CHAPTER-II
REVIEW OF LITERATURE

*Literature is an investment of genius which has dividends to all subsequent times*

-John Burrough

1. INTRODUCTION

It is universally acknowledged fact that effective research cannot be accomplished without critically studying what already exists in relationship to it in the form of general literature and specific studies. The survey of related literature, therefore, is considered as an important prerequisite to actual planning and execution of any research project. It helps to eliminate the duplication of what has been done and provide useful hypothesis and helpful suggestions for meaningful investigations. Citing studies that show substantial agreement and those seem to present conflicting conclusions help to improve the existing knowledge in the problem area, provides a background for the research project and make the researcher aware of the studies of the issue. So for proper understanding of the problem, sincere efforts have been made to review the literature regarding the current research problem. In this chapter an attempt has been made to summarize the results of the studies undertaken by the various researchers on various aspects of organized retail outlets.
Indigo (1997), in his study "Retailing the Internet & Employment", says that Three models of retailing are emerging in this dynamic marketplace. There are the exclusively ‘bricks-and-mortar' stores on the one side and the exclusively Web-based retailers on the other. In the middle are a growing number of hybrid companies that do a combination of both. The Gap, one of the new hybrid versions, manages to blend the online and offline distribution channels to make the most of the advantages offered by each. Thus, customers can buy clothes online and if they aren't happy with the purchase, can take them to their nearest Physical store for exchange. The store even installs Web lounges in some of their flagship stores for customers to browse at leisure and place orders. Some traditional retailers opt to acquire stores with e-commerce expertise, rather than starting from scratch to build their own Web store. Mergers and acquisitions are part of the dynamism of the retail marketplace at the moment. Of course, downsizing and layoffs are a consequence of this process as well. Most of the big manufacturers, including Nike, have no wish to alienate the retailers, and have sought to appease them by promising to refrain from selling at discounted prices (they also wish to maintain the integrity of the particular brand name in question so won't sell at cheaper prices).

1Indigo Resimen, the internet and employment, /c/retailing the internet and employment.htm
Blake (1998) examined the relationship between people and technology needed to gain access to the internet mainly through personal computers. The paper also discussed the public opportunities for places such as access libraries. Stated that number of people over 75 years of age was projected to be double by the middle of next century. While the number of people of age 90 years and over would be tripled. This makes the older generation a very important consumer in the near future. It also showed some of the problems older people would face while using the internet and also suggested some remedial net measures.

Coulson (1998), in the article “Impact of Internet on Retailing”, says that e-commerce serves as springboard for fundamentally changing the way companies interact with customers. Customers' satisfaction in e-retailing rests on four key criteria, viz security, simplicity, the quality if relationship consumer and internet retailer. The study revealed that among those having websites, 84% use it, for advertising and only 38% use it for selling.

Cyber Dialogue study (1988) revealed that offline orders were influenced by the Internet and this influence on consumer in-store spending was equivalent to seven times the value of purchases paid for online. So, the good news for retailers with virtual stores, and those contemplating the step,

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2 Blake Monica, internet access for older people, journal of aslib proceedings 5(10) Nov,1998, 305-315
3 Andrew Coulson, impact of internet on retailing, //c/retailing the internet and employment.htm
is that consumer spending online is expected to increase by 80% yearly between now and 2003.

5Forrester Research (1998), revealed that consumers and businesses will serve as a funnel with a total of $8 billion through e-commerce sites this year. And in an October 1996 report, they predicted that by year 2000, more than $546 billion will be spent online and the organization.

6IDE Canada (1998), concluded that Canadian retail industry has spent more than 60% dollars outside the country, with the U.S. being the primary beneficiary. One of the main reasons for this is that only a quarter of top retailers in Canada are telling online, compared to 50% of U.S retailers, leaving a gaping void in the market. When Canadian consumers cannot find the product or service they want on a Canadian web site, they turn to the better selection offered south of the border, despite the unfavorable currency exchange rate and extra shipping time involved. It is interesting to note that Amazon. Com is already the third most popular bookseller in Canada, a testament to the growing popularity of online shopping.

5Forrester Research (1998), “India can most definitely replicate China’s Experience”, Business World, Nov 07, pp(64)
International Data Corporation, (1998), The Internet & Employment, shows online shopping growing at exponential rates in America with sales in the last six months of 1998 increasing by some 200%. Four billion worth goods on the Internet in 1998, as compared to $4.15 billion the year before. In Canada, e-shopping appears to be catching up, with half a million Canadian households shopping online in 1998. Sales reached $690 million, up from $270 million in 1997, 156% increase. Projections of future Internet commerce vary according to the source, with the IDC Canada estimating sales of $12.8 billion by 2003, some 4.6% of total retail spending in Canada.

Organization for Economic Cooperation and Development (OECD) (1998) predicts that, within the next five years, as much as 15% of retail sales in the world’s industrialized countries will be conducted over the Internet. According to them online presence offers some less obvious opportunities for growing business. For example, research indicates than the Internet is powerful driver of in-store sales, as many customers browse online to access product information before committing themselves.


8Organization for Economic Cooperation and Development (OECD), January 2001 published as ‘Wayward in Virtual Malls’,

Pivec (1998) concluded in his study that the emergence of internet brings changes into social, cultural and moral experience of people. This applies especially to teenagers who are attracted to internet much more intensively than any other section of population. Cyber cafes are fast becoming the favored meeting places and net surfing the favorite past time. The study also brought out the internet using pattern among the primary and secondary school students. It also indicates various purposes for which the younger generation is using the internet.

Dutta (1999), In India FMCG business margins are as low as 10%. However e -retailing in such areas might not catch on." According to A Literature Survey about current issues in B2B commerce, The more efficient sales channel enables that the customer can configure his own products, for example PC: s (Brown et al. 1999) . This leads to many benefits. Selling is cheaper, because the need of sales personnel decreases and the remaining persons can concentrate on such tasks that can’t be performed online. The customer generates orders and fewer mistakes take place. Therefore customization need to take place as close to the customer as possible. One solution is to do the customizing in the warehouse just before shipping. In PC industry the customizing of, say, a new employee's PC may take place at the customer’s office building, where there is a special

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configuration room. The final user gets a readily configured PC with user data on his desk, and the delivery time is counted in hours.

Kai Kristensen and Hans Jorn Juhl (1999), in the article entitled, ‘Supermarket Customer Satisfaction- the Impact of Type and Ownership’ analyzed the effect of the type and the ownership of the supermarket on customer satisfaction. Concerning the type distinguish had been made between hypermarkets, standard markets and discount markets with limited assortment. Regarding ownership distinguish had been made between private and cooperative ownership. The analysis was based upon 2300 interviews conducted in May, June 1999. The results pointed out that the type of the supermarket had a significant effect on all exogenous elements of the ECSI model (image, product and service), while the effect of ownership was limited to image. It was found that product quality was lower in discount supermarkets; on the other hand service was better in the standard supermarket. In this study, the cooperative obtained a much lower score on image than the private owned company in the hypermarket and to some degree in the discount market. As consequence of these differences in image a significant differences was found in customer satisfaction and loyalty in private stores and stores owned by a cooperative. It was found that the

private owned company achieved higher success with the slogans stressing the store name and value for money in satisfying its customers.

