

Systematic review: disruptive innovation in non-branded retail markets

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Abstract

The coronavirus pandemic has significantly impacted the retail industry, with changes in consumer shopping patterns and a shift towards online and home delivery services. While branded retailers have adapted to the e-commerce solutions and seen a rise in sales, non-branded retailers have faced disruptions in their supply chain and local market participation. The study found that consumer choices shifted towards healthcare products rather than brand loyalty, resulting in a scarcity of branded products and encouraging the purchase of local unbranded goods. The garment industry supply chain was heavily impacted, and some employees and daily laborers lost their jobs. Retailers are now preparing for post-pandemic conditions, including changes in employee and operations. The paper presents a systematic review of the disruptions created by local retailers and their innovative strategies in the post-pandemic era, providing insights into the consequences and challenges the retail industry faces. Additionally, the study highlights the need for retailers to monitor their liquidity and adjust their short-term cash estimates to survive in an unstable market with reoccurring lockdowns. Finally, the paper discusses the opportunities for more informed retailers to improve their market position by addressing sustainable and ethical concerns that have become increasingly relevant due to the pandemic.

Keywords: Covid-19; Retail Market; Unbranded Retails; Market Disruption;

1. Introduction

The retail industry has been evolving rapidly with the advent of technology and innovative business models. Disruptive innovation has played a significant role in this evolution, transforming the traditional retail markets and creating new opportunities for non-branded retailers (Li & Li, Disruptive innovation in the retail industry: A systematic literature review, 2021). In this systematic review, we aim to explore and study the challenges and impact of disruptive innovation in non-branded retail markets, with a specific focus on India and globally. As defined by Christensen (1997), disruptive innovation is a process by which a product or service initially takes root in simple applications at the bottom of a market and then relentlessly moves upmarket, eventually displacing established competitors (Christensen, 1997). In the retail industry, disruptive innovation has resulted in the emergence of non-branded retailers, who offer products and services at lower prices, often without the overhead costs of branded

retailers. Non-branded retailers are prevalent in emerging markets like India, where they constitute a significant portion of the retail industry. Despite the growing importance of non-branded retailers and disruptive innovation in the retail industry, there is a lack of comprehensive research on the challenges and impact of disruptive innovation in non-branded retail markets. This paper aims to address this research gap by systematically reviewing existing literature on the subject.

COVID-19 generated an unprecedented demand and supply shock in agricultural and food production. Some supply networks meant to be efficient could not address the shock completely. COVID-19 and limited supply chain flexibility caused market volatility for several agricultural food goods, including grains, dairy, meat, and eggs. Covid-19 has impacted customers' buying decisions – customers have spent more on health and hygiene items, adapted to the scarcity of items, and preferred home delivery over shopping at stores (Swinnen & McDermott, 2020). This problem impacts brand and category choices, purchasing behavior, and spending. The customers show behavior like stockpiling goods; therefore, supermarkets and grocery

shops experience a jump in visits. Because customers prefer home-cooked meals, restaurant visits have dropped almost everywhere—the difficulty acquiring food and shopping necessities (Nguyen & Nguyen, 2021). Customers had trouble acquiring hand sanitizers and hand-washing materials.

Price-conscious customers increasingly seek to identify promising companies and high-quality personal care items. Indian consumers' desire for online shopping is projected to expand from 46% in the present scenario to 64% over the next six to nine months (Chakraborty, 2020). For even non-essential services and commodities businesses, a social media crisis has come to pass for Covid-19. The relationship customers have with the companies influences their purchasing decisions. The COVID-19 epidemic has wholly altered our lives. Many people, businesses, and certain mindsets are different today (Gupta & Purohit, 2020). Supply chains have been evaluated. Retailers are closing down. The world is looking at products and businesses from a fresh perspective (Singh & Kumar, 2020). The paper's future sections discuss the systematic review of non-branded local retailers and the disruption in their businesses due to pandemics.

In this paper, we first introduce the concept of disruptive innovation and its relevance in the retail industry. Next, we provide a comprehensive overview of non-branded retail markets and their significance in India and globally. We then review existing literature on disruptive innovation in non-branded retail markets and analyze the challenges non-branded retailers face. Finally, we identify opportunities for non-branded retailers to adapt to disruptive innovation and remain competitive. This systematic review will provide insights into disruptive innovation's challenges, gaps, and impact in non-branded retail markets, explicitly focusing on India and globally. The findings of this paper will be helpful for non-branded retailers, policymakers, and researchers to understand the implications of disruptive innovation and identify opportunities for growth and development.

2. Background

The retail industry has undergone significant changes in recent years due to the impact of disruptive innovation. Disruptive innovation has transformed traditional retail markets and created new opportunities for non-branded retailers. Non-branded retailers do not have a well-known brand name and rely on other factors, such as price and quality, to attract customers

(Zhang & Li, 2021). The rise of e-commerce, mobile devices, and other technological advancements has enabled non-branded retailers to compete with established brands and reach new customers. This research paper aims to conduct a systematic review of the literature on disruptive innovation in non-branded retail markets (Lee & Kim, 2021). The review will examine the impact of disruptive innovation on non-branded retailers, the strategies they have used to adapt to changing market conditions, and the challenges they face in competing with established brands. The paper will also explore the role of technology in enabling disruptive innovation in non-branded retail markets and the implications for future research and practice.

When COVID-19 arrived, it shook up the worldwide supply and demand equation. Examined and demonstrated that time, disruption propagation size, and facility availability influence retail performance. The retail market was worried about survivability and resiliency following the cataclysmic event of the COVID-19 epidemic. About 43% of retail establishments were more likely to suffer from COVID-19 outbreaks (Lee & Kim, 2021). Hence, they are more prone to being closed. Due to travel restrictions, a health quarantine program, and a production shutdown, merchants are encountering issues maintaining operational continuity (Aday & Aday, 2020). Understanding the direction and consumer behaviors helps with the distribution chain during COVID-19.

