined. Some reasons cited for the same were

- a. increased congestion of vehicles and lack of parking space
- b. Obstruction due to on-foot restaurant customers.

So we can say that the restaurants have a positive impact on fuel sales though less pronounced than a convenience store in Delhi

## b)ATM

An automated teller machine (ATM) provides the customer the option of plastic money and the option to withdraw money as and when required. So people withdraw only in smaller amounts which increases the frequency of their visit to the pump

ATM service as a non fuel revenue service can be beneficial as people in today busy world don't have time to wait for long hours in queue. Thus by providing ATM service company can get handsome revenue in form of rents

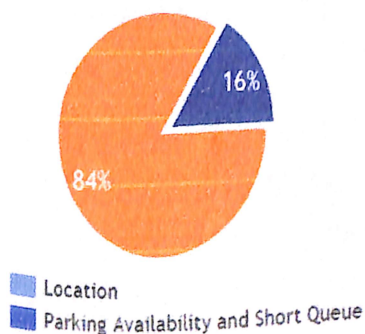
*General observations from the survey conducted.*



Outlets visited: Car care and Azad fuel pump .Indicates high correlation but low potential to impact fuel sales

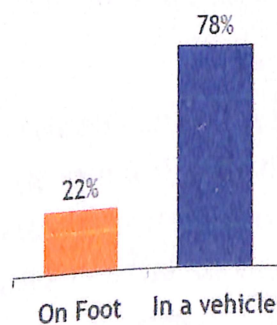
### Reasons for visiting the ATM

Sample size: 50



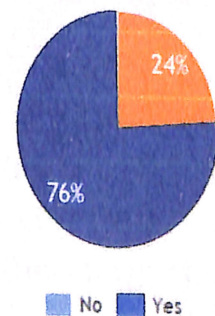
### Means of commuting to the ATM

Sample size: 50



### Do you purchase fuel at this outlet

Sample size: 50





ATM doesn't offer any niche to attract the customer apart from good location~85% customers visit the ATM because of "favorable location" hence potential to increase fuel sales is low

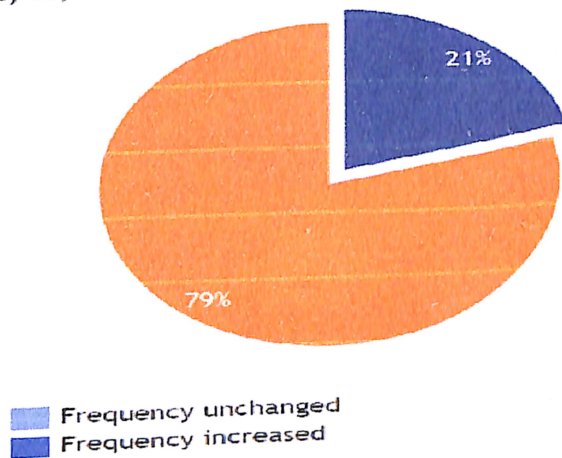
Most ATM customers use a vehicle to travel to the ATM. Close to 80% of the people. Potential to increase one time fills or impulsive fuel purchases by the customers

High correlation between fuel and ATM customer more than 75%possibly because "favorable location" forms the only major reason for both fuel purchase as well as for ATM

Increase in fuel purchase frequency for an ATM customer who also purchases fuel at the RO

**How has the presence of ATM increased you frequency of fuel purchase from the outlet?**

Sample size: 38  
(76% of 50)



20 % agreed that ATM has resulted in increased fuel purchases from that RO.

ATM has a positive impact on fuel purchase frequency of ATM customer but impact is lower than C-store or a Restaurant

There are other sets of 'NFR activity' which can't be expected to increase the fuel sales, mainly because of the less number of people utilizing the service , also the chances of repeat customers are practically nil. However they can still contribute to the revenue in terms of 'rent fees'. Service station and financial services comes under this category

**C) Service station**

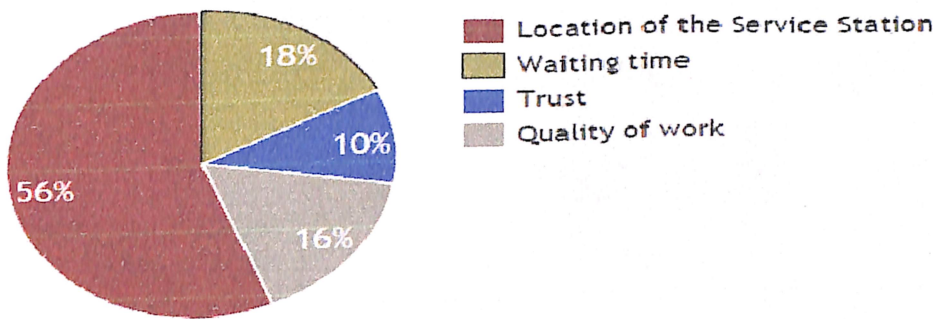
Usually Automobile companies open their service station in the outskirts of city and town. Going for servicing to an authorized service station kills lots of time and money. So if such facility is available with the RO itself there would be many takers.