12 **Dutta, KSA Consultants (2000)** while answering to the question. Is shopping on the net really catching on in India? He says the Indian scenario is quite different from west. With malls and departmental stores just springing up in India now, Indians are just beginning to get a taste of things to come. Internet shopping is one such taste which the Indians have begun to acquire. There are hurdles also, however. One, a need for a critical mass this is vital for any successful project. In e-commerce Growth will come not from well-designed websites or web marketing but from deeper penetration of the internet. That is why a case has been made out increasing broadband Internet for connections which are faster than the dial-up connections. One estimate India a mere 20 lakh is that has Internet users, mostly concentrated in the metros. Web analysts feel that in many areas of retailing and commerce, Internet is unlikely to garner a sizable slice of the market. And this could be very much true in future especially in businesses where, margins are thin.

13 **Study conducted by Indian Market Research Bureau (2000)**, studied awareness levels and. Acceptance of internet especially in commercial transactions over the net among, the average Indian households.

The study showed that small portion of Personal computers owners (26%)

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and non personal computer owners (15%) are aware of e-commerce. Perception about the net is rich with it being identified as source of information, communication, learning, and entertainment. Relatively few amongst both the segments feel it to be a source of purchasing products and services. The study further revealed that a high proportion of both PC owner (62%) and non-PC owner (75%) said they would not like to buy over the net. The main reasons cited were of quality and delivery. Most of the respondents were ignorant of the methods of buying and selling in a digital environment.

14John B.Clark and Hojong Hwang (2000), in the article entitled, ‘International comparative Analysis of Customer Satisfaction with Discount Stores’ stressed on the importance of international comparative study on customer satisfaction for the multinational firms which entered or intend to enter in global retail market as well as domestic firms which are already doing business in the market, to assess performance and mapping retail strategy. They conducted a study to compare customer satisfaction between 404 American discount stores and 414 Korean discount stores, with the variables- helpfulness of sales person, friendliness, number of salespeople, politeness, store layout, ease in finding things, cleanliness, assortment of department, quality level, merchandise selection, fashionableness, willing to exchange, fairness of adjustment, credit and charge account, value for

money, price level, special sales, advertising, location, other store customers. According to the results of two multiple regression analysis, the determinants variable to predict total customer satisfaction were almost same in both countries. The main motivation to visit discount store channel laid on the low price and convenience of location as the meaning of discount stores implied. Service factor was relatively less important than merchandise factor. Customers were mainly affected by merchandise value and location and advertisement factor. It was suggested that a greater insight into these factors would help retailers in developing appropriate marketing strategy.

According to consultants KSA, (2000), easier and faster shopping are the reasons for shopping on the Net. In answering to the question how, he further adds, when you go to a brick-and-mortar who could offer you 10,000 items in his store. Chances are there that he might be 10% out of stock. On the other hand, the internet offers millions of products with no chance of an out of stock situation. And comfortably obtained information is another advantage that shopping on the net offers. On the internet, production information is just a few clicks away, all accessed in the comfort of home. In other words we can say that, shopping on the internet for, say 15 minutes could save a two hour trip to the mall. Consumers prefer to save this time so that they can devote more time for their professional and domestic priorities.

Sharma (2000) presents the estimates and forecasts of internet/intranet market in India in the light of changing regulatory environment. Internet usage by Indian users is also discussed. The study revealed that average Indian user shows a heavy reliance on the search engines, particularly Yahoo. Com (89%). The study also showed that Indian consumers were reluctant to buy over the net. The main fear being the misuse of the credit card and no surety of the quality of the product.

VirajSayan (2000), in his article “Pains and Pleasures of e-retailing”, says Retailing is coming of age in India. We have not seen large retailers in India until now. E-tailing offers tremendous advantages and transfers these advantages to the consumer. He says if financial services and travel services were to be included, the e-tail market would be a huge one. Various forecasts by research agencies estimate that the e-tail market is $180 million large in South and South East Asia. As far as INDIA is concerned, the e-tail market should be anywhere near $10 million. KG: The greatest growth in e-tailing will come from class B and class C Indian towns. My gut feeling is that 10 per cent of the Indian population would buy at least once on the Net by 2001'. The internet is going to spread like wildfire in our rural and semi-urban areas. One estimate is that there would be as much as four million Internet connections by 2001. The e-tail market should be anywhere

\footnote{Sharma (2000), the choice behavior analysis on the pick-up point for the e-commerce retailing delivery, Journal of the Eastern Asia Society for Transportation Studies, Vol. 6, pp. 2778 - 2793}

close to Rs 75 to Rs 100 crore. However, the rate of growth will be substantially higher. This is because when PC-penetration increases, the rate of growth will accelerate. During the next five years, the e-tail market will increase ten times every year.

18 Mahesh prashant in "E-tailing The Future", says E-Tailing is emerging as an attractive alternative to the traditional brick-and-mortar retailing. Chances are there they will co-exist profitably. Even as loose ends of retailing plans are being tied up, e-tailing has begun catching the attention of many entrepreneurs. As the new sensation unfolds, it should be understood that retailing is serious business. Due to popularity of the Internet, e-tailing is assuming greater significance. It also examined that a number of products and services are on e-tail offer and novel plans are being worked out by many e-tailors. Consider kumars.com for instance. One estimate by consultants KSA Technopak (2000), says that the organized retailing sector should be as large as Rs 5,000 crore and e-retailing in India should be just about Rs 12 crore.

19 K Vaitheeswaran, vice president (marketing) of the Bangalore-based Fabmart that the growth potential for both retailing and e-tailing is tremendous in India. He also explains the difference in conducting business through retailing and e-retailing. A retailer is restricted to particular location,

19Vaitheeswaran K, Vice President, the financial express, pp. 4-5, 11, 2000.
retailing is location-driven. But, an e-tailer can go global. Being local in nature, a brick and mortar retailer has to identify a good location for his goods and wait for customers. On the other hand, an e-tailer has to virtually attract a customer to his site and offer him exemplary services. He also explains the benefits of starting an e-retailer shop over a retailer shop. According to Ghose and Vaitheeswaran price reduction and the convenience in purchasing are among the reasons of making any purchase through internet.

20Vaitheeswaran (2000), in his article “Pains & Pleasure of e-tailing” says that both retailing and e-tailing will continue to co-exist for quite some time to come. We don’t see e-tailing as complete alternative to physical shopping. Clearly, both co-exist. What will happen is this: people buying on the Net will start increasing slowly. Quickly after some time, there would be an exponential jump with people realizing that this medium definitely offers significant convenience. For need- based products, the Net is becoming a very convenient way of buying. We strongly believe e-tailing will expand the market in the case of impulse-based products such as books and music. The Net offers consumers an opportunity to buy irrespective of where they are. This will clearly expand the market.

20VaitheeswaranK, Pains and Pleasures of e-tailing, full story, the financial express, Tuesday, April 11,2000.
Krishna, Aradhna and Harlam (2001), in the article entitled, ‘The manufacturer-retailer-consumer triad: Differing perceptions regarding price promotion explored that the effectiveness of any promotional strategy depends, in part, on how accurately channel members predict consumers’ perceptions of their promotional activity. In this article they examined manufacturer’s and retailer’s beliefs about consumer’s (and each other’s) perceptions of sales promotions and assess the accuracy of these predictions. They found that retailers and manufacturers might hold similar but inaccurate views of consumer’s industrial knowledge. Manufacturers and retailers consistently underestimated the level of consumer’s knowledge. Specifically, for consumer attribution about the financing of and sources of promotions, channel members overestimated consumers’ reliance upon simple, causal attribution cues such as the location of the promotion. For knowledge of store and generic brands, manufacturers and retailers were inaccurate in predicting consumer’s beliefs. The similarity of supplier and retailer knowledge bodes well for channel efficiency, yet limitation in their understanding of consumer knowledge about promotions might lead to weakness in channel marketing strategies. It was suggested that to improve the effectiveness of promotional strategies, channel members should try to gather accurate data about consumer industrial knowledge.

