CHAPTER - 7
FINDINGS AND FUTURE SCOPE OF THE STUDY

7.1 FINDINGS OF THE STUDY

The following are the broad findings of the present research study.

❖ In the research study 730 respondents were contacted for collecting information to extract the conclusion about buying behavior pattern of middle class people towards organized and unorganized retailing and out of that 29.5 % respondents were contacted from Nadiad city where as 17.8 % respondents were contacted from Kheda city. 24 % respondents were approached from Anand city and remaining 28.8 % respondents were contacted from Vallabh Vidya Nagar city.

❖ Out of the total of 730 respondents 411 respondents that accounts for 56.3 % of the sample size are male respondents and 319 respondents i.e. 43.7 % are female respondents. The analysis reveals that due weightage has been given to male and female respondents while collecting the data, as both male and female members are involved in buying decision-making process.

❖ In the survey, respondents in the age group ranging from 21 yrs to above 60 years are selected. 20.1% (147) of the total respondents are of the age group 21 to 30 years. 32.7% (239) of the total respondents are of the age group 31 to 40 years and 28.8 % (210) are of the age group 41 to50 years. 14.9 % (109) respondents are from the age group of 51 to 60 years where as 3.4 %( 25) respondents are of above 60 years of age. The above findings shows that majority of the respondents who like to shop are from the age group of 21-50 years and the people above the age of 51 years prefer less to go in the market to buy as other family members are doing it.

❖ In the survey while collecting data about the education of the respondents it is revealed that, 22 % respondents have basic education i.e. passed HSC or
Diploma examination where as majority of the respondents either graduates or having postgraduate education and it is 70%. Approximately 8% respondents have professional education.

❖ Looking to the data about their engagement in the economic activity for generating income it is concluded that more than two third part (76.7%) of the respondents are engaged on job either in private sector job or government job. 13% respondents are self-employed engaging them self either in professional work or business activities. 10.3% respondents are housewife.

❖ In the survey while asking question pertaining no of children in the family of the respondents, 86 (11.8%) respondents replied that they have only one child where as 572 (78.4%) respondents replied that they have two children and 72 (9.9%) respondents replied that they have 3 children.

❖ In the survey it is found that in the family of 85 respondents no of family members are up to 3 where as in the family of 509 (69.7%) respondents no of family members are in between 4 to 6 and in the family of 136 (18.6%) respondents no of family members are in between 7 to 8.

❖ While asking question about their family structure or type 242 (33.2%) respondent has replied that they live in live Nuclear family where as 488 (66.8%) respondents replied that they live in live in Joint Family.

❖ While asking question about monthly income of the respondents, 171 (23.4%) respondents replied that their monthly income is up to Rs. 20,000. 229 (31.4%) respondents replied that their monthly income is between Rs. 20001 to 40000. 108 (14.8%) respondents replied that their monthly income is between Rs. 40001 to 60000 where as 222 (30.4%) respondents replied that their monthly income is above Rs. 60000 per month.

❖ When asking about their buying behavior pattern, all the respondents replied that they prefer to buy different items from shopping malls as well as Nearby Grocery Shops.
While asking question pertaining to sources of information for buying different items it is revealed that Newspaper and Magazine Advertisement, Television and Radio Advertisement and Mobile Advertisement are the major source of information for purchasing different items.

When asked about frequency of visiting shopping malls for buying different items, 161 respondents (22.1%) replied that they visit shopping malls weekly to buy different items whereas 243 respondents (33.3%) replied that they visit fortnightly to shopping malls. 326 respondents (44.7%) replied that they visit monthly to shopping malls to buy different items.

When asked about time of visiting shopping malls, 64 respondents (8.85%) replied that they visit in the morning whereas 147 respondents (20.1%) replied that they visit shopping malls in the afternoon. Majority of the respondents i.e. 388 respondents (53.2%) replied that they visit in the evening. 131 respondents (17.9%) replied that they visit at night to shopping malls.

Respondents were asked question pertaining to their companion while visiting shopping malls regularly, sometime and never they replied the following.