Any crisis includes a detailed and thoughtful review of an activity sector. Given these circumstances, Romania's COVID-19 pandemic has emphasized the importance of funding in the healthcare sector. The country's medical system requires significant investments in building, equipment, and staff. The preparation of the educational system must be made more flexible. Its ability to work with the Internet should be enhanced for small and medium-sized enterprises (SMEs) (Crețan & Light, 2020). The agro-food market depends on imports, and these import-related conditions might jeopardize the population's food supply. While climatic circumstances affect agricultural productivity, irrigation system funding is modest (Stanciu, Radu, & Sapira, 2020). The researcher's (Vijai & Nivetha, 2020) statistics values are more significant than table values of gender are not correlated with purchasing behavior, spending money on just essential things, Brand Preference is negative, buying more fruits and vegetables, changing food habits, decreased expenditure, saving the income, and altered lifestyle. The author's statistics show that gender preference is not connected with preferring online payments. The value is smaller than the table value of occupation not being connected with an

altered food habit—decreased spending, resulting in a 5% reduction. The author's hypothesis was accepted as having no gender or spending significance offline or online.

The review will be based on a comprehensive search of academic databases, including Google Scholar, JSTOR, and EBSCOhost. The search will be limited to articles published between 2020 and 2023 to ensure that the review reflects the most recent research. The review will systematically identify relevant articles, assess their quality, and synthesize their findings. The paper will conclude with a discussion of the implications of the review for researchers, practitioners, and policymakers in the retail industry.

3. Non-Branded Market Disruption

Before COVID-19, massive, dynamic, and critical food, labor, and resources movements in the urban and rural markets and significant flows across rural regions. Market forces, as currently employed, were just not a substitute for these. We need other strategies if the pandemic, recurrence, or intensification of the disease or other sickness or climate shock crises occurs. The following are two significant takeaways. First, food supply chains must be protected and prevent obstruction (Liverpool-Tasie, Reardon, & Belton, 2020). They include the main roads, wholesale marketplaces, wet retail marketplaces, interstate, and international borders. Assisting truckers and traders, whose efforts are critical in African food supply chains, is essential. Second, investments in personal cleanliness and ways to decrease illness transmission are compatible (Aromolaran & Muyanga, 2020). Strengthening market and logistical infrastructure is vital to helping small and medium-sized enterprises in all food areas. If the SMEs face significant cash flow, transport, or labor issues, people will not eat. Free and targeted loans and subsidies might assist small- and medium-sized enterprises (SMEs) in paying rent, energy, fuel costs, and wages for employees and provide cars for truckers, warehouse owners, and wholesalers. Assistance and loans can assist businesses in improving buildings and equipment to guarantee a sanitary environment for employees and consumers. Targeted incentives might promote this improvement (Amabibi, 2020). Covid-19 has inflicted significant economic and social damage on most countries globally, and the challenges in the service industries are severe.

Recent years have seen academics and practitioners use the notion of sustainability to study crises in national economies and local settings (Aydinli, Lamey, Millet, & ter Braak, 2020). The Covid-19 problem has raised complex, significant worldwide concerns for service businesses and showcased fresh viewpoints on these companies' links with sustainability. Normalcy will be restored; however, the restoration's period and scope are entirely undetermined. Within this broader post-COVID-19 recovery scenario, the service industry enterprises and their consumers may return to where they left off (Ntounis, N, Mumford, & Loroño-Leturiondo, 2020). Government and business sustainability efforts may be held up as resources for economic recovery are consumed.

Conversely, the COVID-19 problem has opened a window on some interconnections between the service sectors and sustainability. It has foreshadowed key environmental improvements crucial to transitioning to a more sustainable future. It's hard to predict how many organizations within the service sectors or their consumers would care about such cues and show genuine enthusiasm for new solutions (Jones & Comfort, 2020).

Both general and specific lessons might be learned from examining the market. A significant part of understanding the contract-packer price is first. The market data shows that using contracts where carcass value is used in pricing will reduce risks for packers and farmers. Secondly, teamwork is valuable to vets, animal nutritionists, universities, and the industry (Cowley, 2020). The livestock business collaborated during COVID-19 to determine how to hold pigs' weight and densities on the farm to minimize animal injury (Lusk, 2020). One way to view resilience-enhancing strategies or innovations is via the lens of prior significant disruptions. We do not know the chance of another incidence of this sort (Hayes, Schulz, Hart, & Jacobs, 2021).

The Eswatini garment business has suffered considerable losses due to the COVID-19 lockout. Indirect supply has determined the disparity in the influence that COVID-19 has on the sector (Pasquali & Godfrey, 2020). Indirect suppliers, who get pricing pressure from design firms, feel the pain of the overall sector's struggle. While merchants like Edcon reduced their purchase sizes, the South African vendors they use honour their commitments (Nadvi, Pasquali, & Godfrey, 2020). The Eswatini situation is distinct from the Bangladeshi catastrophe since European and U.S. leading retailers ultimately cancelled orders over 70% of their total supply and, consequently, shut down factories within weeks of the crisis commencing (Banga, Keane, & Mendez-Parra, M, 2020). The data highlights

the inaccuracy of the idea that the global North has all the answers to handle global difficulties.

Significant supply chain disruptions, accelerated product line reduction, planned promotions, and worries over future availability generated a formula for conflict between grocers and suppliers. How much would retailers pass their costs and risks to suppliers? When Morrisons' CEO asked for the Groceries Supply Code of Practice (GSCOP) standards to be removed, customers became worried since de-listings might be completed more swiftly. The Groceries Code Adjudicator, Christine Tacon, has jumped to publish statements and letters indicating that the GSCOP is flexible enough to handle these unique circumstances. Hence, there was no enforcement of the Code's rules (Parsons & Barling, 2021). Surprising calls to loosen the GSCOP norms are recorded when customers, with effective communication, flexibility, and collaboration, report unusual supplier behavior. Some call the present trade atmosphere a "fresh breeze" (Noble, 2020).

