Chapter 6 – Findings, Implications and Conclusion

6. Findings, Implications and Conclusion

This dissertation has developed and empirically tested a model (Figure 3.8) of job role stressors i.e. role conflict & role ambiguity, frontline employee role performance towards the customers and service effectiveness in a department store setting of Mumbai, the financial capital of India. The study starts with investigating if there is gap between customer expectation and customer perception of the service delivered by the frontline sales personnel. The factors which are used to determine the customer expectation and customer perception are known as service effectiveness factors and the gap mentioned above is known as service effectiveness or service quality gap. For the purpose of the study this gap is called as service effectiveness gap or SERVEFF gap. Then from these service effectiveness factors, most prominent factors that have an impact on customer expectation and customer perception of service delivered by frontline employees are determined by means of factor analysis. This is followed by examining whether frontline employee role performance towards the customers is dependent on service effectiveness factors and job role stressors i.e. role conflict and role ambiguity by means of non-parametric chi-square test. Then it is further investigated whether there is negative or positive relationship among job role stressors i.e. role conflict and role ambiguity, service effectiveness and frontline employee role performance by using Spearman rank correlation coefficient.

The empirical study provides interesting results for discussion, while also extending prior research in the areas of job role stressors i.e. role conflict & role ambiguity, frontline employee role performance towards the customers & service effectiveness. In addition to this implications can also be drawn from the study for use by managers. However the study is not without its limitations & scope for further research.

This chapter addresses each of these topics in different stages. The first section explains the results in relation to the key findings, prior research, and the contributions made by this study. The second section and third section discusses the findings with respect to
The fourth and fifth section discusses retail industry and human resource management implications of the study respectively. The sixth section discusses the limitations of the empirical study and the seventh section provides directions for future research. This is followed by conclusion.

6.1. Principal research findings

Eight hypotheses were tested in support of research objective. All 8 hypotheses were supported by the statistical tests which were used (Refer table 3.1). Some interesting findings were also derived from the data collected by means of the background information of frontline employees and demographic data of the customers.

Table 6.1: Summary of hypotheses

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Support for hypotheses</th>
</tr>
</thead>
<tbody>
<tr>
<td>H₁: There is gap between customer expectation and customer perception of service effectiveness</td>
<td>Supported by mean value analysis</td>
</tr>
<tr>
<td>H₂ &amp; H₃: There is internal consistency and reliability among the variables selected in the study for conducting factor analysis focusing on customer expectation/customer perception of service effectiveness.</td>
<td>Supported by factor analysis (KMO &amp; Bartlett's Test)</td>
</tr>
</tbody>
</table>
Table 6.1. (Continued)

<table>
<thead>
<tr>
<th>Hypothesis (H)</th>
<th>Supporting Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>H₄: Service effectiveness factors are significant in influencing the employee role performance</td>
<td>Supported by non-parametric Chi-square test</td>
</tr>
<tr>
<td>H₅: Role conflict is significant in influencing the employee role performance</td>
<td>Supported by non-parametric Chi-square test</td>
</tr>
<tr>
<td>H₆: Role ambiguity is significant in influencing the employee role performance</td>
<td>Supported by non-parametric Chi-square test</td>
</tr>
<tr>
<td>H₇: There is positive relationship between service effectiveness and employee role performance</td>
<td>Supported by Spearman rank Correlation Coefficient</td>
</tr>
<tr>
<td>H₈/₉: There is negative relationship between job role stressors and employee role performance/service effectiveness</td>
<td>Supported by Spearman rank Correlation Coefficient</td>
</tr>
</tbody>
</table>

The principal research findings based on the proposed model (Figure 3.8) are as follows:

6.1.1. Gap between customer expectation and customer perception

Gap exists between customer expectation and customer perception with respect to service delivered by frontline employees. A comparison of customers’ perceptions of service effectiveness with their expectations is done using the mean value analysis. Customers’ expectations and perceptions are measured on a 15 item, seven point Likert-type scale, where the higher the score, the greater the expectation (perception) of service
effectiveness delivered by the frontline employees. The mean scores of customers’ expectations ranged from 4.43 to 4.75. The highest expectations were regarding the “the knowledge of products and services” rendered, followed by extra assistance provided to the customers by the frontline sales personnel. Thus it can be seen that customers expect the frontline sales personnel to be knowledgeable with respect to products and services rendered, which requires total clarity about the product and services on the part of the employees. Extra assistance attribute requires the frontline sales personnel to have the willingness to help and empowerment to take decisions in case of critical situations. Thus these two attributes demands absence of role ambiguity and role conflict. The overall mean score for service effectiveness expectation items was 4.55. This score indicates rather high expectations of department store customers regarding the service effectiveness (Naik and Srinivasan, 2015).