22 Binta Abubakar and Val Clulow (2002) explained, in the article entitled, ‘Customer Satisfaction with Supermarket Retail Shopping that for supermarket retailers wanting to build relationship with their customers, being able to track their level of satisfaction with key elements of the supermarket environment is extremely important. They conducted a study to investigate the customer rating of importance of several attributes associated with supermarket shopping. Analysis was based on data, collected from 800 customers and by using exploratory factor analysis. Findings revealed that since retail format had become very standardized, corporate reputation was rated high and might be a source of sustainable competitive advantage. Accessibility, quality of service especially the friendliness and efficiency of checkout personnel was considered important. It was found that large self service retail chains could not ignore the importance placed by customers on the attribute of service quality.

23 Wilson and Alan (2002), in the article entitled, ‘Attitudes towards customer satisfaction measurement in the retail sector’ highlighted that customer satisfaction measurement had seen a dramatic growth over the past few years. Many service companies spend as much as half of their research budget on the measurement of satisfaction. However, there had been criticism in a number of the marketing and management press.


Following criticism of customer satisfaction measurement in the literature, this article investigated the corporate attitudes towards customer satisfaction measurement. The findings based on a survey undertaken with marketing managers in 86 large (more than 25 outlets) UK retail and retail service organizations, indicated that retail and retail service organization were generally aware of the need to support customer satisfaction measurement with a matrix of other measures. No single elements could provide managers with clear indication of overall performance and report on critical areas of service delivery. The findings demonstrated the variety of performance indicators including mystery shopping scores, staff surveys, operational measurers, and sales data and so on, were used by the organization to measure the satisfaction.

24 Kerrie Bridson and Melissa Hickman (2003), in the article entitled, ‘Loyalty Program Attributes and Their Influence on Retail Customer Satisfaction’ stressed that in an increasing competitive environment, retailers are continually striving to find ways in which to attract and retain customers. As such, loyalty programs have proliferated in the retail market. They introduced two dimensions of loyalty program attributed-hard attributes and soft attributes. Hard attributes were constituted by tangible elements- gifts, vouchers and free items. By contrast, soft attributes were perceived to give consumers a sense of recognition and

include such things as personalized communication, a preferential treatment. The results of multiple regression demonstrated that emphasis on hard and soft attribution enhanced customer satisfaction with the retailer’s merchandise, trading format, and customer service and customer communication. Additionally, hard attribution had a more significant influence than a soft attribution on satisfaction with all elements of the retail offer excluding merchandise. This study provided support for the inclusion of both hard and soft attributes in loyalty programs as they differ in their association with store satisfaction.

25 Faye S. McIntyre and ‘Daniel F. Lynch (2003) in the article entitled, ‘An Exploratory Examination of Gender Bias and Customer Satisfaction in the Retail Sector’ suggested that inequities in customer treatment could affect attitudes towards the selling firm and overall satisfaction, leading to loss of customer base and lower profitability. According to them a greater understanding of gender bias and some of its underlying causes in the salesperson/customer relationship could lead to an increase in the efficiency and productivity (and therefore, profitability) of daily retail operations. Based on ANOVA test, findings of this study confirmed that significant difference in the determinants of customer satisfaction exist between male and female buyers. Wait time and

salesperson’s product knowledge were both significant determinants of
customer satisfaction for women, but were not significant for men. It was
suggested that understanding of these differences enabled the retailer in
developing the marketing strategies to satisfy both male and female
customers.

26 Deneen (2005) author remarked that customized retailing has
evolved beyond breaking a retailer’s store base into a few store types
and suggested that the retailers must find ways to appeal to specific
market segments. Their product mix must be relevant to the local
climate and culture besides pricing. The retailers are shifting from mass
marketing to target specific groups of consumers and becoming innovative
increasingly.

27 Gester (2005) highlights new culture of retailing coming up in
India as decade ago vast majority of retail comprised of small family run
shops. The bulk of consumer expenditures used to be on necessities like
food and clothing and foreign investment was not welcomed in the retail
sector. The author gives a new picture of retailing in India which is changing
at an unfathomable pace especially from the point of view of customers and
retailers.

26 Deveen Kurt, “Creating my kind of store”, Retail Image, June 2005, Vol.4.No.05, pp (18-20)
27 Gester David, “India a new Culture of Retail”, Retail Image, May 2005, Vol.4.No.05, pp (20-22)
Gladwell (2005) concluded that even though retailers seem to know more than ever about how shoppers behave, even though their efforts at intelligence gathering have rarely seemed more intrusive and more formidable, the retail business remain in crisis. The reason is that shoppers are a moving target. They become more and more complicated, and the retailers need to know more and more about them supply to keep pace.

Huang & Feng (2005), In Taiwan, the e-commerce with the logistics system of convenience stores has a new retail delivery model: “On-line shopping in an electronic store and pick-up goods in a convenience store”. The major purpose of this study is to examine what kind of improved services strategies can capture more market share and customer loyalty for the convenience stores. The results indicate that the short-term promotion strategies do significantly affect the consumers’ choice behavior on the pick-up point; however this is weak in the long term because of customer loyalty.

Shroff (2005) remarked that few successful international ideas of modern retailing have failed in India and the issues in failure are store location, traffic and parking, mall width, customer facilities, convenience and innovation, clustering, landscape, lighting, exterior design, special features, investment and returns. The author also remarked that there are

some challenges on front for India such as local traditions, FDI constraints, Strict government policies, whether protection, family entertainment, land constraints, etc besides some of significant opportunities: Increase in spending power, more people in the age group of 15-25, emergence of middle class, and willingness to enjoy international brand merchandise.

Singh & Chowdhary (2005) concluded in their study that customer retention is the bottom line of corporate profitability and value in retail sector. As per the study it makes more business sense in investing in building loyalty rather than trying to woo new patterns. The study stressed more on the maintaining loyal base of customers in retailing. The study also suggested that it is necessary to first understand what shoppers are looking for, what motivate them to make purchases, and what drive them to shop at particular store besides understanding the types of shoppers who visit stores frequently and what they represent in terms of your overall sales volume.

Singh & Dutta (2005) remarked that the retailer must follow one point strategy-differentiate or die and that level of differentiation can be achieved through strong relationship building with the customers and making them feel familiar, comfortable and beneficial. They further added that a service is another factor which adds value to the retailing. It never means “good or great services it is actually better than one could ever

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31 Singh Amanpreet, Asia’s Mall Capital, BT trends, Business Today, Jan4, 2004, pp 22
imagine”. They also pointed out that small retailer might have only one or two retail outlets as compared to large retailer having many stores, but small retailer must think hard about why a customer should visit their retail store. Remember that biggest retailer in the world was once a small with one store ac cross the street from the larger retailers in the market.