*General observations from the survey conducted.*

**Outlets visited – IP and Moolchand Motors**—Although Service station customer survey indicates high correlation, the net impact on fuel is expected to be lower

**Reasons for visiting the Service Station**

Sample size: 50



Prominent reason for choosing a particular Service station is location(56%) followed by waiting time

Salient features of the service station was that most of the vehicles were bought to them either by ‘drivers’ or by ‘pickup facility offered’. In such a scenario the fuel purchase from the same pump is practically non existing. Also it is worth noting that the number of people actually using the service is less compared to other NFR activities

As number of customers visiting a service station are less the expected impact on fuel sales is lower (in absolute terms)

Over 75% of service station customers purchase fuel from the same RO (Sample size 50)

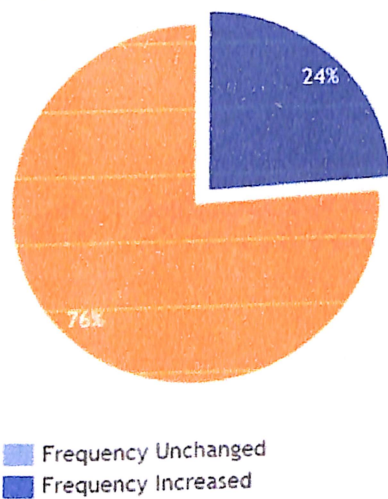
Indicating **High correlation** between Service Station customers and fuel customers.

Although service station customer survey indicates high correlation, the net impact on fuel is expected to be lower.

Increase in fuel purchase frequency for a service station customer

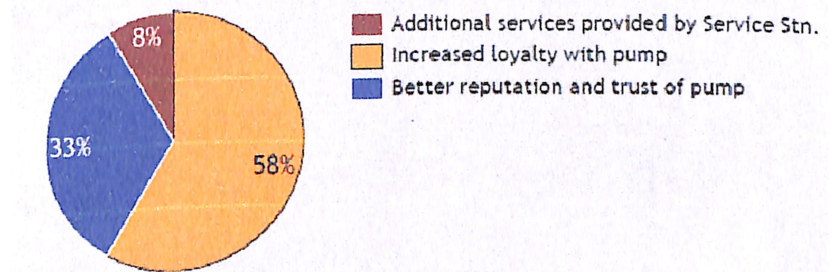
How has the presence of service station changed your frequency of fuel purchase from the outlet?

Sample size: 40



**Primary reason for increase**

Sample size: 12



One fourth of the people said that their fuel purchase frequency have increased after service station opened. Additional services offered by the pump, increased loyalty were some of the reasons quoted for it.

### D) Financial Services

These are the services which are planned with the motive to cater customers other social requirements and needs. These are low revenue generating but have a high viability in terms of usage rate

Customers who have to waste many of their time in availing these services could avail it during their stay at the retail outlet and fulfill their requirements.

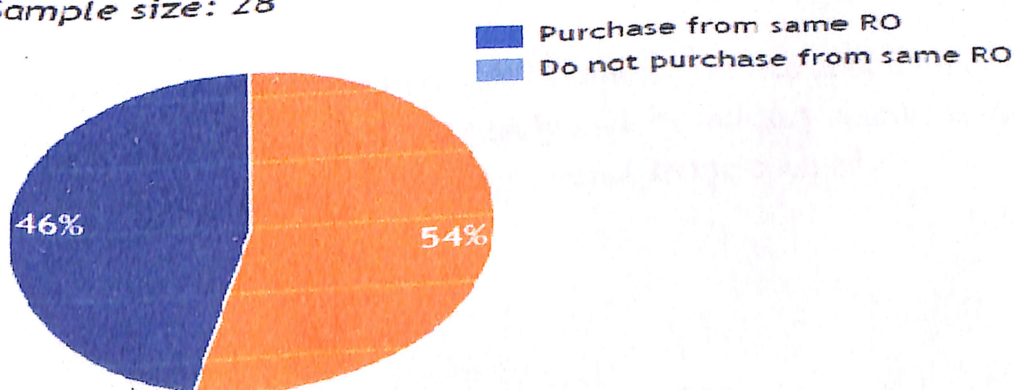
*General observations from the survey conducted*



- Outlet visited – Dolly Motors, Noida
- NFR activity – ICICI Lombard offering two wheeler insurance

### **Do you purchase fuel at the outlet?**

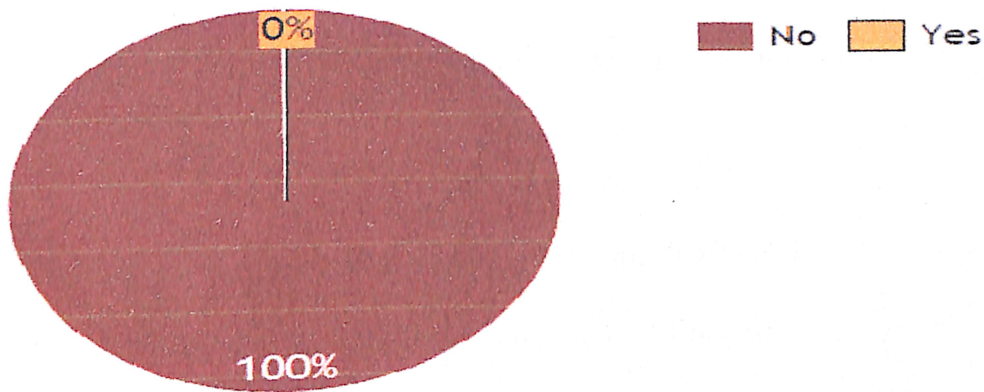
Sample size: 28



Less than 50% of the ICICI Lombard customers purchase fuel from the same RO

## Has your frequency of fuel purchase from this pump increased due to these services?

Sample size: 13



- No effect of this two wheeler insurance service on fuel sales possibly because of :
  - Lesser number of customers
  - Once a year visits by customers, hence less influence on bonding or association with RO
  - Minimal impact on improving image of outlet.

However it is worth noting that ICICI Lombard service at dolly motors attracts more than 20 customers daily which is reasonably high by industry standards. So these services can exist as a standalone unit generating revenue to the company.

## CONCLUSION

### Impact of C-store:

#### *a) High correlation between C-store customer and Fuel customer*

- two third of the convenience store customers purchase fuel at the same RO as evident from our survey.