When deciding the 'health versus wealth' problem during a pandemic, an essential factor is whether NPHI policies cause net economic losses for society. This response might be tricky and depends on the situation. Authors (Chen, Dasgupta, Huynh, & Xia, 2020) analyze how the market assesses the deployment of such measures during the Covid-19 epidemic. Whether the USA States adopting a lockdown are Democratic or Republican, the market response to lockdowns is favorable. State adopters of the lockdowns were expected to receive a more favorable reception. Even extended lockdowns are seen favorably by the market when the illnesses are high; yet, a locked-down during county's diseases is poorly accepted. The analysis of financial data indicates that the market has considered NPI successes beneficial, even though the long-term repercussions will almost certainly be harmful. Such limitations are essential for stopping the spread of the virus and ensuring future labor participation.

Based on (Hao, Xiao, & Chon, 2020), China's experience with past disasters and the hotel & restaurant sector retailing the services. The research seeks to help hotels crippled by the flu epidemic live better and prepare for the future. This study is expected to stimulate worldwide hotel corporations to take preventative measures, embrace anti-pandemic methods, and work toward industry renewal. To extend the applicability of this study, the COVID-19 framework might be used for a broader range of health-related events. While China was the first target of the pandemic's after-effects, it acted quickly to protect the economic well-being of its staff and consumers. During a complete and lengthy lockdown, the sector actively cooperated in fighting the epidemic. As a result, businesses made a range of

inventive actions to help restore performance. The current effects of COVID-19 are unclear because of the worldwide hotel industry's danger to existence. Systematic but restricted answers to foreign hotel corporations experiencing pandemics will radically alter the Chinese hotel business (Rosemberg, 2020). The findings outlined in this study apply to post-COVID-19 hotel sector situations and ideas and will highlight industry transition and upgrading.

(Samila, Goldfarb, & Silverman, 2020) India mostly has Kirana retail structure where most things are displayed (Amrit). The comparable sales for supermarkets and other kinds of organized retail are expanding. At the same time, sales at Kirana businesses continue to rise in absolute numbers, which are affected drastically by two extremes of too-high sales before lockdowns are announced and almost nothing during the lockdown (Kumar & Khan, 2020). Fresh foods, such as food at businesses in backrooms, are notable in Brazil, Mexico, and Kenya (Smith, 2020). Assuming the findings from Sweden transfer over to emerging nations' various situations, behind-the-counter availability might considerably influence the market structure and development outcomes (Medberg & Grönroos, 2020). With the COVID-19 situation, private shops have had to adapt by providing other store models—expensive possible evidence for the shift in retail sales volume by following social distance measurement. The paper extends the reviews on several identifications about consumer behavior and the supply chain disrupting the retail market.

4. Study Methodology

Systematic study literature was searched from 2020 to 2021 to discover peer-reviewed papers that compared secondary data sources to primary data sources to the accuracy of detecting the disruptions in the retail sector caused by the covid-19 pandemic. In addition, the following research question is addressed during the systematic review process.

4.1. Research Question

RQ1: Covid-19 Disruptions in the retail market.

The research question is addressed by systematically reviewing 25 research articles published in 2020-2021. The articles focus on retail industry disruptions covering food, garments, restaurants, and meat markets.

4.2. Search Process

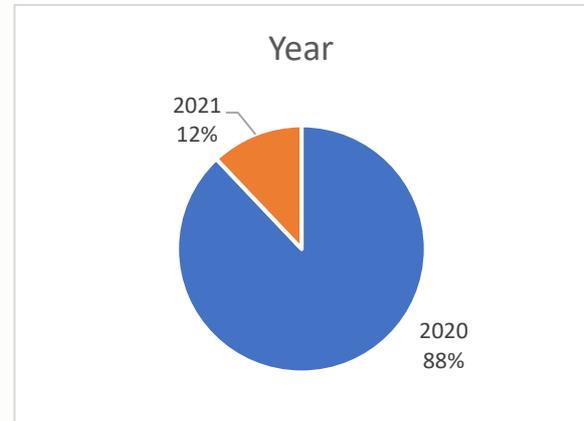
A total of 25 papers qualified; helpful information was found in relevant investigations. The following describes the techniques and validation for secondary data sources and original data collection procedures. In addition, a complete search for “retail sector” in academic databases that include the keywords “retail market,” “covid-19 retail impact”, and Elsevier’s SCOPUS, Science Direct, and Taylor Francis was performed. A search like this has also been performed within the AIS journal basket. This source lists I.S. journals widely accepted as premier IS journals: EJIS, ISJ, ISR, and JAIS, and several journals and conference proceedings.

5. Mapping Results

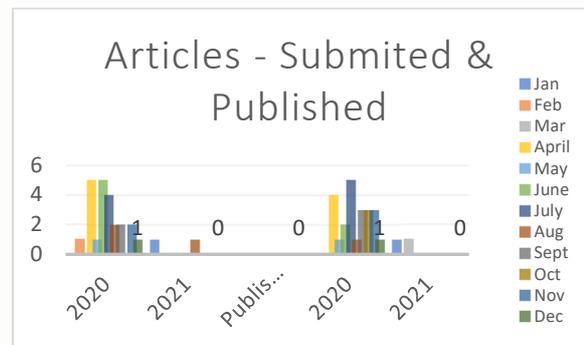
Most stores have many consumer touchpoints, including entering the shop, going through the aisles, and checking out. Stores had to make customers aware of new items before entering the door. As a result, reusable bag usage has significantly increased. There are no bagging policies in establishments where consumers are still permitted to bring their bags. Plastic bags were on sale, replaced by biodegradable and cloth bags. The new social distance behaviors were marked by the placement of informal signage at checkout kiosks. Regular tape was widely used for this purpose. Others indicated where to post the sign, but others did not. The message was utilized for signage: “Please take these actions at Checkout to encourage social distance.” At the same time, another sign contained more significant pressure: recommendations to promote the value of social distance. Some retail stores no longer welcome reusable bags to encourage no-contact delivery. Instead, plastic bags would be provided to clients without charge, and personnel would bag all items. This modification was to lessen checkout station congestion produced by self-bagging and minimize customer interactions. With so many changes in the retail market and the environment in the retail stores, customer behavior and responses are also changing. In some cases, customer turnout has decreased, and in some cases, customer demands have also changed due to disruption in the supply chain, and brand loyalty has also been lost. The results below are mapped to detail the impact of covid-19 on the retail market and consumer behavior.