33 Singh et.al (2005) have quoted ten secrets to successful mall operations listed as Planning, branding, marketing, promotion, leasing, maintenance, security, hospitality, and report keeping. It was also mentioned in the article that global retail giants have learnt to deal with cultural and political obstacles but India has to have India specific way to come up with high standards retailing. It was also discussed India can not follow Wal Mart and Tesco business pattern as the applicability of such models in Indian environment is little difficult.

34 Subhashini Kaul (2005), in the article entitled, ‘Measuring Retail Service Quality Examining Applicability of International Research Perspectives in India explained that consumers satisfied with the store’s service quality are most likely to remain loyal. Service quality is being increasingly perceived as a tool to increase value for the consumer; as a means of positioning in a competitive environment, to ensure consumer

satisfaction, retention and patronage. Despite its strategic importance, Indian retailers do not have an appropriate instrument to measure service quality. This study examined the Retail Service Quality Scale (RSQS) developed in the U.S. for applicability to Indian retail. This scale had been found appropriated in a variety of settings across different countries such as South Africa and Singapore and across a variety of store types such as supermarkets, department stores and hyper stores. The data collected from 144 adult shoppers at large format apparel stores in the city of Bangalore indicated that the RSQS could be used to assess overall service quality levels and for tracking overall improvements over a period of time. However, the different dimensions of service quality were not clearly identifiable. This limited the diagnostic application of the RSQS. Consequently, retailers might found the RSQS a poor instrument to help them identify strategic areas requiring focus to improve overall service levels. Investment in further research to modify the RSQS for application in India was recommended.

Taneja (2005) concluded that there is rapid series of change in the Retail environment and the Indian consumer is caught in the wind of change. With the evolvement of middle class and the retail sector, the needs of modern consumer have changed and the consumers are exposed to new kind of shopping experience and services. The paper has introduced a few success

35TanejaShweta, “Happy Consumer, Happy Retail or profiting with Delight”, Retail Image, March 2005, Vol.4.No.03, pp (54-68)
parameters in positioning, product, image and marketing and CRM. The parameters includes patience, compromise, adaptability, International product portfolio, International Image, customer intimacy, sense of belongingness to name a few.

36 Cadenat & Amine (2006) in their study concluded that customers’ perceptions of the assortment range stems from the combination of few indicators, mainly number of stock keeping units proposed and availability of favorite brands. They also concluded that consumers overall evaluation of retail store depends largely on perceived choice within the product categories where they are highly sensitive to the assortment range.

37 D'Andrea & Ring et al (2006) in their study concluded that rather than emphasizing their limited income, emerging consumers as a group represent a sizable market for consumer products. But they should not be addressed as a single group: peculiarities among them underline the need for further segmentation, as in higher income segments. Their needs should be better defined as basic instead of just simple, and they do not just go for the lowest prices or second brands, as they have marked preferences that characterize them. This also reflects in their shopping habits, which partly explains the resilience of the traditional/small format retailers.

In their study, D'Andrea & Stengel et al (2006) found that despite being “poor,” emerging consumers have a substantial purchasing power as a group. They work with a very specific set of products, categories and store format needs that distinguish them from other consumers. These distinct needs imply that it is not “just a matter of money and time” for them to change their purchasing patterns over to the “modern trade”.

Burcu liter (2006) highlighted in the article entitled, ‘High School Girls’ Shopping Mall expectations: A Qualitative Study’ that with increasing competition deeper understanding of consumer expectations, experiences, and perceptions regarding mall image has become much more essential. Shopping mall image is critical for patronage decision hence loyalty. In this study, researcher identified image attributes of participants’ ideal shopping mall, shopping motives and expectations of high school girls. It was found that participants mostly adopt malls for entertainment purpose. For this reason, for malls trying to attract adolescent girls, the variety and quality of entertainment and special events were crucial. The participants of this study perceived the shopping malls a place that met their social needs. On the other hand, some of participants claimed that if the malls did not renew it they might be bored because of repeated visit. It was suggested that the


39 Burcu liter (2006)
shopping malls should diversify entertainment venues such as opening a
dance clubs in the mall and differentiate them from others.

40 E. Thamarai Selvan and N. Vallikkannu (2006), in their article
titled, ‘Customer and Prospects Analysis for Departmental Stores’ explained that knowledge of shopping behaviour enable the retailers in offering superior value to customers which results in loyalty. This study was basically about purchasing behaviour of the customers and factors influencing the purchase. Customers analyzed were 100 female respondents from the age group of 26 to 40 as they were the decision maker for the majority of purchases. Finding demonstrated that homemakers shop more in the weekends than in weekdays. They found the prices to be moderate. The majority of purchases were for groceries and POP did not influence the customers to a great extent. Pester power played a very vital role in the purchasing ability of the customer. The varieties of products were found to be less in most of the departmental stores. Only the regular consumers bought branded products. In some of the department stores, the small outlet owners also purchased for further resale of the products.

41 Foxall & Newman (2006) in their study “In-store customer behavior in the fashion sector: some emerging methodologies and theoretical
directions” concluded that Computer aided observations, customers may be traced and their behavior analyzed in the context of consumer situation and contingencies. They also concluded that store layout and plan influences customers perception and behavior while purchasing the products.

42 Gutiérrez & Martín et al (2006) in their study found that there exists significant differences between store and national brands and, on the other hand, it has been confirmed that these differences contribute to decrease store brand proneness, which can be adjudged through three variables: actual store brands purchase, consumption intensity and future purchase intention.

43 Hunter (2006) in their study concluded and suggested that desire (i.e. motivation), intention, and positive anticipated emotions intervene between shopping center image and frequency of shopping center visits. Positive anticipated emotions are not emotions felt while shopping but are the expected emotional consequences of achieving a goal.

44 Ivan-Damir Anic and Sonja Radas (2006), in the article entitled, ‘The Impact of Situational Factors on Purchasing Outcomes in the Croatian Hypermarket Retailer ‘highlighted that consumer purchasing decision are

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made at the point of purchase and may be heavily influenced by what takes place there. Many factors contribute to purchase decisions, including consumer characteristics, brand features and situational factors. A study was conducted to examine the impact of situational factors on shopper’s purchasing outcomes in the creation hypermarket setting. Data was collected from 300 customers and was analyzed using descriptive statistics, including ANOVA. It was found that social surrounding; temporal perspective, shopping task and antecedent situational dimensions influence the amount of money spent and number of items purchased. The longer a shopper stayed inside the store, the more she or he spent. Shopping outcomes were shown to be the highest on Saturday and for shoppers who patronized one or two stores as compared to other days and other shopper type respectively. Contrary to expectations, no statistically significant difference in purchasing outcomes was found across shopper types grouped by store atmospheric responses travel time to store and time of the day shopping. It was suggested that by using this model, retailers might better predict the consumer response to situational factors and thus could design a store strategy that would encourage particular pattern of shopper’s behavior.