The mean scores of customers’ perceptions ranged from 3.31 to 4.66. The lowest perception item is “consistent service” with a mean of 3.31, on the other hand the customer expectation of this item have mean of 4.58. On the other hand, customers’ highest perception item is politeness with a mean of 4.66. The overall mean score for service effectiveness perceptions items is 3.88.

The gap between mean values of expectation and perception of prompt service and politeness is -1.11 and 0.00 respectively. Thus there is very little gap in mean value of prompt service and no gap in mean value of politeness (Naik and Srinivasan, 2015).
6.1.2. Prominent factors with respect to customer expectation

From factor analysis it can be interpreted that following factors are prominent with respect to customer expectations:

Table 6.2. Prominent factors with respect to customer expectation

<table>
<thead>
<tr>
<th>Factor 1</th>
<th>Factor 2</th>
<th>Factor 3</th>
<th>Factor 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical Ambience</td>
<td>Willingness to help Customers</td>
<td>Prompt Service</td>
<td>Extra-assistance</td>
</tr>
<tr>
<td>Employee Appearance</td>
<td>Behavior instills to Confidence &amp; Safety</td>
<td></td>
<td>Politeness</td>
</tr>
<tr>
<td>Timeliness</td>
<td>Availability of Staff</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Knowledge of Products</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multitasking Attitude</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ease of Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consistent Service</td>
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<td></td>
<td></td>
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</tbody>
</table>

The factors are renamed as follows for the purpose of the study:

Factor 1 – Appearance & Service Factors
Factor 2 – Customer Factors
Factor 3 – Behavioral Factors
Factor 4 – Assistance Factors
6.1.3. Prominent factors with respect to customer perception

From factor analysis it can be interpreted that following factors are prominent with respect to customer perception:

Table 6.3. Prominent factors with respect to customer perception

<table>
<thead>
<tr>
<th>Factor 1</th>
<th>Factor 2</th>
<th>Factor 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Timeliness</td>
<td>Problem Solving Attitude</td>
<td>Physical Ambience</td>
</tr>
<tr>
<td>Extra-assistance</td>
<td>Multitasking Attitude</td>
<td>Availability of Staff</td>
</tr>
<tr>
<td>Politeness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ease of Service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consistent Service</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The factors are renamed as follows for the purpose of this study:

Factor 1 - Service Factors
Factor 2 – Attitude Factors
Factor 3 – Ambience Factors

6.1.4. Relationship among job role stressors, frontline employee role performance towards the customers and service effectiveness

From non-parametric chi-square test it can be seen that service effectiveness factors are dependent on frontline employee role performance towards the customers.

The findings also reveal that Role conflict and role ambiguity have significant impact on frontline employee role performance towards the customers as proved by the non – parametric chi square test.
Spearman rank correlation coefficient also reflects a strong negative relationship between job role stressors and frontline employee role performance towards the customers and job role stressors and service effectiveness. From Spearman rank correlation coefficient it can also be seen that a strong positive correlation exists between service effectiveness and frontline employee role performance towards the customers.

There have been many studies which are supporting the above mentioned findings (Kahn, Wolfe, Quin, Snoek, & Rosenthal, 1964). According to Dubinsky and Mattson (1979) and Abramis (1994) there is a negative relationship between job role stress and job performance. Behrman and Perreault (1984) found a negative relationship between role ambiguity and job performance and a positive relationship between role conflict and job performance (see also Michaels, Day, & Jaochimsthaler, 1987). Hochschild (1983) mentioned that high-emotional demands had negative impact on mental and physical health. Rutter and Fielding (1988) reported that job role stress is negatively associated with job satisfaction.