-Incase of the 19<sup>th</sup> Hole RO, more than 43% of the fuel customers purchased from the convenience store as well

#### *b) Increases preference of fuel customers towards the RO*

-more than 25% of the fuel customers agreed on the same

#### *c) Improves brand and perception of the RO*

-As agreed upon by the 71% fuel customers and 80% convenience store customers from the 19<sup>th</sup> Hole RO

#### *d) Increases fuel filling frequency of customers*

-C-stores have greatly helped in attracting new customers to the RO's as well as increasing the fuel purchase frequency of both the existing as well as the new customers.

-Female customers have greatly appreciated the move of opening C-stores a fact that is clearly evident from both the sales figures as well as the customer responses

## **Impact of other NFR activities**

### ***i). Restaurant***

- Positive but impact on the fuel sale not that high in Delhi where there is a plenty of choices to the customer. However in Highways and other geographic areas restaurant has the potential to boost the fuel sales margin

### ***ii). ATM***

- Positive but lower impact on fuel purchase. The main reason for ATM customers to visit a particular ATM is the location proximity such customers would already be getting fuel from the same so chance of fuel purchase increase from such customers are less

The other set of 'NFR activity' which can't be expected to increase the fuel sales, mainly because of the less number of people utilizing the service, also the chances of repeat customers are practically nil. However they can still contribute to the revenue in terms of 'rent fees'. Service station and financial services comes under this category

### ***iii). Service Station***

- Very limited net impact on fuel purchase. The fact that it not the owner who is bringing the vehicle in most cases is hampering the prospects of fuel purchase increase

### ***iv). Financial services***

- Two wheeler insurance has no impact on fuel purchase. Chance of a repeat customer is also practically nil as the insurance service is to be revalidated only once a year

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## **APPENDIX**

- **Convenience store customers**
- **Fuel customers**
- **19<sup>th</sup> hole c store customers**
- **19<sup>th</sup> hole fuel customers**
- **ATM customers**
- **Service station customers**
- **Restaurant customers**
- **ICICI Lombard customers**

**Convenience store customers**

RO name	Date	Day of week	Time

**Profile of the respondent (Please mark all answers)**

1. Sex (Male/ Female)
2. Age (Less than 20 years, 20-30 yrs, 30-40 yrs, 40-50 yrs, Greater than 50 years)
3. Marital status (Single/ Married)
4. Profession (Student, Service, Business)
5. Annual income (Less than 5 lakh, 5-10 lakh, 10-20 lakh, > 20 lakh)
6. Vehicle type (Hatchback, Sedan, Luxury, SUV, LCV, 2 wheelers)

**Why do you come to the convenience store?**

1. Location	2. Wide choice in premium items	3. Attractive design	4. Mostly night as other stores are closed	5. Any other - specify
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**Do you purchase fuel at the pump?**

1. Yes 2. No

**If answer Yes****Have you started purchasing fuel after the opening of C-store**

1. Yes 2. No

**Has your frequency of fuel purchase increased after the opening of C-store**

1. Yes 2. No

**If answer No, Why don't you purchase fuel here**

1. Location	2. Staff/ Services quality	3. Fuel quality/ quantity	4. Loyalty to another pump	5. Any other - specify
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### Sample results

Input corresponding answer no. eg. 0:40  
 Eg. If day of week is Wed, Input 3 DD-MMMM pm as 1840

Input corresponding answer no. For eg. If sex is male, input 1 on the cell

Input answer no as in questionnaire. If answer other - input the answer in the cell

Input answer no as in questionnaire

Basic Information			Demographic information					Key Questions		If Yes	If No		
Retail outlet name	Day of Week	Date	Sex	Age	Marital status	Profession	Annual Income	Vehicle type	Why do you come to the C-store	Do you purchase fuel at the pump	Have you started purchasing fuel from the pump after the opening of C store	Has the frequency of fuel purchase increased after opening of C store	Why dont you purchase fuel here
			1. Male 2. Female	1. Less than 20 2. 20-30 3. 30-40 4. 40 - 50 5. More than 50	1. Single 2. Married	1. Student 2. Service 3. Business 4. Others	1. Less than 5 2. Between 5 and 10 2. Between 10 & 20 3. More than 20	1. Hatchback 2. Sedan 3. Luxury SUV 4. LCV 5. 2 wheelers	1. Location 2. Wide choice 3. Design 4. Night ops 5. Other				1. Location 2. Staff quality 3. Fuel quality 4. Loyalty to another pump 5. Other
1. Jai Sai	1. Mon	11-Jul	1	1	2	1	2	1	6	1 y	n	n	
2. Super	2. Tue	11-Jul	1	4	2	2	3	3	3   1,2	y	n	y	
3. Dhangra	3. Wed	11-Jul	1	2	2	1	2	1 none	2	3 n			
4. Irwin Rd	4. Thurs	11-Jul	2	2	2	2	2	2	1	2 y	y	n	
5. Jindal	5. Fri	11-Jul	2	3	2	2	2	1	2	2 y	n	y	
6. 100 percent	6. Sat	11-Jul	1	3	2	2	3	2	4	1 y	n	y	
7. 13th Hole	7. Sun	11-Jul	1	2	1	1	1	1	1	1 y	n	n	
8. Doty		11-Jul	2	2	3	1	2	2	2   1,2	y	n	y	
9. RK S/Sn		11-Jul	2	4	2	4	4	1	2	2 y	n	y	
		11-Jul	1	4	2	2	2	2	4	1 y	n	n	
		11-Jul	1	2	1	2	2	1	6	1 y	n	n	
		13-Jul	2	2	2	2	2	1	1   1,2	y	n	n	
		13-Jul	1	3	2	2	2	1	1	1 y	n	n	
		13-Jul	1	3	2	2	2	2	2   rarely, when in ur y	n	n	n	
		13-Jul	2	2	2	2	2	1	1   2,3	y	n	n	
		13-Jul	1	3	2	2	2	2	2	2 y	n	n	
		13-Jul	2	2	1	2	2	1	1   1,2	y	n	n	
		13-Jul	1	3	2	2	2	1	2	1 y	n	n	
		13-Jul	1	4	2	2	2	3	3	2 y	n	y	
		13-Jul	2	3	2	2	2	2	2   1,2	v	v	n	