While asking question pertaining to with whom you visit the shopping mall regularly 280 (38.4%) respondents replied that they go alone to shopping malls for buying different items whereas 303 (41.5%) respondents replied that they visit the shopping mall with the company of spouse. 36 (4.9%) respondents replied that they go to shopping mall with their children. 48 (6.6%) respondents replied that they visit the shopping mall with parents. 12 (1.6%) respondents replied that they visit the shopping mall with siblings. 17 (2.3%) respondents replied that they visit the shopping mall with whole family whereas 34 (4.7%) respondents replied that they visit shopping mall regularly with the company of their friends.

While asking question pertaining to with whom you visit the shopping mall sometimes 191 (26.2%) respondents replied that they go alone to shopping malls for buying different items whereas 226 (31.00%) respondents replied
that they visit the shopping mall with the company of spouse. 110 (15.1%) respondents replied that they visit the shopping mall with children. 93 (12.7%) respondents replied that they visit the shopping mall with parents. 25 (3.4%) respondents replied that they visit the shopping mall with siblings where as 60 (8.2%) respondents replied that they visit shopping mall sometimes with the company of whole family and 25 (3.4%) respondents replied that they visit shopping with the company of their friends.

❖ While asking question pertaining to with whom you visit the shopping mall never 135 (18.5%) respondents replied that they never go with siblings to shopping malls for buying different items where as 44 (06.00%) respondents replied that they do not visit the shopping mall with the company of whole family. 82 (11.2%) respondents replied that they do not visit the shopping mall with the company of friends and 469 (64.2%) respondents replied that they do not visit the shopping mall with other relatives.

❖ While asking question pertaining to their perception of shopping malls over Traditional Retail shop 79 respondents replied that it is not at all good where as 392 respondents (53.7%) replied that it is equally good. 259 respondents (35.5%) replied that shopping mall is better than traditional retail shop (Local grocery shop).

❖ Asking about frequency of visiting traditional retail shop, 261 respondents (35.8%) replied that they visit weekly where as 198 respondents (27.1%) replied that they visit fortnightly. 271 respondents (37.1%) replied that they visit monthly to buy different items.

❖ During the survey question pertaining who are involved in decision making process for buying different items were asked and respondents replied as under.

While asking question pertaining to decision taking pattern for costly household items 152 respondents (20.8%) replied that husband is taking the decision where as 139 respondents (19%) replied that the decision is taken by husband and wife. 439 respondents (60.1%) replied that the decision is taken by entire family.
In case furniture, 82 respondents (11.2%) replied that it is taken by husband and 172 respondents (23.6%) replied that there is involvement of both husband and wife. 476 respondents (65.2%) replied that entire family take the decision.

In case of vehicle, 122 respondents (16.7%) replied husband alone takes the decision and 104 respondents (14.2%) replied that both husband takes it and wife. 504 respondents (69%) replied that it is taken by involvement of all family members.

So far as buying grocery items 131 respondents (17.9%) replied that the decision is taken by husband where as 397 respondents (54.4%) replied that the decision is taken by wife. 202 respondents (27.7%) replied that the decision is taken by husband and wife jointly.

For buying kitchen equipments 89 respondents (12.2%) replied that the decision is taken by husband alone where as 400 respondents (54.8%) respondents replied that the decision is taken by wife alone. 241 respondents (33%) replied that the decision is taken by husband and wife.

Asking about decision pertaining to clothing and cosmetics, 115 respondents (15.8%) replied that husband takes the decision where as 377 respondents (51.6%) replied that the decision is taken by wife. 238 respondents (32.6%) replied that husband and wife take the decision.