### 6.1.5. Background information of Frontline employees

Out of 500 respondents surveyed, 29% are male and 71% are female. In general it can be inferred that there are more female employees in departmental stores than the male counterpart. On further questioning to human resource department it was found that the reason behind this is females are preferred over male employees as they are more service oriented in general. With respect to age factor out of 500 respondents surveyed 96% of employees are 35 yrs & below. This finding can be explored by the human resource managers to design motivational strategies catering to the needs of this age group like providing home loans, marriage loans, sabbaticals for studies, tie-ups with educational institutes for further education, on the spot incentives, medical benefits etc. to increase performance & reduce stress. With respect to educational background out of 500 respondents surveyed only 8.4 % of employees have masters degree. Thus it can be inferred that majority of frontline employees can be motivated by providing scope for further education by tie-ups with educational institutions, providing sabbaticals etc. This
may also enable to decrease attrition rate prevalent in retail industry and increase employee performance.

With regards to marital status out of 500 respondents surveyed 55.2% are single & 44.8% employees are married. With regards to annual income, out of 500 employees surveyed 85.4% employees have annual salary 1 lakh & below. On further questioning the employees it was found that the current salary levels were not adequate to meet the basic requirements of the employees & thus revising the salary levels is essential to motivate the employees. Out of 500 employees surveyed 44.4% and 20.4% employees feel most stressed on weekend evenings & weekend afternoon respectively. On further questioning it was found that the reason for the same was departmental stores are crowded during weekends especially evenings and also during festive seasons & sale offers in the departmental stores. So some measures like increasing the number of employees during this time by adding part time or contract employees or providing added trainings & incentives for handling multiple customers etc. should be undertaken to increase employee performance and reduce stress.

With respect to work experience out of 500 employees surveyed 47.2% of employees have work experience of more than 4 yrs in the retail industry. With respect to work experience with present employer, out of 500 employees surveyed only 6.4% of employees have worked in the given departmental stores for more than 4 yrs. as against 47.2% employees who have work experience of more than 4 yrs. in the retail industry. From this it can be inferred that employees are not moving outside the retail industry but within the industry, thus innovative employee engagement measures can help to curb the attrition rate in the retail industry.

6.1.6. Demographic data of customers

Out of 1000 respondents surveyed, 36.2% are male and 63.8% are female. Thus it can be inferred that number of females shopping in department stores is more than number of males. This data can be useful to design the marketing & promotion strategies of product & services marketing to have an impact on the target audience. In terms of age factor,
out of 1000 respondents surveyed, 65.4% of the shoppers are in the age group of 25 years to 35 years. This data can be useful to design the marketing & promotion strategies of product & services marketing to have an impact on the target audience. On the educational front, out of 1000 respondents surveyed 12.3% have completed 10th standard SSC, 44.9% have completed 12th standard and others, 28.1% are Graduates and 14.7% are Masters. Out of 1000 respondents surveyed, 32.2% are single and 67.8% are married. This data can be useful to design the marketing & promotion strategies of product and services marketing to have an impact on the target audience for e.g. family discount coupons etc. Out of 1000 respondents surveyed, 24.5% are students, 27.1 % are self employed, 25.9 % are employed with some or the other organization, 13.1 % are homemaker & 9.4% are retired. Thus it can be inferred that 53% of the respondents are either employed or self employed. This data can be useful to design the marketing & promotion strategies of product & services marketing to have an impact on the target audience for e.g. tie-up with corporate for providing discount to their employees. Out of 1000 respondents surveyed, 62.9% have annual income 2, 00,001 Rs. and above. Out of 1000 respondents surveyed, 74.8% has monthly spending in the range of 5001 Rs. and 15,000 Rs. Out of 1000 respondents surveyed, 67.3% visit the departmental stores at weekend afternoon & weekend evening (Naik and Srinivasan, 2015). Thus it can be inferred that frequency of visit is more during weekend afternoon & weekend evening, hence proper measures should be incorporated to cater to the same. Out of 1000 respondents surveyed, only 25.9% have association with the given departmental stores for 3 yrs & more (Naik and Srinivasan, 2015). Thus it can be inferred that efforts have to be taken to increase the customer satisfaction & loyalty as 41.6 % customers are switching departmental stores every 1-2 yrs.
6.2. Implications