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Fuel Customers

RO name	Date	Day of week	Time

**Profile of the respondent (Please mark all answers)**

1. Sex (Male/ Female)
2. Age (Less than 20 years, 20-30 yrs, 30-40 yrs, 40-50 yrs, Greater than 50 years)
3. Marital status (Single/ Married)
4. Profession (Student, Service, Business)
5. Annual income (Less than 5 lakh, 5-10 lakh, 10-20 lakh, > 20 lakh)
6. Vehicle type (Hatchback, Sedan, Luxury, SUV, LCV, 2 wheelers)
7. Regular/ Irregular customer (More than 50% fuel purchase at the pump)

**Primary reason for purchasing fuel at the pump**

1. Location	2. Trust/ Quality of fuel	3. Loyalty/ Credit card	4. Other services – Cstore, ATM	5. Any other – pls specify
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**Has the presence of a convenience store increased the frequency of your visit to the pump**

Yes/ No

**Do you purchase at the convenience store**

Yes/ No

**If answer Yes**

Why do you purchase at the convenience store

1. Location	2. Wide choice in premium items	3. Attractive design and aesthetics	4. Loyal TFS customer	5. Any other – pls specify
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**If answer No**

Why don't you purchase at the convenience store

1. Don't have enough time	2. Do not like buying goods at petrol	3. Difficult parking	4. Goods are not needed/ too expensive	5. Any other – pls specify
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pumps

**Sample Results**

Input corresponding answer no. DD-MMM pm as Eg. If day of week is Wed, Input 3		Eg. 6:40 1840		Input corresponding answer no. For eg. If sex is male, input 1 on the cell							Input answer no as in questionnaire. If answer other - input the answer in the cell			Input answer no as in questionnaire. If answer other - input the answer in the cell	
Basic Information				Demographic information							Key Questions			If Yes	If No
Retail outlet name	Day of Week	Date	Time	Sex	Age	Marital status	Profession	Annual Income	Vehicle type	Customer Type	Primary reason for purchasing fuel	Has C-store increased your frequency of visit to the pump	Why do you purchase at the C-store	Why don't you purchase at the C-store	
1. Jai Sai	1. Mon			1. Male	1. Less than 20	1. Single	1. Student	1. Less than 5	1. Hatchback	1. Regular	1. Location	1. Location	1. Time		
2. Super	2. Tue			2. Female	2. 20-30	2. Married	2. Service	2. Between 5 and 10	2. Sedan	2. Irregular	2. Trust/Quality of fuel	2. Wide choice	2. Don't buy goods at petrol pumps		
3. Chingra	3. Wed				3. 30-40		3. Business	2. Between 10 & 20	3. Luxury		3. Loyalty card services	3. Design customer	3. Parking		
4. Irwin Rd	4. Thurs				4. 40 - 50		4. Others	3. More than 20	4. SUV		4. Other	4. Loyal TFS	4. Not needed/ expensive		
5. Jindal	5. Fri				5. More than 50				5. LCV		5. Other	5. Other	5. Other		
6. 100 percent	6. Sat								6. 2 wheelers						
7. 19th Hole	7. Sun														
8. Doby															
9. RK S/Str															
8	3	10-Jul	1040	1	2	1	1	1	1	1	1,2	y	1		
8	3	10-Jul	1100	1	2	2	2	2	1	1	1	1 y	1,2		
8	3	10-Jul	1130	1	3	2	2	2	2	4	1	2 n			
8	3	10-Jul	1225	1	2	1	2	2	1	1	1	1 n	1,4		
8	3	10-Jul	1327	1	3	2	2	2	1	1	1	1 y	1		
8	3	10-Jul	1332	1	2	2	2	2	1	6	1	2 n		1	
8	3	10-Jul	1425	1	2	1	2	2	1	1	1	1 n	1,4		
8	3	10-Jul	1457	2	2	1	1	1	1	2	2	5 y	3		
8	3	10-Jul	1503	2	3	2	2	2	1	1	1	1 n	1,2,3		
8	3	10-Jul	1510	1	2	1	1	1	1	2	2	1 y		5	
8	3	10-Jul	1515	2	2	1	1	1	1	1	1	1 y	1		
8	3	10-Jul	1530	1	4	2	2	2	2	4	1,2	n		1	
8	3	10-Jul	1610	1	3	2	2	2	2	2	1	1 n		4	
8	3	10-Jul	1625	1	2	2	2	2	1	1	2	5. first visit	n	1,2	
8	3	10-Jul	1645	1	2	1	1	1	1	6	1	1 n	1,4		
8	3	10-Jul	1651	2	3	2	4	4	1	1	1	2 y	1		
8	2	10-Jul	1654	2	4	2	2	2	2	2	1	1 y	1		
8	3	10-Jul	1654	1	3	2	2	2	2	1	1	1 n		1	
8	4	11-Jul	2021	1	3	2	2	2	1	2	2	1 n		3	
8	4	11-Jul	2024	1	3	2	2	2	3	4	1	1 y	1,2		
8	4	11-Jul	2026	1	4	2	3	3	2	3	2	5 n		1	
8	4	11-Jul	2045	2	3	2	4	4	1	3	1	2 y	2		
8	4	11-Jul	2053	2	5	2	2	4	1	3	1				