Figure 1 (A) illustrates the distribution of published articles considered for the paper. All the papers were submitted in 2020; one was submitted in 2020 Dec but revised in Jan 2021 and later published by April 2021. Figure 1 (B) shows the monthly

submission and publication distribution of 25 papers; April and June are the highest receivers, with five in each.



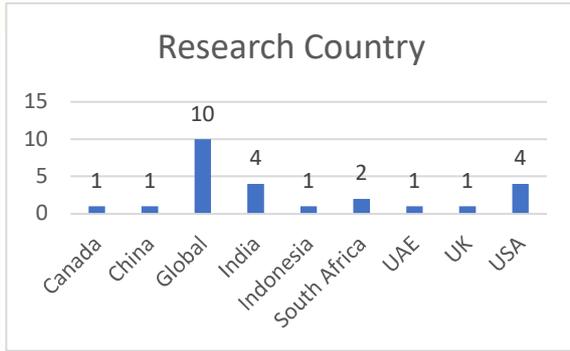
(A)



(B)

Figure 1: Articles collected from 2020-2021

Figures 2 (A) and (B) illustrate the research focus locations covering several countries. The collected articles conducted research centric to countries like India, USA, UK, Canada, China, South Africa, Indonesia, UAE, and most articles focus on global problems faced during the pandemic. The individual concentration in narrowed areas like Chennai in India, West Nusa wet meat market, and Halal market impact Halal Tourism. Figure 2 (A) illustrates the countries of broad consideration for respective research, and Figure 2 (b) illustrates the pinpointed location at the micro level where their detailed research was carried out.



(A)

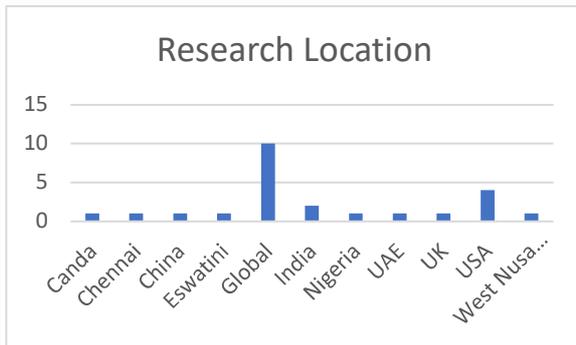

Figure 2: (A - B) Research Country and Locations

Figure 3 gives the distribution of the author's origin. Most of the authors are from the USA and India. For this study, the articles published in open-access mode are considered. The authors are from developed and developing countries, but their research contribution is narrowed to the same country. In most cases, global challenges and issues faced by the retail industry during the lockdown and changes in the country's rise and fall of the covid-19 cases.


Figure 3: Author Country

Table 1 represents the author affiliations. The authors belong decent to prestigious institutions with a reputable track record. Table 2 covers the source of

publications. Most of them are journals. The other courses are conferences, research-level briefings, and economic and financial magazines like Covid Economics and Mckency. One book source with a few chapters is considered for the review purpose of this paper.

Table 1: Author Affiliations

COUNTRY	UNIVERSITY						
India	Ashoka University, India	Christ Deemed to be University, Bengaluru, India	Indian Institute of Technology, Indore	National Institute of Industrial Engineering	St. Peter's Institute of Higher Education and Research, Tamil Nadu, India	Symbiosis Institute of Management Studies	Symbiosis International (Deemed University), Pune, India.
USA	Babson College, Babson Park,	Iowa State University	McKinsey & Company	Michigan State University	Real Estate Issues	Virginia Tech	W. P. Carey School of Business
UK	British Brands Group, London	Guildhall School of Business and Law	University of Gloucestershire	The University of Manchester,	-	-	-
Europe	Centre for Economic Policy Research	University of Strasbourg	-	-	-	-	-
UAE	Dhofar University, Emirates Arabes Unidos	-	-	-	-	-	-
China	Henan Agricultural University	Hong Kong Polytechnic University	-	-	-	-	-
Canada	Rotman School of Management, University of Toronto.	-	-	-	-	-	-
Indonesia	Universitas Sebelas Maret	-	-	-	-	-	-

Table 2: Journals, Conferences & Other Sources

JOURNAL	CONFERENCE	RESEARCH BRIEFING	MAGAZINE	BOOK
Applied Economic Perspectives and Policy published	International Conference on Covid-19 Studies	University of Manchester, Global Development Institute.	Covid Economics	Integrated Risk of Pandemic: Covid-19 Impacts, Resilience and Recommendations, Disaster Resilience and Green Growth,
J Public Affairs.	-	-	Covid Economics	-
Agribusiness	-	-	THE COUNSELORS OF REAL ESTATE®	-
Diabetes & Metabolic Syndrome: Clinical Research & Reviews	-	-	M&A Practice, Retail Practice	-
Journal of Antitrust Enforcement	-	-	-	-
International Journal of Hospitality Management	-	-	-	-
Utopía y Praxis Latinoamericana,	-	-	-	-
Canadian Agricultural Economics	-	-	-	-
JOURNAL OF CRITICAL REVIEWS	-	-	-	-
Agriculture Economics	-	-	-	-
Markets, Globalization & Development Review	-	-	-	-
Palarch's Journal Of Archaeology Of Egypt/Egyptology	-	-	-	-
Int. J Sup. Chain. Mgt	-	-	-	-
International Journal of Current Research and Review	-	-	-	-
Amer. J. Agr. Econ.	-	-	-	-
Environmental Research	-	-	-	-
Journal of Retailing	-	-	-	-
Journal of Enterprise Information Management	-	-	-	-

Figure 4 illustrates the sources and publishers referred to for the paper. Most are from reputable sources like Wiley, ScienceDirect, and Emerald Publications. The other sources are Springer and other university-level publications indexed in Scopus and Web Science databases.