- Asking about how many different brands are considered and compared while buying 55 respondents replied that they consider only one brand where as 210 respondents replied that they consider 1 to 2 brands. 303 respondents replied that they consider and compare 2 to 3 brand while buying and 162 respondents replied that they consider and compare more than 3 brands while buying.
- Asking question to the respondents that how many dealers you approach while buying 58 respondents replied that they approach only one dealer where as 283 respondents replied that they approach 1 to 2 dealers. 248 respondents replied that they approach 2 to 3 dealers and 141 respondents replied that they approach above 3 dealers.
❖ While asking question to the respondents about their brand loyalty, 194 respondents (26.6%) replied that they are always brand loyal where as 425 respondents (58.2%) replied that they are sometime loyal to brand and 111 respondents replied that they are never brand loyal.

❖ Asking about what are the benefits of brand loyalty 359 respondents (49.2%) replied that good quality is the benefit of brand loyalty where as 140 respondents (19.2%) replied that fair price is the benefit of brand loyalty. 35 respondents (4.8%) replied that easy to remember is the benefit and 71 respondents (9.7%) replied that benefits of scheme is the benefit of brand loyalty. 125 respondents (17.1%) replied that value for money is the benefit of brand loyalty.

❖ During the survey question was asked to the respondents that in which circumstances you break the brand loyalty, 35 respondents (4.8%) replied that they switch to another brand if they are not happy with the performance of the product where as 75 respondents (10.3%) replied that experience with the shopkeeper force them to switch to another brand. 154 respondents (21.1%) replied that they break the brand loyalty if there is any special price offer where as 381 respondents (52.2%) replied that they switch to another brand if new brand is introduced in the market. 85 respondents (11.6%) replied that they break the brand loyalty if there is special promotion scheme offered by the marketers.

❖ While asking question to respondents pertaining shop loyalty 237 respondents (32.5%) replied that they are always shop loyal where as 406 respondents (55.6%) replied that they are sometimes loyal to the particular shop for buying different items. 87 respondents (11.9%) replied that they are never shop loyal.

❖ In case if there is any complaint about shopping malls and to contact them to resolve it, 115 respondents (15.8%) replied that contact shopping malls very frequently where as 615 respondents (84.2%) replied that they contact frequently about any complaint.

❖ In case of any complaint towards shopping malls 336 respondents (46.00%) respondents replied that they contact shopping mall by personal visit to shopping malls and 250 respondents (34.2%) respondents replied that they
contact shopping malls on telephone. 144 respondents (19.7%) respondents replied that they contact shopping malls through internet for any problem.

❖ In the survey while asking to the respondents about reasons for any complaint towards shopping malls, 79 respondents (10.8%) respondents replied that they have complaint about replacement of defective goods while 353 respondents (48.4%) respondents replied that they have complaint about poor after sales services. 242 respondents (33.2%) respondents replied that they have have complaint about misleading promotion schemes and 56 respondents (7.7%) respondents replied that they have complaint about selling of expiry date products.

❖ In the survey, while asking question about behavior of customer care staff in shopping malls, 310 respondents are of the opinion that customer care staff are helpful to customers where as 220 respondents are of the opinion that their behavior towards customers is encouraging. 110 respondents replied that their behavior is irritating where as 90 respondents replied that their behavior towards customer is ignoring.

❖ While asking question to respondents about time taken by customer care staff of shopping malls about resolving any customer complaints, 222 respondents (30.4% respondents) replied that they are taking less than a day time period to resolve any complaint of customers where as 293 respondents (40.1%) replied that they take time of 2 to 4 days. 124 respondents (17%) replied that they are taking time of 5 to 10 days and 91 respondents (12.5%) replied that they are taking time of more than 10 days to resolve their problems if any.

❖ While asking question pertaining problems during choice of shopping malls, 196 respondents replied that high price is their problem and 189 respondents replied that location is their problem. 114 respondents replied that bad quality is the problem where as 179 respondents replied that it is far away from their home. 52 respondents replied that bad service quality is the problem.