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**Convenience store customers – 19<sup>th</sup> Hole**

RO name	Date	Day of week	Time

**Profile of the respondent (Please mark all answers)**

1. Sex (Male/ Female)
2. Age (Less than 20 years, 20-30 yrs, 30-40 yrs, 40-50 yrs, Greater than 50 years)
3. Profession (Student, Service, Business)
4. Annual income (Less than 5 lakh, 5-10 lakh, 10-20 lakh, > 20 lakh)

**Why do you come to the convenience store?**

1. Location	2. Wide choice in premium items	3. Attractive design	4. Mostly night as other stores are closed	5. Any other – specify
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**Has the presence of a C-store improved the perception or image of this pump**

1. Yes 2. No

**Do you purchase fuel at the pump?**

1. Yes 2. No

**If answer Yes:**

Has your frequency of fuel purchase increased due to presence of C-store at the pump

1. Yes 2. No

**If answer No:**

Why don't you purchase fuel here?

1. Location	2. Staff/ Services quality	3. Fuel quality/ quantity	4. Loyalty to another pump	5. Any other – specify
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**Sample results**

Basic Information				Demographic information				Key Questions			If Yes	If No
Retail outlet name	Day of Week	Date	Time	Sex	Age	Profession	Annual Income	Why do you come to the C-store	Has the store improved the perception or image of this pump	Do you purchase fuel at the pump	Has the frequency of fuel purchase increased after opening of C store	Why don't you purchase fuel here
1. Jai Sai	1. Mon			1. Male	1. Less than 20	1. Student	1. Less than 5	1. Location				1. Location
2. Super	2. Tue			2. Female	2. 20-30	2. Service	2. Between 5 and 10	2. Wide choice				2. Staff quality
3. Dhingra	3. Wed				3. 30-40	3. Business	3. Between 10 & 20	3. Design				3. Fuel quality
4. Irwin Rd	4. Thurs				4. 40 - 50	4. Others	4. More than 20	4. Night ops				4. Loyalty to another pump
5. Jindal	5. Fri				5. More than 50			5. Other				5. Other
6. 100 percent	6. Sat											
7. 19th Hole	7. Sun											
8. Dolly												
9. RK S:Sin												
	4	5	15-Jun	1840	1	2	1	1	Loyal customer of TFS			
	7	2	2-Jul	2310	1	2	3	2				
	7	2	2-Jul	2315	1	2	2	1				
	7	2	2-Jul	2325	1	4	3	4				
	7	2	2-Jul	2330	1	3	2	2				
	7	2	2-Jul	2340	1	4	3	2				
	7	3	2-Jul	2355	1	4	3	3				
	7	3	3-Jul	5	1	3	2	2				
	7	3	3-Jul	15	1	4	2	3				
	7	3	3-Jul	15	1	3	2	2				
	7	3	3-Jul	30	1	2	1	1				
	7	3	3-Jul	40	1	4	3	3				
	7	3	3-Jul	45	1	3	2	2				
	7	3	3-Jul	50	2	2	1	1				
	7	3	3-Jul	100	1	3	2	2				
	7	3	3-Jul	100	1	3	2	2				
	7	3	3-Jul	110	1	2	2	1				

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**19<sup>th</sup> Hole Fuel Customers**

RO name	Date	Day of week	Time

**Profile of the respondent (Please mark all answers)**

1. Sex (Male/ Female)
2. Age (Less than 20 years, 20-30 yrs, 30-40 yrs, 40-50 yrs, over 50 years)
3. Marital status (Single/ Married)
4. Profession (Student, Service, Business)
5. Annual income (Less than 5 lakh, 5-10 lakh, 10-20 lakh, > 20 lakh)
6. Vehicle type (Hatchback, Sedan, Luxury, SUV, LCV, 2 wheelers)
7. Regular/ Irregular customer (More than 50% fuel purchase at the pump)

**Primary reason for purchasing fuel at the pump**

1. Location	2. Trust/ Quality of fuel	3. Loyalty/ Credit card	4. Other services – Cstore, ATM	5. Any other – pls specify
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**Has the presence of a convenience store increased the frequency of your visit to the pump**

Yes/ No

**Has the presence of a C-store improved the perception or image of this pump**

Yes/ No

**Do you purchase at the convenience store**

Yes/ No

**If answer Yes:**

Why do you purchase at the convenience store

1. Location	2. Wide choice in premium items	3. Attractive design and aesthetics	4. Loyal TFS customer	5. Any other – pls specify
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**If answer No**

Why don't you purchase at the convenience store

1. Don't have enough time	2. Do not like buying goods at	3. Difficult parking	4. Goods are not needed/ too	5. Any other – pls specify
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petrol pump

expensive

### Sample Results

Input corresponding answer no. For eg. If sex is male, input 1 on the cell

Input answer no as in questionnaire. If answer other - input the answer in the cell

input answer no as in questionnaire. If answer other input the answer in the cell