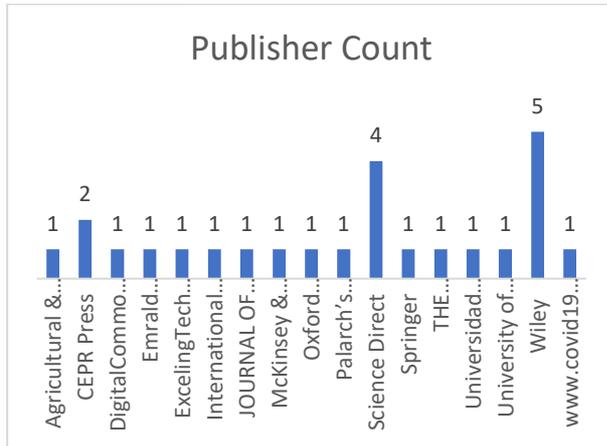
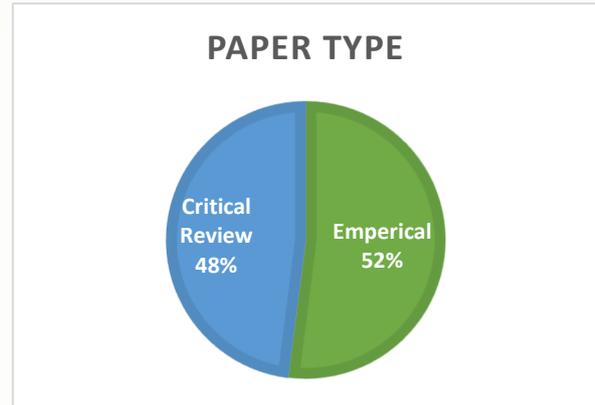


Figure 4: Publishers of Source

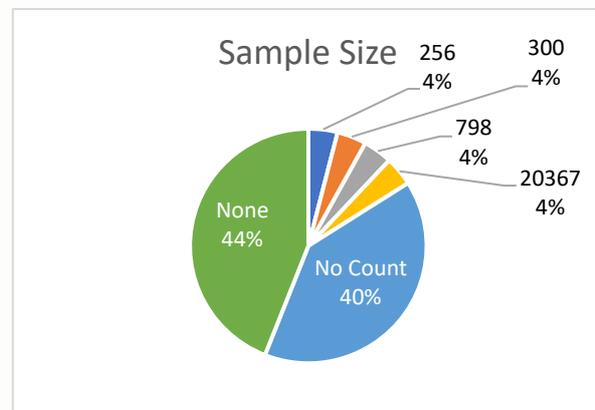
6. Discussion

The coronavirus' first impact is on the retail business. Nations depend on imported items for growth at the local and national levels. Due to the present market conditions, there is an increasing emphasis on shops to value-check essential products. Regardless, governments encourage shops to enhance supplies to meet the increased demand. For this reason, the retail business is unlikely to raise prices. However, it depends significantly on commodities and supplies (Hobbs, 2020). The section discusses the disruptions created in the non-branded retail market.

Figure 5 (A) illustrates the distribution of papers consisting of empirical and critical reviews. The referenced papers that fall un critical review are reviewed and analyzed critically using highly cited sources as desk research. Figure 5 (B) illustrates the sample size; most of the papers have no primary data used, and 40% of the papers have used data, metadata, and other forms of data from trusted sources like WHO, Health Ministry data, Agricultural government statistics, corporate statistics and so on. Four papers have direct primary data source by conducting surveys.



(A)



(B)

Figure 5: (A - B) Type of Paper and the sample sizes

Table 3 discusses the data sources used by the researchers; nearly half of the articles are empirical research, but their data sources are from different sources, including desk research. The other half of the research articles are critical reviews and used data sources from other published articles and highly trusted government documents. There are three papers with no data sources, but they only are based on conceptual analysis.

Table 3: Data Sources of Published Articles

Data Source	Count
Desk Research, Secondary Data	10
Economic Research Service (ERS) and Agricultural Marketing Service (AMS).	1
None	3
Qualitative Interviews	1
Statista, Desk Research	1
Survey	4

Survey & Desk Research	1
USDA-AMS	1
Various Sources	2
WHO, Ministry of Health	1

Figure 6 illustrates a description of software tools used by the published paper researchers; they are broadly categorized in SPSS for statistical data analysis and Excel for descriptive statistical analysis. No software tools are used for critical review and qualitative and content research.

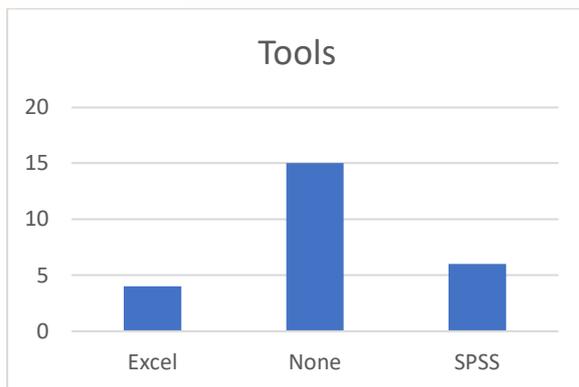


Figure 6: Tools Used for Data Analysis

Table 4 explains the data analysis methods and models used by the researchers to achieve their respective research objectives. Nine papers are critical content reviews about the retail market in different dimensions. Six papers are descriptive statistical analyses using desk research and secondary data.