❖ In the survey while asking to respondents about satisfaction about services provided by shopping malls, 126 respondents (17.3%) respondents replied that they are highly satisfied where as 398 respondents (54.5%) replied that they are satisfied. 91 respondents (12.5%) replied that they are dissatisfied where as 115 respondents (15.8%) replied that they are highly dissatisfied.
While asking question pertaining their view about shopping malls for buying different items 150 respondents replied that shopping malls are highly favourable where as 268 respondents replied that it is favourable to buy different items from shopping malls. 126 respondents replied neutral. 125 respondents replied that it is unfavourable where as 87 respondents replied that it is highly unfavourable.

During the data analysis different hypothesis were tested and all the null hypothesis were accepted.

During the data analysis Factor Analysis Test were applied for several questions and the conclusion are as under.

**FINDINGS BASED ON FACTOR ANALYSIS**

(1) **FACTOR ANALYSIS OF PERCEPTION OF RESPONDENTS REGARDING ORGANIZED RETAILING**

The results of factor analysis expose the following parameters about perception of customers about Shopping Malls.

- **Parameter 1: Family Expediency and Entertainment while Buying:** The factor with maximum variance of 23.009 percent of total variance with Eigen value of 5.126 is named as 'Family Expediency and Entertainment while Buying'. Six variables has high factor loading on this factor. First one is V11: Whole Family Entertainment along with shopping and opportunity to meet friends with highest factor loading of 0.933. It means that consumers feel that going to shopping malls is entertainment to all family members while shopping and opportunity to meet friends.

  The second highest factor loading under this factor is V10: Availability of all necessary goods under same roof or umbrella with a factor loading of - 0.925. It
means that consumers will prefer to go shopping malls only if whatever products they want to buy from the shopping malls is available.

The variable with third highest factor loading is V13: Honoring credit/debit cards with a factor loading of -0.913. It means that customers will prefer to buy from shopping malls only if facility of honoring Debit Card or credit card is provided by shopping malls.

The fourth highest factor loading under this factor is V9: Longer Opening Hours with a factor loading of 0.910. This implies that consumers expect that the shopping mall should be opened even at night 10-00 o'clock and those who are busy during the day because of one or another work can go to shopping malls at night and can buy.

The fifth highest factor loading under this factor is V1: One Stop Shopping with a factor loading of 0.850. This implies that consumers expect that the shopping mall should be such that where they can buy every item whatever they require in one visit.

The variable with sixth highest factor loading is V16: Trial Rooms with a factor loading of -0.818. It means that shopping malls can attract the customers only if there is facility of trial rooms for those customers who want to buy readymade garments.

❖ Parameter 2: Value for Money for Customers': The next factor with maximum variance of 12.078 percent of total variance with Eigen value of 2.660 is named as 'Value for Money for Customers'. Five variables has high factor loading on this factor. First one is V18: Customers Loyalty card or Loyalty programmes with highest factor loading of 0.717. This implies that consumers expect that the shopping mall should offer customer loyalty cards to the customers that can attract more customers to visit the shopping malls to buy their required products.

The second highest factor loading under this factor is V17: Near to Residence or Office with a factor loading of 0.665. The consumers feel that the shopping mall should be near to residence or office.
The variable with third highest factor loading is V20: Good Return Policy with a factor loading of 0.658. It means that customers prefer that shopping malls which have good return policy. If customers buy any product from the shopping malls and not satisfied, shopping mall should take it back if customer wants.

The variable with fourth highest loading is V5: Excellent customer services provided by professionally qualified and knowledgeable sales persons with a factor loading of 0.636. Customers expects that the salesman in shopping malls should be professionally qualified and knowledgeable who can provide excellent customer services to customers that satisfy in best way.

The variable with fifth highest loading is V8: Sales Promotion Schemes like special offers discounts on bulk buying with a factor loading of 0.516. It means that Customers expecting that the shopping malls should offer various sales promotion schemes to attract customers.

❖ **Parameter 3: Pleasure while shopping:** The next factor with maximum variance of 8.932 percent of total variance with Eigen value of 1.872 is named as **Pleasure while shopping.** Two variables has high factor loading on this factor. First one is V7: Wide Range of Products with a factor loading of 0.964. It implies that customers of shopping mall expecting that shopping malls should provide wide range of products. Second one is V15: Relaxation & pleasure, Time pass, leisure, spending time with a factor loading of 0.964. It implies that Shopping malls are for the purpose for relaxation and pleasure and place for time passing for the customers while shopping.