45Ivan-Damir and Sonja Radas (2006), in the article entitled, ‘The Role of Satisfaction and Demographic Factor in Building Store Loyalty’ suggested that store loyalty is the single most important factor in building

retail success and store longevity. This study explored the role of customer satisfaction and demographic factors in building store loyalty. Multiple regressions were used to analyze the data collected from 300 customers. It was found that conative loyalty was positively driven by satisfaction with hopping experience, household size and age. Females exhibited higher conative loyalty than males, and ‘near shopper’ exhibited higher conative loyalty than ‘distant shopper’. Contrary to expectations, income did not predict conative loyalty behavior. A further important finding of this study was that there was a positive link between conative and action loyalty. For retailers, the importance of the presented model was in predicting consumer purchasing behavior and using this information to design such retailing strategies that would enhance satisfaction, conative and action store loyalty and contribute to increased sales revenues.

Jackson & Kirkup et al (2006) in their study on “Inequalities in Retail choice: exploring consumer experiences in suburban neighborhood” conducted in Portsmouth has identified significant differences in experiences of choice both between and within neighborhood. They also find dissatisfaction with the small local store which shows that choice is very different from provision, and conceptualizes how consumers’ circumstances,

situation and individual characteristics can significantly reduce a broad theoretical provision of food stores to a limited set of perceived real choices.

47 Jason Sit and Bill Merrilees (2006), in the article entitled, ‘Understanding Satisfaction Formation of Shopping Mall Entertainment Seekers: A Conceptual Model’ had a ‘view that entertainment consumption was a common activity in the shopping centre environment. However, very little research had been examined the concept of entertainment consumption in the shopping center context. Researchers had presented a research model which contributes to understand shopper satisfaction with entertainment consumption. The model comprised five key constructs- Hedonic motives, Functional evaluation, Affective evaluation, Overall satisfaction, Behavioral loyalty. It pointed out that the primary focus of hedonic consumption was on affective experience. This study pointed out that affective experiences were likely to be influenced by functional attributes relative to entertainment consumption. According to conceptual model the impact of hedonic motive on overall satisfaction would be mediated by both functional and affective evaluation. Overall satisfaction of entertainment seekers would result in positive behavioral loyalty.

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(2006), in the article entitled, ‘Retail Store Execution: An Empirical Study’ described a methodology by which a retailer could identify action steps that were likely to increase sales and customer satisfaction. Researchers had used monthly store-level data on a number of operational variables including in-stock rate, store staffing level as measured by payroll and store employee turnover, together with customer responses to satisfaction survey. Researchers developed a nested three-stage econometric model to analyze the marginal effects of various execution levels on sales, customer satisfaction and the percentage of customers who answered ‘yes’ to the question Did you find everything you were looking for”? Which researchers termed customer perceived in-stock. They concluded that customer perceived in-stock was primarily driven by actual in-stock and customer rating of employee knowledge; overall customer satisfaction was primarily driven by customer perceived in-stock, payroll level; customer rating of employee knowledge and check-out efficiency and sales was primarily driven by actual in-stock, overall satisfaction and payroll level. It was suggested that a modest reallocation of the payroll budget among stores could be expected to yield a 2-3% increase in sales with no increase in cost.
Neisner& Burns (2006) concluded in their study regarding “Relative roles played by cognitive and emotions in the development of customer satisfaction in a retail setting” that both cognitive and emotion reaction explain the level of satisfaction experienced in the retail setting. Cognitive evaluations were found to be more important than emotional reactions in explaining customers’ satisfaction.

Norm Feuti through comic strip published in The New York Time and Time Magazine (2006) described the relationship of employee-employee, employee-management, employee-customer, individual store, corporate headquarter relationship. He tried to throw the light on the struggles aroused due to commercial relation between different parties. Some struggles took place in retail employment was the issue of scheduling, managing difficult customer, enforcement of store policies, the perception of management incompetent and so on. It described the situation when customer found themselves dealing with an employee who was incompetent and on the other hand dealing with annoying customer.

Papastathopoulou&Baltas (2006) concluded in their study on Greek grocery stores that brand image, quality of the brands sold in the store affects the choice criteria of the customers. They also concluded that
location of the store and services provided by the retailers plays important role in the selection of particular store for shopping.

52 Paswan & Vahie (2006) in their study concluded that store atmosphere and store quality positively influence the perception of private label brand’s quality, where as the congruence between national brands and store image (NBSI) has negative influence on PLB’s quality.

53 Sunil Arora and Mukesh Vyas (2006), in the article entitled, ‘IT Organized retail Management’ threw the light on the role of IT in organized retail and its effect. They explained that today’s smart retailers with the use of IT tools can make affordable immediate change; yet realize very meaningful incremental gains in effective store performance from the back room of the store operation. For instance, real time linkages of POS systems with shelf and backroom inventory can trigger shelf stocking and reorder alerts that address out of stock condition well before lost sales opportunities merge. This article pointed out some of the software, which can be and are used in retail store to provide better facilities and services to customer Bar Coding, RFID, E-tailing, POS, Category Management, and ED.
54 Woodliffe (2006) suggested in his study “Rethinking consumer disadvantage: the importance of qualitative research” a way in which consumer disadvantage can be conceptualized, recommend the use of qualitative methods when researching this area, and highlight issues of interest which could be considered by future research designs.

55 A. Sreejith and Dr. Jagathy Raj (2007), in the article entitled, ‘Organized Retail Market Boom and the Indian Society’ highlighted that organized retailing in India is the example of its open economy. It affects every single Indian and every sector of Indian society. This article gave a glimpse of the slow evolution of retail market over the years in India and its contribution for economic growth. This article addressed its ability to manipulate consumption pattern of society, increased customer satisfaction and likely change in the market shares of the different type of sellers.

56 Dr. Suvasis Saha (2007), in the article entitled, ‘Customer Care in Retail explained the concept of customer care in retail. In today’s buyer market customer care and customer satisfaction is the key which turn off the lock of success. She said that the customers can be grouped into three segments - Trend setters, rational buyers, Net workers. The retail has to address these three segments. Dr. Saha explained the steps in customer care -

understanding customer motivation, following the Rano’s model, emphasis on quality priorities, understanding the value I cost matrix, efficient consumer response, category management, drawing leverage from supply chain management, using customer relationship marketing. Researcher had also highlight the hindrance of customer care program- retention and satisfaction are not necessarily related, traditional pyramid is detrimental. She summarized that ‘customer care’ in retail is a knowledge base that can be replicated if steps are properly followed. It is a concept that can be effectively used as a competitive advantage.

\[57\textbf{Feroz Ahmed (2007),} \text{ in the article entitled, ‘Consumers Attitude towards Modernized Shopping Center vs. Traditional Shopping Center- a Case Study at Khulna City’ explained that traditional shopping centers and modernized shopping centers have two different approaches; they have significant difference in style and facilities. In this case study he explored the reasons behind the shopping attitudes of the customers in choosing modernized shopping centers. It was found that class difference of the consumers play a significant role in selecting shopping centers. Availability of goods, price of commodities, reputation or image of the shopping center also has influence in selecting shopping center.}\]

\[57\textbf{Ahmed Feroz.} \text{ “Consumers Attitude towards Modernized Shopping Center vs. Traditional Shopping Center- A Case Study at Khulna City”. Journal of Business and Economics (2007), vol.2, No. 2, pg. 183-1 92.}\]
Gurvinder Singh Shergill (2007), in the article entitled, ‘Customer Perceptions of Factory Outlet Stores vs. Traditional Department Stores’ examined the customers’ perceptions of two different types of retail stores; factory outlet stores and traditional department stores; as well as their purchasing preferences. In addition, the study compared these preferences across demographics. It explored four critical factors which significantly influence customers’ perceptions of both types of retail store i.e. price, promotion, location and personnel interaction. Findings were based on a mall intercept survey with 205 respondents across a range of demographics. The findings pointed out that factory outlet stores were perceived as having comparatively lower prices and attractive promotions in comparison to traditional department stores, while traditional department stores had competitive advantages in terms of the other three factors. Also it was found that different demographic characteristics played an important role in influencing differences in customer perceptions regarding the different types of stores. The main implication of these findings was that factory outlet stores were perceived favorably and that they need to build more positive marketing strategies accordingly.