Table 4: Data Analysis Modelling

Model Methods	
Chi-square test	1
Content Review	9
Descriptive Analysis	2
Descriptive Statistics	6
Descriptive Statistics, KMO, and Bartlett's Test	1
Full Consistency Model (FUCOM) – Best Worst Method (BWM)	1
Log, Mean stringency	1
Regression	2
Systematic Review	1
Threshold Modelling	1

Table 5 lists the variables and parameters used by the researchers in their research; FMCG Retail and Supply chain in the retail industry is used twice along with Meat and Poultry. The rest of the retail parameters are used in every paper. The impact covid on retails has

been discussed at a granular level by choosing several dimensions.

Table 5: Variables and Parameters Used by Researchers

Variables / Parameters	
Covid Crises	1
Consumer Package Goods, Director to Consumer	1
Consumption Patterns	1
Customer Reaction to Lockdown at different stages	1
Farm, Traders, Processing, Retail, Food Services, and customers	1
FMCG, Retail	2
Food, Safety	1
Gender, Marital Status, Occupation, Education, Income	1
Halal Tourism	1
Hotel Occupancy	1
Labor	1
Pandemic, Death, Impact on Agro products	1
Pork, Turkey, EGG,	2
Real Estate	1
Retail Brand, Consumer Identity	1
Retail Spending	1
Retail Staff Challenges	1
Retail Policies	1
Sales,	1
Suppliers, Export Value, Employees,	1
Supply Chain	2
Textile Retail	1

The objective of the paper is further reviewed based on the reviews of the referenced articles, and the research question is explained below:

RQ1: Covid-19 Disruptions in the retail market

Twenty-five retail disruption articles studied the disruptions experienced by the retail market of different sectors. Many wet and wholesale marketplaces across Nigeria were shut down under federal and state control. There was much variation among levels of government and localities regarding the policies and levels of execution. Thus, market participants sometimes were “guessing” and puzzled (Liverpool-Tasie, Reardon, & Belton, 2020). The COVID-19 disaster has delivered several environmental benefits while causing widespread economic and social harm. Many individuals, either temporarily or permanently, are no longer employed. The effects are disproportionately detrimental for millions of low-wage employees in less-developed nations' service sectors (Jones & Comfort, 2020). During COVID-19, several shops took a hiatus in their promotions to lower prices. These retail pricing

were surprisingly consistent even through the hog market turmoil. When raw prices dropped, merchants absorbed the increased wholesale cost. The former practice is to ration scarce supplies rather than limit demand by price (Hayes, Schulz, Hart, & Jacobs, 2021). The survey found that consumers spend more money on health and hygiene products in light of the crisis impacting brand choice, shopping behavior, and purchase decisions (Vijai & Nivetha, 2020). Figure 5 and Table 3 illustrate the retail disruptions created during the pandemic lockdown in different countries and sectors.

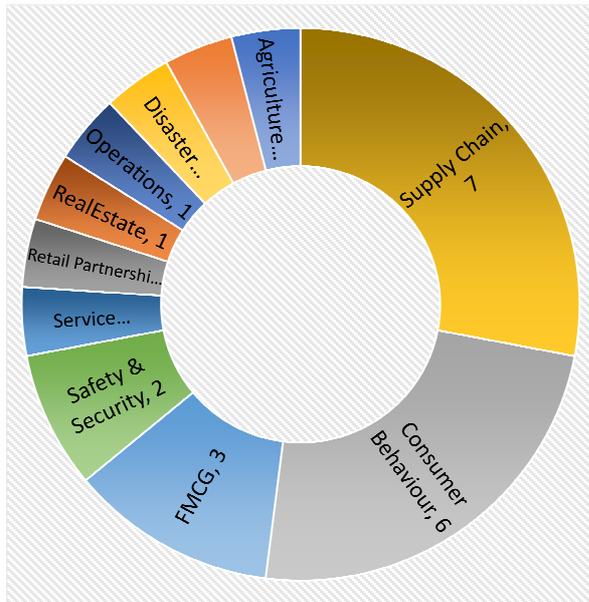


Figure 7: Retail Disruptions During Covid-19 Pandemic Lockdown

The Eswatini garment sector's condition is dire. No private initiatives, like ATUSWA, the sector's largest trade union, will assure the survival of the garment industry and employment for Eswatini employees. Consequently, we demand coordinated public, private, and social forms of governance, including enterprises (both consumers and suppliers), the state, and the largest trade union representing the sector's workers to combat the COVID-19 epidemic (Pasquali & Godfrey, 2020). During uncertain times, consumer behavior changes drastically. They are buying critical necessities. The increased purchase frequency raises the demand for particular commodities. Due to the abrupt shift, the order could not be fulfilled as quickly as it may have been. "Coronavirus" is blamed for causing increased hoarding of necessary items. To ensure survival, customers might turn hostile, and retail locations and distribution sites must install more protection (Kumar & Khan, 2020), (Kumar, Raut, Narwane, & Narkhede, 2020). Branded firms and many others produce critical goods, including foods, home goods, and medications. A fundamental part of the business

group's mission is fostering competition and maintaining good ties with suppliers and retailers. COVID-19 Taskforce and safeguards granted by the Foods Supply Code Practiced a competition remedy implemented following a market study of groceries in 2008 (Noble, 2020).