Two major aspects of HRM in the retail sector, service effectiveness and relationship management with both employees and customers can be viewed as a tool to improve the effectiveness and productivity of labor to the overall service delivery which can have impact on end customer satisfaction. For the internal customer satisfaction i.e. employee satisfaction skill building could be seen as a tool to authorize the individual and improve his/her social acceptance or value resulting in reduction of effect of job role stressors i.e. role conflict and role ambiguity. The contemporary focus on skill building or skill development in India is resulting from the shifting demographic profiles in India vis-à-vis China, Western Europe and North America. It is noteworthy that by 2020, India’s average age population is predictable to be 29 years as against 37 years in the US, 45 years in Western Europe and 48 years in Japan. These changing demographic profiles point out that India has a distinct 20 to 25 years’ window of opportunity called the ‘demographic dividend’. The proportion of population in the dependent ages is less due to the declining birth rate that changes the age distribution thus leading to a relatively larger share of the active age group in the productive labor force. The result is a low dependency ratio which can lead to comparative cost benefit and competitiveness to the economy (government of India, 12th Plan, 2010). This has significant impact on the retail industry. There is a burgeoning young age population which has the opportunity to work in the retail industry. If harnessed properly with the appropriate education and training, they can contribute towards the increasing share in India’s gross domestic product. Changing societal perception to professional and educational domain like increased demand and acceptance of female workforce in labor market and move towards research in work life balance and desire for work-life balance) is positively impacting the Indian retail industry and the human resource management system. Many implications for managers and organizations are explained in the following subsections.
6.2.1. Managerial and organizational implications

The following are the managerial and organizational implications:

6.2.1.1. Customer expectation and customer perception

The department stores should manage customer expectations (Mudie and Cottam, 1999). The findings of the study have revealed that there is a gap between customers’ expectation and perception of service effectiveness in department stores. Thus there is a need to bridge the gap for improved customer satisfaction which will lead to customer retention and customer loyalty (Heskett et al. 2003). According to the analysis customers had very high expectation on the knowledge of products and services followed by extra assistance, politeness, availability of staff and employee appearance. Thus it can be seen that customers expect the frontline sales personnel to be knowledgeable with respect to products and services rendered, which requires total clarity about the product and services on the part of the employees. Extra assistance attribute requires the frontline sales personnel to have the willingness to help and empowerment to take decisions in case of critical situations. Thus these two attributes demands absence of role ambiguity and role conflict. This analysis provides an understanding that retailers, training and development programs should focus on these major dimensions. Employees should always be knowledgeable about products and services and willing to assist customers and stay polite in all their service performances (Hoffman and Bateson, 2001). The highest gap between customer expectation and customer perception is with respect to consistent service and multitasking attitude. Thus identifying factors that lead to this gap would help retailers in proper planning of human resource policies with respect to recruitment and selection, induction, training and performance management. (Naik and Srinivasan, 2015).

6.2.1.2. Service effectiveness and frontline employee role performance towards the customers

According to the findings of the study the service effectiveness factors obtained from factor analysis do have significant impact on employee role performance towards the
customers. The performance dimensions of tangible goods have been researched extensively; very little research has examined performance dimensions within service environments (Heskett et al. 2003). Performance dimensions play a critical role within the service interaction, because they serve as signs of service effectiveness and are important to consumers. One particularly important dimension is the frontline employee role performance towards the customers as it enables the employees to create and deliver service effectiveness. The study reported here was designed to investigate significance of service effectiveness factors on frontline employee role performance towards the customers within a department store environment.

The implication of the study with respect to retail manager is to understand whether the service effectiveness factors are significant for effective delivery of frontline employee role performance towards the customers. This understanding will enable the retail manager to focus on important service effectiveness factors to improve the frontline employee role performance towards the customers which will in turn lead to improved customer satisfaction leading to customer retention and customer loyalty (Heskett et al. 2003). The service effectiveness factors identified by factor analysis include extra assistance, timeliness, problem solving attitude, accuracy of service, ease of service, prompt behavior, behavior instills confidence and security, politeness, knowledge of products and services and fulfillment of formal job responsibilities. Knowledge of these factors will provide important insights for the retail managers to design the recruitment and selection policies, induction and training policies, competency mapping etc.