Lisa Bustamante, Chesley Norman and Charlotee Valind (2007), in the thesis entitled, ‘Culture’s Affect on the Determinants of Customer Satisfaction in Retailing: the case of a European Retailer in China and U.S.’ explained that in global market retailers are faced with a number of issues such as cultural differences in term of consumers, employees and general business practices. They conducted a study to identify the determinants of customer satisfaction of two national cultures in a global retail setting, in order to clarify what role culture had, if any, in customer’s satisfaction with an international retailer. Data was collected from 300 respondents. In ANOVA test significant differences were found in the determinants of customer satisfaction between U.S. and Chinese customers. Price and atmosphere were the only two determinants which could apply to both countries. It proved that cultural differences did in fact affect which were significant determinants of satisfaction and that standardized determinants of customer satisfaction could not be applied across national cultures.

Nguyen Dang Duy Nhat and le Nguyen Hau (2007), in the article entitled, ‘Determinants of Retail Service Quality- a Study of Supermarkets in Vietnam’ explained that service quality has become a significant subject because of its impact on customer satisfaction. By satisfying customers through high quality service, business firms not only retain their current

customers, but also increase their market share. They conducted a study to identify the components of retail service quality in Vietnamese Supermarkets. Data was collected through a survey of 440 shoppers in various supermarkets in HCMC. Results based on multiple regression pointed out that service quality of supermarket composed of 4 factors namely service personnel, physical aspects, policy and reliability. Among which, service personnel had the strongest impact and physical aspects had the weakest one, while the role of reliability was not confirmed by the data. It was suggested that by improving the performance of employees, supermarkets can increase customer’s satisfaction.

Nurahayu Iswati Ishak (2007), in the article entitled, ‘A study on. Customers’ satisfaction towards service quality of retail stores’ examined the perception of service quality of retail stores and their satisfaction among 211 respondents from supermarkets, hypermarkets and across these sub-dimensions: Physical Aspect, Reliability, Personal Interaction, Problem Solving and Policy. The study also investigated differences in service quality of retail stores in demographic variables: age, gender and monthly income. It was found that the overall service quality of retail stores was good. Across the sub-dimensions of service quality of retail stores, the respondents’ level of perception and satisfaction was found good. A significant difference was found between service quality of retail stores

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(overall) and age. No significant difference was found between retail service quality dimensions and gender and monthly income of respondents. Since the results of the study showed that customers’ perception was related to their satisfaction on service quality of retail stores in terms of physical aspect, reliability, personal interaction, problem solving and policy, therefore, retailers need to stress on these related aspects in providing their services.

Piyush kumar Sinha and Sanjay Kumar Kar (2007), in the article entitled, ‘An Insight into the Growth of New Retail Formats in India’ described that the Indian retail sector is going through a transformation and this emerging market is witnessing a significant change in its growth and investment pattern. Both existing and new players are experimenting with new retail formats. Currently two popular formats-hypermarket and supermarket are growing very fast. They pointed out that apart from the brick-mortar formats; brick-click and click-click formats are also increasingly visible on the Indian retail landscape. They stressed that consumer dynamics in India is changing and the retailers need to take note of this and formulate their strategies and tactics to deliver superior value to the consumer.

Prof. P. Narayana Reddy (2007), in the article entitled, ‘Efficiency Benefits Pass on to Consumer: New Development in Retail Market Environment in India’ concluded that maintaining customer loyalty was an essential prerequisite for repeat purchases. To establish loyalty, offering low price on MRP was one of the many alternatives available to the retailers.

Phylis M. Mansfield (2007) in the article entitled, ‘Retail Satisfaction and Service: The Role of Returns Policies stressed on the importance of service to customers in the dynamic field of retailing. He explained that one dimension of retail service deals with the acceptance of returns of items with which the customer is dissatisfied. He pointed out that since return policies have to do with post-purchase dissatisfaction they are actually part of the redress procedures and service recovery. It was suggested that liberal return policies should employed by retailers as a strategic tool for retail differentiation and increased level of services.

Rajesh Rajaguru and Margaret J Matanda (2007), in the article entitled, ‘Consumer Perception of Store and Product Attributes and its Effect on Customer Loyalty within the Indian Retail Sector’ highlighted that enhancing and retaining customer loyalty has been identified as a major source of competitive advantage within the retailing sector. They stressed on

the need to develop strategies that recognize customer loyalty as a multifaceted and complex construct influencing customer preference and decision making. They found in the study that except product price, other store and product attributes had positive effects on customer loyalty. Store attributes such as service quality and convenience of store and product attributes such as product quality, price and availability of new products showed significance towards customer loyalty. Retailers should pay due consideration to these product and store attributes while making marketing strategies.

Seyed Au Aroghchi (2007), in the thesis entitled, ‘Service Quality, Customer Satisfaction, Customer Experience and Behavioral Intention in Iranian Retail Store’ described that customer experience has an important role in retail stores. And the quality of services and customer experience strongly affect the customer satisfaction and customer’s intention to repurchase. He pointed out that role of service quality in the success of retail business can’t be denied. This thesis threw the light on the nature of the service quality construct and its relationship with customer satisfaction, customer experience and behavioural intention. Findings demonstrated that service quality was represented by four dimensions of the hand-woven carpet industry. The best predictor of overall service quality found

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tangibility, reliability, responsiveness and knowledge of Employee. Moreover, strong relation found between customer experience and service quality, customer satisfaction, behavioral intention.

Vaisirali Agarwal (2007), in the article entitled, ‘Role of Retailers in Reducing Inventory and Improving Customer Satisfaction: An Empirical study of Consumer Non-Durables’ suggested that the key to survive in this challenging scenario is to focus on reducing cost with improving customer satisfaction besides revenue increasing methods and one such measure available to them is effective supply chain management. She added that marketers usually use the marketing mix to satisfy their customer’s needs regarding various attributes but at the same time, they have to identify the amount of resource (inventory) they require to maintain in their supply chain. Empirical data gathered in a survey among retailers in Delhi and Muradabad and analyzed by using correlation coefficient, found that there was chances that brands unavailable in the store could be loose its customers. It was suggested that retailers should maintain proper level of stock in their supply chain to eliminate the chance of non-availability of products which results in loss of customers.

In her study entitled, ‘Customer’ Satisfaction with Metro Mall at Sukhumvit Subway Station’ examined the customers’ satisfaction with Metro Mall at Sukhumvit station and explored the level of customers’ satisfaction toward the existing services of Metro Mall at Sukhumvit station. The finding of the study revealed that the customers considered food and beverage shops, reasonable price compared with the product quality, modern decoration and location of mall, word of mouth and discount coupon available and prompt and attentive services of salespersons were the main factors influence customers on visiting Metro Mall at Sukhumvit station. The findings also showed that the overall customers’ satisfaction level toward the existence service and performance of Metro Mall was at satisfied level, especially in term of standard quality of products, interior design, speed of service, cleanliness, uniform of salesperson, productivity and quality, shop discount, and reasonable price when compared with the products quality and quantity.