❖ **Parameter 4 Hassel Free Shopping --** The next factor with maximum variance of 7.470 percent of total variance with Eigen value of 1.207 is named as **Hassle Free Shopping.** Two variables has high factor loading on this factor. First one is V14: More than one counter for billing or checkout with a factor loading of 0.734. It implies that customers of shopping malls expecting that shopping malls should provide more than one billing counter while shopping so that the shopping may become hassle free. Second one is V6:
Ample, Convenient and free parking facilities for vehicles with a factor loading of 0.615. It implies that while going to shopping malls there should be Ample, Convenient and free parking facilities for vehicles.

❖ Parameter 5- Self service while buying: The next factor with maximum variance of 5.349 percent of total variance with Eigen value of 1.114 is named as Self service while buying. One variable has high factor loading on this factor is V19: Self Pick-up of products with a factor loading of 0.793. It implies that customers of shopping malls expecting that buying should be totally different. There should be facility of self pick up of products.

❖ Parameter 6- Larger options while shopping: The next factor with maximum variance of 5.002 percent of total variance with Eigen value of 1.007 is named as larger options while shopping. One variable has high factor loading on this factor is V21: Larger inventories of groceries than small grocery shop with a factor loading of 0.912. It implies that customers of shopping malls expecting that while shopping there should be large options.

(2) FACTOR ANALYSIS OF FACTORS THAT STOP RESPONDENTS GOING TO ORGANIZED RETAIL OUTLET / SHOPPING MALL.

The results of factor analysis expose the following parameters about factors that stop customers going to organized retail outlet / Shopping Mall

❖ Parameter 1: Customer Loyalty and Behaviour of Salesman: The factor with maximum variance of 18.971 percent of total variance with Eigen value of 2.495 is named as ‘Customer Loyalty and Behaviour of Salesman’. Four variables has high factor loading on this factor. First one is V2: High Price with highest factor loading of 0.750. This implies that consumers may avoid going to shopping malls because of high price.
The second highest factor loading under this factor is V3: Loyalty to Local Shop with a factor loading of 0.719. It means that consumers may avoid going to shopping malls because of loyalty local shop i.e. nearby grocery shop.

The variable with third highest factor loading is V10: Lack of Return Facility with a factor loading of 0.601. It means that lack of return policy of shopping may discourage to customer to visit.

The variable with fourth highest factor loading is V7: Indifferent Attitude of Salesman with a factor loading of 0.593. It means that the behavior of salesman may discourage to customers to visit shopping malls.

❖ Parameter 2: Inconvenience Shopping Experience: The next factor with maximum variance of 13.965 percent of total variance with Eigen value of 1.360 is named as 'Inconvenience Shopping Experience'. Three variables has high factor loading on this factor. First one is V9: Lack of Home Delivery Facility with highest factor loading of 0.681. This implies that Customers will avoid going to shopping malls because of lack of availability of home delivery facility.

The second highest factor loading under this factor is V1: Promotes Impulse Buying with a factor loading of 0.677. The consumers avoid visiting shopping malls because it encourages impulse buying.

The variable with third highest factor loading is V8: Long distance from residence with a factor loading of 0.547. It means that customers may avoid visiting shopping malls if it is far away from the residence.

❖ Parameter 3: Store Image: The next factor with maximum variance of 11.233 percent of total variance with Eigen value of 1.122 is named as Store Image. Two variables has high factor loading on this factor. First one is V5: Negative Store Image with a factor loading of 0.795. It implies that customers will no go to shopping malls if the image of mall is negative.
Second one is V4: Low Quality Products with a factor loading of -0.515. It implies that customers may avoid visiting Shopping malls because of low quality of products.