Demographic information						Key Questions					If Yes	If No
Sex	Age	Marital status	Profession	Annual Income	Vehicle type	Customer Type	Primary reason for purchasing fuel	Has C-store increased, your frequency of visit to the pump	Has the presence of a C-store improved the perception or image of this Pump	Do you purchase at the C-store	Why do you purchase at the C-store	Why don't you purchase at the C-store
1. Male 2. Female	1. Less than 20 2. 20-30 3. 30-40 4. 40 - 50 5. More than 50	1. Single 2. Married	1. Student 2. Service 3. Business 4. Others	1. Less than 5 2. Between 5 and 10 3. Between 10 & 20 4. More than 20	1. Hatchback 2. Sedan 3. Luxury 4. SUV 5. LCV 6. 2 wheelers	1. Regular 2. Irregular	1. Location 2. Trust/ Quality of fuel 3. Loyalty card 4. Other services 5. Other	1. Location 2. Trust/ Quality of fuel 3. Loyalty card 4. Other services 5. Other	1. Location 2. Trust/ Quality of fuel 3. Loyalty card 4. Other services 5. Other	1. Location 2. Wide choice 3. Design 4. Loyal TFS customer 5. Other	1. Time 2. Don't buy goods at petrol pumps 3. Parking 4. Not needed/ expensive 5. Other	
1	2	1	1	1	1	1	1. We have an official tie up with the pump					
1	4	2	3	4	4	2	4	2	1	1	2	
1	2	1	2	2	6	1	1	2	1	2		2
1	3	2	2	2	1	1	1	1	1	1	1	
1	2	1	1	1	6	2	1	2	2	2		5
1	2	2	2	2	6	2	1	2	1	2		1
1	4	2	3	3	4	1	1	2	1	2		1
2	2	1	2	2	2	1	1	1	1	1	5	
1	2	1	1	1	2	1	1	1	1	1	5	
1	3	2	3	2	4	1	4	1	1	1	2	
1	3	2	2	3	3	2	1	2	1	2		5
1	4	2	3	3	4	1	5	2	1	1	2	
1	3	2	2	2	2	2	1	2	1	2		4
1	2	2	2	2	6	1	1	2	2	2		4
1	2	1	1	1	4	2	2	1	1	1	5	

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**ATM customers**

RO name	Date	Day of week	Time

**Profile of the respondent (Please mark all answers)**

1. Sex (Male/ Female)
2. Age (Less than 20 years, 20-30 yrs, 30-40 yrs, 40-50 yrs, Greater than 50 years)
3. Profession (Student, Service, Business)
4. Annual income (Less than 5 lakh, 5-10 lakh, 10-20 lakh, > 20 lakh)

**Why do you come to this ATM?**

1. Location	2. Parking availability	3. Short queue	4. Along with filling fuel	5. Loyalty with this Bank	6. Any other – pls specify
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**How do you come to the ATM?**

1. On-Foot
2. In a Vehicle

**Do you purchase fuel at the pump?**

1. Yes
2. No

**If answer Yes:****Has presence of ATM changed your frequency of your visit to the pump?**

1. Increased	2. Unchanged	3. Decreased
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**If answer in increased – Why?**

1. Visit ATM regularly	2. Increased association with pump	3. Increased security	4. Better branding and image of pump	5. Any other – pls specify
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**If answer in decreased – Why?**

1. Increased congestion of vehicles	2. Obstruction due to on-foot ATM customers	3. Any other – pls specify
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**If answer No: Why don't you purchase fuel here**

Impact of Non-Fuel Retail on fuel sales

1. Location	2. Staff/ Services quality	3. Fuel quality/ quantity	4. Loyalty to another pump	5. Any other - specify
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**Sample results**

Basic Information			Demographic information				Key Questions			If Yes		If No	
Input corresponding answer no. Eg. If day of week is Wed. Input 3	DD- MM-YY	Eg. 6:40 pm as 1840	Sex	Age	Profession	Annual Income	Why do you come to this ATM?	How do you come to the ATM?	Do you purchase fuel at the pump?	Has presence of ATM changed the frequency of your visit to the pump?	If increased - why?	If Decreased - why?	Why don't you purchase fuel here?
Retail outlet name	Day of Week	Date Time	M - Male F - Female	1. Less than 20 2. 20-30 3. 30-40 4. 40 - 50 5. More than 50	1. Student 2. Service 3. Business 4. Others	1. Less than 5 2. Between 5 and 10 3. Between 10 & 20	1. Location 2. Parking Availability 3. Short Queue 4. Along with filling fuel 5. Loyalty with this bank 6. Any Other	1. On-Foot 2. In a vehicle	1. Yes 2. No	1. Increased 2. Unchanged 3. Decreased	1. Visit ATM Regularly 2. Increased association with pump 3. Increased Security 4. Better Branding & Image of Pump	1. Decreased 2. Increased congestion of vehicles 3. Obstruction due to on-foot ATM customers	1. Location 2. Staff/ Services quality 3. Fuel quality/ quantity 4. Loyalty to another pump 5. Any other - specify
100 percent	3	12-Jun 1840	M	21	3	2	2	Y	3	NA		2	NA
AZAD FUEL PUMP	3	3-Ju 1500	M	21	2	1		1 N	2				
AZAD FUEL PUMP	3	3-Ju 1520	M	21	2	1		2 Y	2				
AZAD FUEL PUMP	3	3-Ju 1545	F	11	1	1		2 Y	1		1		
AZAD FUEL PUMP	3	3-Ju 1600	M	21	3	2		2 Y	2				
AZAD FUEL PUMP	3	3-Ju 1610	M	31	2	1		1 N	2				
AZAD FUEL PUMP	3	3-Ju 1615	M	21	2	2		2 Y	2				
AZAD FUEL PUMP	3	3-Ju 1625	M	21	3	2		2 Y	2				
AZAD FUEL PUMP	3	3-Ju 1640	F	41	2	1		2 N	2				
AZAD FUEL PUMP	3	3-Ju 1655	M	31	2	2		2 Y	2				
AZAD FUEL PUMP	3	3-Ju 1700	M	21	3	1		2 Y	1		1		
AZAD FUEL PUMP	3	3-Ju 1710	M	21	3	1		1 Y	2				
AZAD FUEL PUMP	3	3-Ju 1725	F	31	2	2		2 N	2				
AZAD FUEL PUMP	3	3-Ju 1745	M	31	2	2		2 Y	1		2		
AZAD FUEL PUMP	3	3-Ju 1800	M	11	1	1		1 N	2				
AZAD FUEL PUMP	3	3-Ju 1805	M	21	3	2		1 N	2				
AZAD FUEL PUMP	3	3-Ju 1815	M	21	3	2		2 Y	2				
AZAD FUEL PUMP	3	3-Ju 1820	M	21	2	1		2 Y	2				