In the article entitled, ‘The Influence of Retailing Mix and Service Quality towards Customer Satisfaction and Their impact to Behavioral Intentions’ highlighted that besides service quality which can influence customer satisfaction, there are some other basic things to build a success in retailing.

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business, especially in hypermarket and one of them is by understanding more deeply the concept of retailing mix. This study attempted to understand customer’s perception concerning retailing mix performance and service quality and its influence towards behavioural intentions. Findings of this study pointed out that most customers had the perception in regards to the overall retailing mix, and it could be considered well implemented such as strategic location, having various products, high established standard, setting up the price that was suitable with product quality and the advertisement which gave benefit to the customer. Likewise, the service quality was also well delivered to the customers, producing customer satisfaction which consequently affected the future behavioral intentions.

70 Chun-hua Hsiao and Hsiu-Hui Chang (2008), in the article entitled, ‘Relationships among Customer Orientation, Buyer-Seller Relationship and outcome behavior intentions: A Case Study of Shopping Mall in Taiwan’ said that it is widely acknowledged that successful organizations need to have a customer-oriented business culture. In fact, during the four decades since the introduction of the marketing concept, customer orientation has been identified as cornerstone of the theory and practice of marketing and management. This study examined the relationship among customer orientation, buyer-seller relationship, and

behavior intentions. Research data was collected in a survey of 216 consumers from a suburban shopping mall in northern Taiwan. With structural-equation analysis, the results demonstrated that customer orientation had direct positive effect on seller-buyer relationship and customer satisfaction, while direct effect on repurchase intention was not supported in this study. Furthermore, there was no empirical evidence of any positive relationship among sales orientation and the above variables.

71 Dr. Meera Mathur (2008), in the article entitled, ‘An Empirical Study on the Upcoming Malls in Udaipur and Their Impact on Consumer Buying Behaviour’ examined the consumer behavior of resident of Udaipur (18-35 years of age) with respect to the upcoming malls in the city and analyzed the customer’s expectations and preferences from shopping malls in terms of entertainment and overall shopping experience, features that was important for one to visit the mall. Findings demonstrated that the main value provided by the malls to people was the convenience of housing so many facilities and brands under one roof. Consumers perceived the malls as one stop shop and entertainment for them where they enjoy as well as fulfill their shopping needs. The results suggested that mall developers should make shopper realize the difference between malls and other existing formats in the retail industry to pull more and younger age shoppers.

Sooksan Kantabutra (2008), in the research paper entitled, “Vision Effects in Thai Retail Stores: Practical Implications” suggested that vision was viewed as particularly crucial in such times of change that could become quite disorienting and confusing for some organizational members. As a navigator, vision was seen to possess potent orienting capacities. Finding of this study suggested that vision attributes was an indirect predictor of improved staff and customer satisfaction. Visions containing images about leadership were positively correlated with customer satisfaction. Motivation of staff was the only direct predictor of enhanced staff satisfaction, while vision, empowerment of staff, organizational alignment and vision communication were predictors of improved staff satisfaction. On the other hand vision, vision communication, empowerment of staff, motivation of staff and staff satisfaction were indirect predictors of enhanced customer satisfaction. This was recommended that retail store managers should communicate their vision, align organizational components with the vision and empower and motivate staff according to the vision.

Toyin A. Clotey, David A. Collier and Michael Stodnick (2008), in the article entitled, “Drivers of Customer Loyalty in a Retail Store Environment” analyzed the determinants of customer loyalty for a large U.S. retailer based on a survey of 972 customers. An ordered logistic regression


was used to estimate the proportion of a retailer’s customer who was willing to recommend the retailer’s products to other based on survey results. Findings of the study pointed out that service quality, product quality and brand image drive customer loyalty as measured by a customer’s willingness to recommend the retailer’s products to other people. The results suggested that service management managers could improve these drivers of customer loyalty by better training, recognition and reward programs, day-to-day operations and job, product, process and store design. This study also provided additional statistical evidence to support the theory that brand image, product quality and service quality determine customer’s loyalty.

Yurong Zeng and Lei Zhang (2008), in the article entitled, ‘An Empirical Study on the Relationship among Customer Satisfaction, Switching Cost and Store loyalty’ explained that the retailers have realized the importance of keeping existing customers and raising customer’s store loyalty. For a better measurement of customer loyalty researcher used two dimensions to define the concept: attitudinal loyalty and behavioral loyalty. Researchers stressed on the fact that to raise the two level of loyalty, retailers must find out what factors affecting them. An empirical study was conducted to examine the relationship among customer satisfaction, switching cost and store. This study adopted 5 items to measure customer

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satisfaction to their first-loyalty store product, service, price, confidence and the purchasing atmosphere. Findings demonstrated that customer satisfaction had a positive effect on attitudinal loyalty. Switching cost was a mediator between customer satisfaction and attitudinal/behavioral loyalty, which meant that switching costs had direct effect on the two dimensions of loyalty, as well as indirect effect. It was found that switching costs had a higher effect on behavioral loyalty than attitudinal loyalty.

75 A. Sukumar (2009), in the article entitled, ‘A Study on Customer Satisfaction towards Departmental Stores in Coimbatore’ found that a majority of the respondents were getting immediate rectification from the damages. Most of the respondents were getting the free door delivery service. A majority of the respondents were highly satisfied with the customer cared service rendered at the stores.

76 Dr. G. BharathiKamath (2009), in the article entitled, ‘Consumer Preference of Retail Store Attributes: A Case Study of Mangalore’ explored the consumer’s preference of the specific attributes of retail store in Mangalore city. He pointed out that customer satisfaction and loyalty being closely related, the marketing strategies must focus on customer retention. Understanding of the preference of the consumers on the attributes is considered of much significant. Factor analysis had been used in identifying


the main factors in this study. These factors include shopping experience and ease, entertainment and gaming facilities, promotion, discounts and low prices, add-on facilities and services, variety of products and other factors for shopping convenience. It was suggested that the knowledge of these factors would be very useful to retailers and the strategists to plan the policy and formulate strategies accordingly for customer retention and improving loyalty towards their store.

Mihir Dash and Sam Chandy (2009), in the article entitled, ‘A Study on the Challenges and Opportunities faced by Organized Retail Players in Bangalore’ explored the opportunities and challenges faced by organized retail players in Bangalore. They found that organized retailers see competition from the unorganized sector as their biggest challenges, followed by competition between organized retailers and the inefficiency of distribution channels, internal logistical problem and retail shrinkage, while unorganized retailers see organized retailing as their major challenge, followed by cost of operation, logistical problem, competition between other kirana retailers and inefficient distribution channels. It was also found that organized retailers see Bangalore’s growing middle class as their greatest opportunity followed by large number of earning youth customers, Bangalore having people from all over India, proportionate increase in spending with earnings and India’s booming economy. This study found that

the major challenges as well as opportunities of organized and unorganized retail are almost the same.