The authors (Chen, Dasgupta, Huynh, & Xia, 2020) monitostates' reactions to staggered Lockdown Events during Covid-19. Retailers in lockdown states have better return performance. Market participants' recent stock price movements signify new opinions based on continuing these lockdowns, including compliance with stay-at-home directives. Effectiveness varies according to the firm's county's infection rate, sector, and states with a Democratic trifecta. During lockdown extension announcements, investors show excitement since the county's infection numbers are elevated. It means that the market assumes interventions are good for business. However, self-service shops to counter-service location shifts might impact focus. Our field experiment found that the reverse of a rise in counter-service buying is a substantial product-market concentration, possibly undermining the effects of the migration to online shopping (Samila, Goldfarb, & Silverman, 2020), (GOLDFARB, 2020).

Table 6: Disruption & Consequences created experiences by Consumers of the non-branded retail Market

DISRUPTIONS & CONSEQUENCES	REFERENCES
Consumer choices during the pandemic towards healthcare products than brands	(Nithya & Chirputkar, 2020)
Consumer brand loyalty disrupted	(Vijai & Nivetha, 2020), (Cambefort, 2020)
Employees & Daily Labors losing jobs	(Jones & Comfort, 2020)
Employee & Operations preparing for post-pandemic conditions	(Sulaiman, Ahmed, & Shabbir, 2020), (Sharma, Luthra, Joshi, & Kumar, 2021)
Garment industry supply chain disruption, selling & purchasing local unbranded	(Pasquali & Godfrey, 2020)
Heavy impact on supply chain product/produce stuck and is retailed locally	(Sulaiman, Ahmed, & Shabbir, 2020), (Chenarides, Richards, & Rickard, 2021), (Poonia, Goyal, & Madramootoo, 2020), (Ramsey, Goodwin, Hahn, & Holt, 2021), (Poonia, Goyal, &

	Madramootoo, 2020), (Roggeveen , Grewal , & Karsberg, 2021), (Mahajan & Tomar, 2021)
Limited Consumer Participation in Local Market	(Liverpool-Tasie, Reardon, & Belton, 2020), (Kumar, Raut, Narwane, & Narkhede, 2020), ⁸
Scarcity of branded products, encouraging local unbranded goods	(Hayes, Schulz, Hart, & Jacobs, 2021), (Chen, Dasgupta, Huynh, & Xia, 2020), (Hao, Xiao, & Chon, 2020), (Singh, Pawar, Shekam, & Dutt, 2020), (Atmar, Begley, Fuerst, & Rickert, 2020), (Ma , Peng , Soon, & Hassim, 2021)
Supply chain disruption impacting the tourism industry	(Jaelani, Ayu, Rachmi, & Karjoko, 2020)
Unstable retail market, retail shops closing down, thus no rents no new purchases of shops	(Freeman, 2020)

COVID-19 pandemic illness implications were researched in this exploratory project. COVID-19 is designed to help manage anti-pandemic stages, concepts, and techniques. COVID-19 appears to impact four essential components of China’s hotel industry: multiple business and channel strategies, product design, investment preferences, and digital and intelligent transformation (Hao, Xiao, & Chon, 2020). To detect and overcome Covid-19 issues, HRM must deal with staff in organized retail. Secondary sources provided data on practical insights and potential remedies to minimize unanticipated disruption generated by the Covid-19 outbreak. These suggestions must be implemented immediately (Sulaiman, Ahmed, & Shabbir, 2020). (Richards & Rickard, 2020) As customers shift to making food purchases through retail, distribution infrastructure, particularly to retail, will remain strained for some time.

The potential long-term repercussions will be seen through input markets, namely labor and structural changes in the sector, including mergers and the increasing use of online shopping (Chenarides, Richards, & Rickard, 2021). Pricing being consistent, local manufacturing expansion and widespread use of cashless payment are outlined in this report. CPG and FMCG models have also been detailed, describing their impact on business. Reacting to customers is crucial (Singh, Pawar, Shekam, & Dutt, 2020). (Poonia, Goyal, & Madramootoo, 2020) The epidemic impacts agriculture

and food systems, and industry outlooks aren’t good. Induced uncertainty in food security stems from self-isolation, travel limitations, quarantine requirements, and a fear of disease that results in lower food stocks and short supplies. The government’s response to the problem resulted in food demand increasing and buying capacity decreasing.

Quite significant price fluctuations are noticed in three meat markets selling different kinds of meat. In April and May 2020. COVID-19-related costs were transited quickly (spiked, then returned to normal) in the pre-pandemic timeframe. This efficient market process shows that U.S. beef supply networks are resilient (Ramsey, Goodwin, Hahn, & Holt, 2021). Long-term studies show that consumption is diminishing. Due to this epidemic, some customers want to decrease their consumption in the long run.

42% of respondents planning to reduce their shopping expenditures discovered that many purchases were unnecessary. This action represents an anti-consumption and anti-consumerist feeling against the existing market and consumerist mindset (Cambefort, 2020). Eventually, we will see how COVID-19-caused changes in human behavior may affect how cities operate. Individuals can determine when specific jobs must be accomplished, affecting traffic and parking needs. We may also witness less congestion at the airports when considering the flexibility to work from anywhere. Managing tenants’ schedules may minimize surge demands for things like hot water. Second and third-tier cities are additional potential drivers of urban expansion. Major cities like New York have high case numbers, limited health care, and costly rent. Losing one’s employment often leads to people (Nithya & Chirputkar, 2020) remaining in other regions for cheaper living costs (Freeman, 2020). The study reveals that customers would spend less on retail goods even once the Covid-19 issue is over. Consumer spending has been lowered across the ages of 18 and 39, with annual incomes ranging from \$0 to \$10,000. We also know that consumers will solely concentrate their savings on Health, Hygiene, and Essential products. In current harsh economic times, retail operations must move from traditional selling methods to generating omnichannel customer experiences, considering several characteristics, including zero-contact shopping, curbside shopping, and client demographics. It would be best if you modified your processes to facilitate your expansion of products. Retailers may obtain the highest CX results for their customers across demographics.