6.2.1.3 Job role stressors and frontline employee role performance towards the customers

According to the findings of the studies job role stressors i.e. role conflict & role ambiguity have significant influence on frontline employee role performance towards the customers. Also both the job role stressors i.e. role ambiguity and role conflict are negatively related to frontline employee role performance towards the customer i.e. the presence of job role stressors have negative impact on frontline employee role
performance towards the customers. The results of this study indicate that the effect of job role stress must be considered in the management of an organization. Behrmann and Perreault (1984) also found a negative relationship between role ambiguity and job performance, and a negative relationship between role conflict and job performance. Michaels et al. (1987) also came to the same conclusion. Thus the retail managers should focus on methods of easing role conflict and role ambiguity by redesigning of the Human resource environment in the department stores. Role ambiguity among frontline employee can be reduced by giving them empowerment, clarity with respect to their personal and organizational objectives and alignment of the two, training in time management, clarity with respect to job responsibilities and expectations from the stakeholders of the department stores along with transparency and clarity in communication and last but not the least frequent, up to-date continuous training and development programs (Carlzon, 1987\textsuperscript{336}; Chenet et al. 2000; Schlessenger and Heskett, 1991\textsuperscript{337}; Rizzo et al. 1970). White and Williams (2000) indicated that education and training are important for maintaining competitive advantage, training courses emphasizing problem-solving techniques could be tailor-made for frontline employees to deal with the stakeholders of the department stores.

Role conflict among the frontline employees can be improved by giving decision making powers, provision of adequate resources to meet the requirements of the customers, resolving grievances with regards to interpersonal and group conflicts and concentrating on promotion of teamwork, clarity with respect to flexibility of rules, regulations and policies allowed with respect to meeting customer requirements, focusing on unity of command and providing insight to the frontline employees with respect to the importance of job done by them. Leader Member exchange theory which is implicit within the “leadership making model” proposed by Graen and Uhl-Bien (1995\textsuperscript{338}) suggest that having a high-quality association with an individual or team and leader can affect the entire working experience in a positive manner, including reduction in job role ambiguity, increase in performance and improved service effectiveness (Gerstner & Day, 1997\textsuperscript{339}). Thus it can be learning for the managers that
instead of treating leadership as a role it can be treated as a process and the leaders should be sensitized by the organizational training with respect to the impact their behaviors and decisions have on followers and organizations growth. Thus the findings of this study encompass functional reference information for optimizing the application of organizational management and human resources with respect to departmental stores which can be generalized to organized retail environment.

6.2.2. Societal Implications

Prolonged presence of stressed out environments at the workplace have many societal implications. They include major impact on family life (Hudson, 2005), health of the individual facing stress (Kalia 2002) and economy of the country (Budhwar, 2009). The findings from many researchers have revealed that role conflict, role ambiguity (Hudson, 2005), gender discrimination (Druskat & Wheeler 2003, Durham, Knight & Locke 1997) time management and expectations from the family and society are the major factors influencing the work-life balance especially of working women in India. Stress also leads to many health problems both physical and mental (ILO, 1986). This can have greater strain on the health service which has to cope with these issues. If job role stressors are not handled tactfully, the ever increasing levels of stress can lead to decreased productivity, more employees’ liabilities for the organizations due to health hazards and an increase in industrial relations issues. Presence of these conditions can have a negative impact on economic output of the country which itself impacts all members of the society (Palmer, 2004; Cohen et al. 2007).