Rohit Kumar Mishra (2009), in the article entitled, ‘Benchmarking Scheme for Retail Stores Efficiency had a view on benchmarking. He explained that the Indian retail sector is changing at a faster rate. At the same time the consumer’s preference is also changing and the retailers need to take note of this and prepare for new and innovative strategies to tackle the situation. Rapid growth of retailing and upcoming many new firms in India has necessitated for benchmarking. He pointed out that benchmarking is most important in case of organized retailing. It is necessary to measure their performance and benchmarking them accordingly. In this study Data Envelopment Analysis (DEA) technique is proposed for benchmarking. The result suggested that benchmarking scheme will assist the chain member to understand the supply chain performance involved among them. After the review of literature, it is found that majority of studies gave much emphasis on the variables concerned with-products, price, policy, physical aspect etc. Very few studies throw the light on the role of entertainment in the satisfaction of customers. In this research study not only 4 P’s of marketing product, price place and promotion are included, but moving one step ahead, it also examine the customer care efforts undertaken by the organized retail outlets to manage and resolve the

customer’s problem and customer satisfaction with after sale services, entertainment and security matters being offered by organized retail outlets. In the present days, customers are aware about security matters also. After sale services are very much important component of marketing, which have bearing on retaining the customers with the firm. This research proceeds with the customer care efforts and merchandise, price, physical surroundings, promotional schemes, personnel interaction, after sales services, service support and other miscellaneous factors, all these differentiate this research from the previous research.

79 **Royne, M. (1996)** in his article, provided the initial direction in determining the proper SQ attributes to focus on promotional efforts when banks have a target market at least partially defined by gender and age. Further, gender and age were not the only characteristics on which marketing efforts should be based. Therefore, other segmentation variables, such as psychographics, geographies and benefits sought must be considered when developing marketing and advertising strategies.

80 **Zeithaml and Bitner (1996)** in their article suggested that a customer relationship with a company was strengthened when that customer made a favorable assessment about the company’s service quality and

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weakened when a customer made negative assessment about the company’s service quality.

81 **East (1997)** in his article, opinionated that the quality of services offered would determine customers’ satisfaction. For this reason, research on customers’ satisfaction was often closely associated with the measurement of quality.

82 **Gopal, K.S. (1997)** in his article, stated that quality of services rendered by a bank could often be the single most important factor which can make customer shift loyalties and business to other banks.

83 **Heskett, Sasser & Schlesinger (1997)** in their article, suggested that customers’ loyalty had a powerful impact on the performance of service firms and serves as an important source of competitive advantage.

84 **Kandampully, (1998)** in his article, focused that the customers at the time of service delivery interact closely with the service providers and got an inside knowledge of the service organization. This knowledge gave them an opportunity to critically assess the services provided and the service provider. Thus service quality plays an important role in adding value to the overall service experience. Also customers seek organizations that were

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service loyal i.e. aim to provide consistent and superior quality of service for present and long term and organizations aiming for this are bound to get customers' loyalty.

85 **Mols (1999)** acknowledged that the internet banking was an innovative distribution channel that offered less waiting time and a higher spatial convenience than traditional branch banking with significantly lower cost structure than traditional delivery channels. Internet banking reduced not only operational cost to the bank but also led to higher levels of customers’ satisfaction and retention. As a result internet banking was very attractive to banks and consumers’, who had higher acceptance to new technology.

86 **Natarajan, R. Balaram, A. and VenkataRamana, S. (1999)** in their article, reported on the development and application of a service template as a diagnostic tool for identifying opportunities for improvements in the service package. The operations in the branch of a bank in Bangalore, India, provide the context. For twenty one service attributes, the gap between the expectations of a target customer group and the actual service experience was assessed through a customer survey. A service template

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graphically displaying the mean values of the responses for the expectations and the perceived service was constructed.

87 Wirtz and Bateson (1999) in their article, fed the researchers to examined further into the mainstream research on service quality perception and evolve different models of evaluation on various parameters.

88 Alamgir and Shamsuddoha (2000) in their article pointed out that the service quality was determined by the differences between customers’ expectations of service providers’ performance and their evaluation of their services they received.

89 Anthony, T. and Addams, H. (2000) in their article, indicated that credit unions rate was significantly higher than banks on service quality like: access, courtesy, communication, credibility, security, empathy, tangibles, basic service, fairness, fixing mistake, and guarantees. Also they indicated that neither banks nor credit unions did a good job of surveying customer needs or retaining customers.

90 Clinton O. Longenecker, Joseph A. Scazzero, (2000) in their article, indicated that a successful facility exhibited greater attention to the human aspects of the quality process than the unsuccessful facility. For

example, a greater degree of management support for TQM, communication and teamwork between managers and workers, effective corrective action procedures and follow-up of quality problems. While this study was limited in scope to two operations within the same organization, lessons for the successful implementation of service quality could be drawn from this case study.

91 Dale, B.G. Williams, R.T. Van der Wiele, T. (2000) in their article, pointed out that through business to business e-commerce and six sigma there were clear indications that old style quality was coming back into the business arena because of the savings it could bring. These trends and their implications were examined in the paper.

92 Ganesan, G. (2000) in his article, suggested that with the advent of globalization, the customer was quite well informed and his expectations were very high. Banks were coming under greater pressure from the ever-growing demands of the customer who expected services of high quality at competitive prices.

93 Jeevan (2000) observed that the internet banking enabled banks to offer low cost and high value added financial services. US web-corporation argued that finally banks were finding that a comprehensive online banking

strategy is indispensable for success in the increasingly competitive financial services market. Changes in technology, competition and lifestyles had changed the face of banking and banks in the present environment were looking for alternative ways to provide differentiated services.

94 Kandampully (2000) in his article suggested that service quality could be used as a tool for differentiation and can provide a competitive edge. Service quality was also crucial for developing loyal customers and was hence responsible for the success of any service organization.

95 Lassar, W. Manolis, C. and Winsor, R. (2000) in their article, examined the effects of SQ on customer satisfaction by utilizing a sample of international private banking customers where SQ was operational via two measures SERVQUAL and Technical/Functional Quality.

96 Mandal, P. Love, P.E.D. Sohal, A.S. Bhadury, B. (2000) in their article, narrated the extent to which quality management practices had been implemented was reported and the obstacles to adoption were identified. The spread of quality initiatives in various functional areas was analyzed and discussed. The paper would be of particular interest to practicing managers

as it identifies a number of policies that governments might use to stimulate the adoption of quality management concepts in developing countries.

97 Mile Terziovski, Danny Samson, (2000) in their article, studied the effects of company size on the strength of the relationship between total quality management (TQM) and organizational performance. Based on a cross-sectional study of manufacturing firms in Australia and New Zealand, the paper tested two hypotheses involving TQM and organizational performance. The central finding of the study was that TQM had a significant and positive relationship with most of the dimensions of organizational performance. The relationship weakened for defect rates and warranty costs when it was co-varied for company size.

98 Paulin, M. Ferguson, R. and Payaud, M. (2000) in their article, reported that changing account managers were negatively associated with the bank’s external effectiveness as measured by the customers’ judgments of satisfaction and SQ, their purchase intentions and their willingness to recommend the bank.

Anthony T. Allred, H. Lon Addams, (2000) in their article, indicated that neither banks nor credit unions do a good job of surveying customer needs or retaining customers. Other results indicate that fifty percent of total respondents surveyed reported that they had stopped using a financial service provider because of poor service performance. The vast majority of that group reported that their decision was made because a bank failed to provide adequate service.