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**Service Station customers**

RO name	Date	Day of week	Time

**Profile of the respondent (Please mark all answers)**

7. Sex (Male/ Female)
8. Age (Less than 20 years, 20-30 yrs, 30-40 yrs, 40-50 yrs, Over 50 years)
9. Profession (Student, Service, Business)
10. Annual income (Less than 5 lakh, 5-10 lakh, 10-20 lakh, > 20 lakh)

**Why do you come to the service station**

1. Location of the Service Station	2. Trust	3. Quality of goods / work	4. Availability / Waiting time	5. Any other – pls specify
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**Do you purchase fuel at the pump?**

1. Yes 2. No

**If answer Yes:****Has the presence of a service station increased the frequency of your visit to the pump**

1. Increased	2. Unchanged	3. Decreased
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**If answer in increased – Why? (Select one)**

1. Additional services provided by Service Stn.	2. Increased loyalty with pump	3. Better reputation and trust of pump	5. Any other – pls specify
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**If answer in decreased – Why? (Select one)**

1. Increased congestion of vehicles	2. Peddlers blocking the way	3. Cleanliness	4. Any other – pls specify
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**If answer No, Why don't you purchase fuel here?**

Impact of Non-Fuel Retail on fuel sales

1. Location	2. Staff/ Services quality	3. Fuel quality/ quantity	4. Loyalty to another pump	5. Any other - specify
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**Sample results**

Input corresponding answer no. For eg. If sex is male, input M on the cell

Input answer number as in questionnaire. If answer other - input the answer in the cell

Demographic information

Key Questions

	If Yes		If No
	If Increased	If Decreased	
Why do you come to the service station?	1. Increased	2. Decreased	Why don't you purchase fuel here?
Do you purchase fuel at the pump?	1. Additional services provided by Service Stn.	1. Increased congestion of pump	1. Location
Has presence of service station changed the frequency of your visit to the pump?	2. Increased loyalty with pump	2. Peddlers blocking the way	2. Staff/ Services quality
	3. Better reputation and trust of pump	3. Cleanliness	3. Fuel quality/ quantity
	4. Any other - pls specify	4. Any other - pls specify	4. Loyalty to another pump
			5. Any other - specify

Sex	Age	Profession	Annual Income
M - Male	1. Less than 20	1. Student	1. Less than 5
F - Female	2. 20-30	2. Service	2. Between 5 and 10
	3. 30-40	3. Business	3. Between 10 & 20
	4. 40 - 50	4. Others	4. More than 20
	5. More than 50		

Why do you come to the service station?
1. Location of the Service Station
2. Trust
3. Quality of goods / work
4. Availability / Waiting time
5. Any other - pls specify

Do you purchase fuel at the pump?
Y - Yes
N - No

Has presence of service station changed the frequency of your visit to the pump?
1. Increased
2. Unchanged
3. Decreased

If Increased - why?	If Decreased - why?
1. Additional services provided by Service Stn.	1. Increased congestion of pump
2. Increased loyalty with pump	2. Peddlers blocking the way
3. Better reputation and trust of pump	3. Cleanliness
4. Any other - pls specify	4. Any other - pls specify

Why don't you purchase fuel here?
1. Location
2. Staff/ Services quality
3. Fuel quality/ quantity
4. Loyalty to another pump
5. Any other - specify

M	2	2	1	1.3	Y	2	NA	NA	NA
M	2	3	2	2.4	Y	2	NA	NA	NA
M	2	2	1		N	NA			4
M	2	2	1	1.4	Y	3	NA	1	NA
M	4	3	2		Y	2	NA	NA	NA
M	2	1	1	1.4	Y	2	NA	NA	1
M	3	3	2		Y	1		2	
M	2	2	2	1.3	Y	1		2	
F	3	3	2		Y	2			
M	3	2	2		N				1
F	3	2	2		Y	1		3	
M	2	2	2		Y	2			
M	2	2	2		Y	1		2	

Page 3

**Restaurant customers**

RO name	Date	Day of week	Time

**Profile of the respondent (Please mark all answers)**

1. Sex (Male/ Female)
2. Age (Less than 20 years, 20-30 yrs, 30-40 yrs, 40-50 yrs, over 50 years)
3. Profession (Student, Service, Business)
4. Annual income (Less than 5 lakh, 5-10 lakh, 10-20 lakh, > 20 lakh)

**Why do you come to the restaurant?**

1. Near home or in transit path	2. Good food and wide menu options	3. First time visit	4. Loyal restaurant customer	5. Any other – pls specify
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**How do you come to the restaurant?**

1. On-Foot
2. In a Vehicle

**Do you purchase fuel at the pump?**

1. Yes
2. No

**If answer Yes:****Has presence of a restaurant changed the frequency of your visit to the pump**

1. Increased	2. Unchanged	3. Decreased
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**If answer in increased – Why?**

1. Visit Restaurant regularly	2. Increased association with pump	3. Increased security	4. Better branding and image of pump	5. Any other – pls specify
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**If answer in decreased – Why?**