6.3. Limitation of the research

This dissertation provides insight into both theoretical and managerial implications. However, as is true with any study, the findings of this dissertation should be viewed with carefulness due to the following limitations. The current study is limited by the use of a single format of organized retail that is department stores, social desirability, and confidentiality with respect to names of department stores and respondents from whom data is obtained as the topic of stress is a sensitive.
First, while the survey did capture the opinions of a wide variety of frontline employees in different departmental stores, the study is restricted because the model was tested in only a single retail format of organized sector i.e. department stores. The model should be tested in number of diverse service settings to further test its external validity. Secondly, this study may have been susceptible to social desirability bias in the completion of many of the self-reported items used in this study. In particular, respondents may have been inclined to answer the questions regarding role-performance in a socially desirable way. For example, respondents may have been inclined to underestimate incidences of non-role performance and over-estimate the incidences of frontline employee role performance towards the customers. Thirdly as an effort to reduce social desirability bias confidentiality of the data obtained from frontline employees is also one of the limitations. Several measures were taken to minimize the possibility of social desirability bias. Multiple assurances of anonymity were provided in both the cover letter and the survey instrument itself. Respondents were also assured that the study results would not be shared with their employer.

6.4. Scope for future research

Frontline employees’ role performance towards customers plays a crucial role with regards to service effectiveness experienced by the customer which in turn is a deciding factor with respect to customer retention and customer loyalty. Job role stressors i.e. role conflict and role ambiguity have significant influence on frontline employee role performance towards the customers. While adding to the body of research already conducted in the area of frontline employees, this study lays the groundwork for future research on job role stressors and its impact on motivation levels of frontline employees, attrition rate etc. There is also future scope to investigate the impact the quality of Leader member exchange have on job role stressors i.e. job role ambiguity, job role conflict etc. and service effectiveness which can provide insights into the leader’s role in reducing stress and increasing service effectiveness delivered by frontline employees in organized Indian retail context (Slatterya et al., 2008)
In this study the viewpoint of frontline employees was taken into consideration to understand the significance of influence of service effectiveness factors on frontline employee role performance towards the customers. In a future study, the outcome variables of non-role performance, role-prescribed performance, and extra-role performance parameters of employee role performance could be evaluated by more than one source. It is suggested that direct supervisors evaluate individual level non-role, role-prescribed, and extra-role performance in addition to employees and customers responses which are taken in the above study. Alternatively, observational research techniques may be employed to document employee role performance. By triangulating these responses with the employee’s own evaluation of the role performance, a more accurate representation of influence of service effectiveness factors on frontline employee role performance towards the customers can be provided.

This study provides an insight into significance of the influence and relationship of job role stressors i.e. role conflict and role ambiguity on frontline employee role performance towards the customers. The results of this dissertation suggest that both job role stressors i.e. role conflict and role ambiguity have significant influence on frontline employee role performance towards the customers. Job role stressors were found to have negative relationship with frontline employee role performance towards the customers. Future research could investigate further into the relationship that the other forms of job role stressors i.e. personal inadequacy, job role erosion, role stagnation, role overload etc. have on frontline employee role performance towards the customers.

6.5. Conclusion

The radical changes in the Indian economy over the last two decades have acted as a catalyst in the growth of the services sector, following the retail sector. The liberal reforms implemented by the government set the stage for India to emerge as a superpower in the retail industry in the early 21st century. The Indian retail sector has played a proactive role in empowering a diverse set of human capital – more than 35% of employment in the age group 18-30, more than 40% of total employees in the Indian retail sector are women, thus empowering them, and 58% of the employees are in Tier II
and Tier III towns of India, bringing about an economic balance between rural and urban employment opportunities (McKinsey Report, 2011). Any organization which wants to be successful, prosperous, competitive and flexible must find an efficient and effective way to manage frontline employees and a dedicated management team to motivate these frontline employees to facilitate achieving the expected objectives of the organizations.

The nature of HRM is known to be ‘context specific’ (Edvardsen et al. 1994, Frese et al. 1985, George, 1994). Budhwar and Khatri (2001) argue that the human resource management system varies from country to country and can either be universal or context specific, like in India’s case where there is a strong relationship between the social contacts and Human resource management practices like career development, leadership etc. which presents the context-specific nature of such a practice (Heskett et al. 1987; Kossek, 1998; March et al. 1958). Thus according to the findings of the research major human resource issues that exists with respect to retail sector include existence of gap between customer expectation and customer perception of service effectiveness delivered by frontline employees and presence of job role stressors i.e. role conflict and role ambiguity that have significant negative relationship with frontline employee role performance towards the customer. To conclude if these issues are handled tactfully by combined effort of the human resource department and management team the contribution of retail sector to Indian economy would continue and multiply in the year to come.