People execute supply chains when people from outside of West Nusa Tenggara go on vacation. First, 40% of international visitors choose to “escape from their everyday routines when vacationing with family

and friends.” That is the primary cause. Additionally, family, friends, and relatives visiting visitors total 36 per cent. Lastly, mountain-lake-scenery-waterfall- and other visitors attract 26% of the tourists. Fourth, 22% of visitors visit for culture, art, gastronomy, and shows. This is because the visitors want to try to be farmers and fishermen, per the agreement. The data support those four motives (Jaelani, Ayu, Rachmi, & Karjoko, 2020). Consumers intend to cut short-term and mid-term expenditures, especially in non-essential areas. However, the needs and motivations of the individual vary greatly. Please view the in-depth study from McKinsey’s poll of consumer attitude during the coronavirus epidemic (Atmar, Begley, Fuerst, & Rickert, 2020). Emerging developments in the FMCG and retail industries point to the disappearance of wholesale distribution and other mediators layers between producers and consumers.

Companies use technology to reach customers directly, becoming closer (Shetty, Nougara hiya, & Mandloi, 2020). The author (Mahajan & Tomar, 2021) studied the food supply disruption caused by the COVID-19-induced economic shutdown in India. A unique dataset from one of the top online food stores is used to study stockouts and pricing. Availability for fruits, vegetables, and edible oils declines by 10%, although this has little influence on the costs. Vegetable and fruit quantities have fallen by 20% at the farm gate. This downfall can be attributed to supply chain disruption. We see a significant decrease in their availability and quantity for farmed commodities or manufactured farther away from the ultimate place of sale. Our findings reveal that food supply networks have suffered from the current pandemic, with ramifications for urban consumers, farmers, and the labor market (Bhatt, Grover, & Sharma, 2020). The outline of possible reservoir hosts that might result in a zoonotic pathogen epidemic. Continue surveillance in the slaughterhouse to avoid the subsequent breakout of disease. This study also covers the main dangers of a pandemic to the food supply chain and market control. Evolving and reemerging infectious diseases, such as the severe acute respiratory syndrome (SARS) in 2002, the 2009 swine flu, the 2012 MERS, and the latest COVID-19 show us an opportunity to strengthen governance (Ma, Peng, Soon, & Hassim, 2021).

Using identity congruence in retail improves consumer-brand connection, brand loyalty, and spending willingness. Creative items and inventive merchandising tactics are incorporated into a distinct retail brand identity and communicated to customers. We arrived at five methods for merchants to help customers connect with their company identity by presenting inventive item options. We also focus on five unique merchandising tactics connecting the brand to the customer.

Customers will feel congruent with the retail brand if they consider their identity consistent with the retailer (Roggeveen, Grewal, & Karsberg, 2021). A dynamic environment means Retail Supply chains have to tailor their tactics to satisfy diverse customer needs and increase service standards. Working with digital technologies, humanitarian logistics operations, collaborations, information sharing, and operational capabilities reduces supply costs and buffer stock while improving customer satisfaction. Determinants include order fulfillment, digitization, demand forecasting, and other capabilities that allow a firm to thrive if a pandemic occurs. Extreme pressure has been placed on essential sales businesses to deliver value-added services during COVID-19. Retailers have changed from a conventional paradigm to order fulfillment during the pandemic, demand-driven, data-driven, and omnichannel supply chains. Shopping malls are outsourcing their delivery services to help them manage demand amid the flu outbreak. Big Bazaar and several other retail chains are utilizing digital and non-digital means.

Many small businesses also use digital and non-digital platforms (Sharma, Luthra, Joshi, & Kumar, 2021). The coronavirus has a second impact on the retail business. Inventory buyers have already progressed into acquiring products with extended usable lifespans. While other commodities like pasta and rice have a more extended life range, retail has steadily developed with nibbles and savories. Companies in the center east, seeing increasing consumer worries, have moved to internet-based lives to quell issues relating to item scarcity (Yu & Aviso, 2020). Diversion and recreation components are also projected to be cut due to travelers being less willing to pay for pricey tickets and weakening the tourism business. On the other hand, shops, and malls will benefit if people visit them less frequently.

7. Conclusion

Retailers can’t escape the economic effects of COVID-19. While the crisis has stabilized, there is a belief that retail activity will intensify due to financially strong businesses acquiring or partnering with weaker competitors. Now is the moment for retailers to start acquiring. It asks to define their function in the future ‘normal,’ review financial health and subdivide the retail sector. The short-term impact of the COVID-19 pandemic has been felt in the shift of local produce supply chains due to the closure of practically all food service and branded garment businesses. Distribution infrastructure dedicated to retail has remained strained throughout the development of the epidemic, stressing the supply chain and consumer connections with retailers. Potential consequences are seen in input markets, most notably labor, and through structural changes in the sector, such as consolidation and increased online

buying. The fresh food mandate doesn't protect retail markets from these economic events. Instead, import prices will grow due to rising manufacturing costs and shifts in the export industry's structure. This move might impact all retail products, such as vegetables, fruits, locally farmed grains, and dairy and meat distribution. The recommendations to local unbranded retailers are to adapt the industry 4.0 strategies of business executions.

The future scope of the paper is focused on the post-pandemic impact on the retail sector. Non-branded retailers in India, who may lack the resources and infrastructure of more prominent brands, may face unique challenges in adopting these innovations and staying competitive. This is where the field survey of innovation adoptions comes in, as it can provide insights into the current state of innovation adoption by non-branded retailers in India and identify potential barriers and opportunities for further adoption. Overall, the future scope of the paper appears to be focused on understanding how disruptive innovations in the post-pandemic era are impacting the retail sector and how non-branded retailers in India are responding to these changes through innovation adoption.

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