1. Increased congestion of	2. Obstruction due to on-foot restaurant	3. Decreased cleanliness	4. Any other – pls specify
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vehicles	customers		
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**If answer No, Why don't you purchase fuel here**

1. Location	2. Staff/ Services quality	3. Fuel quality/ quantity	4. Loyalty to another pump	5. Any other - specify
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**Sample Results**

Demographic information				Key Questions			If Increased	If Decreased		
Sex	Age	Profession	Annual Income	Why do you come to the restaurant?	How do you come to the restaurant?	Do you purchase fuel at the pump?	Has presence of a restaurant changed the frequency of your visit to the pump?	If Increased - why?	If Decreased - why?	Why don't you purchase fuel here?
M - Male	1. Less than 20	1. Student	1. Less than 5	1. Near home or in transit path	1. On-Foot	Y - Yes	1. Increased	1. Visit Restaurant regularly	1. Increased congestion of vehicles	1. Location
F - Female	2. 20-30	2. Service	2. Between 5 and 10	2. Good food and wide menu options	2. In a Vehicle	N - No	2. Unchanged	2. Increased association with pump	2. Construction due to on-foot restaurant customers	2. Staff/ Services quality
	3. 30-40	3. Business	3. Between 10 & 20	3. First time visit			3. Decreased	3. Increased security	3. Decreased cleanliness	3. Fuel quality/ quantity
	4. 40 - 50	4. Others	4. More than 20	4. Loyal restaurant customer				4. Better branding and image of pump	4. Any other - pls specify	4. Loyalty to another pump
	5. More than 50			5. Any other - pls specify						5. Any other - specify
M	2	3	2		2	2 Y		3 NA		2 NA
M	2	2	2		2	1	1			
M	1	1	1		1	2	2			5
M	3	2	2		2	1	1			
F	2	1	1		3	2	2			1
M	2	1	1		1	1	1	2		
M	4	3	2		2	2	1	1	1	
F	2	2	3		1	2	2			1
M	2	1	1		2	1	2			5 No vehicle
M	3	2	2		2	1	1	3		1
M	4	2	3		3	2	1	2		
F	2	2	2		1	1	1	2		
M	3	2	2		2	1	1	2		5 No vehicle
M	1	1	1		1	1	2			
F	3	2	2		1	2	1	1	3	
M	1	1	1		1	1	1	1	1	
M	2	2	3		2	1	1	2		
M	4	3	3		1	1	1	1	1	
M	3	2	2		1	1	1	2		
F	3	2	2		2	1	1	1	4	
F	2	1	1		1	2	1	2		

**ICICI LOMBARD**

RO name	Date	Day of week	Time

**Profile of the respondent (Please mark all answers)**

1. Sex (Male/ Female)
2. Age (Less than 20 years, 20-30 yrs, 30-40 yrs, 40-50 yrs, Greater than 50 years)
3. Profession (Student, Service, Business)
4. Annual income (Less than 5 lakh, 5-10 lakh, 10-20 lakh, > 20 lakh)

**Why do you come to the ICICI Lombard or Western union?**

1. Location	2. Trust	3. Hand to hand service	4. Easy & fast claim	5. Any other – specify
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**Do you purchase fuel at the pump?**

1. Yes 2. No

**If answer Yes:**

Do these services attract u more towards this RO?

1. Yes 2. No

**If answer No:**

Why don't you purchase fuel here?

1. Location	2. Staff/ Services quality	3. Fuel quality/ quantity	4. Loyalty to another pump	5. Any other – specify
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### Sample results

DD-MMM Eg. 6:40  
pm as 1840

Input corresponding answer no. For eg. If sex is male, input 1 on the ce

Input answer no as in questionnaire. If answer other - input the answer in the cell

Input answer no as in questionnaire

Basic Information			Demographic information				Key Questions		If Yes	If No	
Day of Week	Date	Time	Sex	Age	Profession	Annual Income	Vehicle type	Why do you come to the Icici Lombard/Western Union	Do you purchase fuel at the pump	Does these services attract you more towards this R.O	Why don't you purchase fuel here
1 Mon			1 Male	1. Less than 20	1 Student	1. Less than 5 and 10	1. Hatchback				1 Location
2 Tue			2 Female	2 20-30	2 Service	2 Between 5 and 10	2 Sedan				2 Staff quality
3 Wed				3 30-40	3 Business	3 Between 10 & 20	3 Luxury SUV	1. Location			3 Fuel quality
4 Thurs				4 40 - 50	4 Others	4 More than 20	4. SUV	2 Trust			4 Loyalty to another pump
5 Fri				5 More than 50			5 LCV	3. Hand to Hand service			5 Other
6 Sat							6 2 wheelers	4 Easy and fast ciam			
7 Sun								5. Other			
5	15-Jun	1840	1	2	1	1	1	1 Loyal customer of y TFS		y	
3	26-Jun	1050	1	2	3	1	6	3 n			4
3	26-Jun	1110	1	3	2	2	6	3 n			4
3	26-Jun	1140	1	2	3	2	6	2 y		n	
3	26-Jun	1150	1	4	2	1	6	3 y		n	
3	26-Jun	1205	1	2	2	1	6	2 n			4
3	26-Jun	1223	1	3	3	2	6	1 n			4
3	26-Jun	1230	1	2	2	1	6	2 n			4
3	26-Jun	1255	1	2	3	2	1	3 y		n	
3	26-Jun	1321	1	3	2	1	6	2 n			1
3	26-Jun	1341	1	3	2	2	6	3 n			4
3	26-Jun	1346	1	2	2	1	6	3 n			4
3	26-Jun	1406	1	2	3	2	6	2 y		n	