❖ Parameter 4 Lack of Facility and Preference: The next factor with maximum variance of 10.355 percent of total variance with Eigen value of 1.021 is named as Lack of Facility and Preference. Two variables has high factor loading on this factor. First one is V6: Lack of Credit Facility with a factor loading of 0.891. It implies that customers avoid visiting shopping mall because of lack of credit facility which is normally available at nearby grocery shop. Second one is V11: Non availability of preferred brands with a factor loading of 0.501. It implies customers will not visit shopping malls if their preferred brands are not available.

(3) FACTOR ANALYSIS OF FACTORS SHOWING PREFERENCE OF THE RESPONDENTS TO SHOP FROM UNORGANIZED RETAIL SHOP

The results of factor analysis expose the following parameters about preference of customers about shopping from Traditional Retail Shop.

❖ Parameter 1: Preference while buying: The factor with maximum variance of 25.537 percent of total variance with Eigen value of 4.193 is named as 'Preference while buying. Six variables has high factor loading on this factor. First one is V4: High Quality Products with highest factor loading of 0.778. This implies that consumers prefer traditional retail shop because of availability of high quality products.

The second highest factor loading under this factor is V2: Low Price with a factor loading of 0.683. It means that consumers prefer going to traditional retail shop as products are available at low price.

The variable with third highest factor loading is V3: Loyalty to Local Shop with a factor loading of 0.682. It means that customers prefer to buy from local shop because of loyalty to local shop
The variable with fourth highest factor loading is V11: Availability of preferred brands with a factor loading of 0.599. It means that the customers prefer to buy from the traditional retail shop if their preferred brands are available.

The variable with fifth highest factor loading is V7: Positive attitude of sales personnel with a factor loading of 0.555. It means that the customers prefer to buy from the traditional retail shop if there is positive attitude of salesman while dealing with customers whether customers visiting the shop for the first time or they are regular customers of the shop.

The variable with sixth highest factor loading is V5: Good Image of the shop with a factor loading of 0.550. It means that the customers prefer to buy from the traditional retail shop if the image of retail shop is good in the mind of common people in surrounding of the shop.

Parameter 2: Value Added Facility for Customers: The next factor with maximum variance of 18.819 percent of total variance with Eigen value of 1.129 is named as 'Value Added Facility for Customers'. Four variables has high factor loading on this factor. First one is V10: Return Facility with highest factor loading of 0.715. This implies that Customers will prefer to buy from traditional retail shop because of return facility offer by traditional retail shop.

The second highest factor loading under this factor is V8: Near to residence with a factor loading of 0.698. The consumers prefer to buy from traditional retail shop as it may near to residence.

The variable with third highest factor loading is V3: Home delivery of Products with a factor loading of 0.589. It means that customers prefer to buy from nearby shop because of value added service like free home delivery of products purchased from the nearby retail shop.
The variable with fourth highest factor loading is V1: Does not encourage Impulse Buying with a factor loading of 0.536. It means that customers prefer to buy from nearby shop because it does not encourage impulse buying.

(4) FACTOR ANALYSIS OF FACTORS THAT INDICATES SHOP LOYALTY OF THE RESPONDENTS:

The results of factor analysis expose the following parameters with reference to shop loyalty of customers.

❖ Parameter 1: Positive Attitude for Customer Satisfaction: The factor with maximum variance of 31.331 percent of total variance with Eigen value of 3.166 is named as ‘Positive Attitude for Customer Satisfaction’. Four variables has high factor loading on this factor. First one is V4: Individual attention to customer with highest factor loading of 0.737. This implies that consumers become loyal to particular shop if the shop owners give individual attention to customer while visiting the shop to buy different items.

The second highest factor loading under this factor is V5: Willingness to resolve problems with a factor loading of 0.759. It means that consumers become shop loyal if there is willingness of salesman or shop owner to resolve any customer problem or doubt or issue before, during and after purchasing any product from the shop.

The variable with third highest factor loading is V6: Free Home Delivery with a factor loading of 0.715. It means that customers will prefer to buy from the particular shop if the shop owner offer service of free home delivery of products they have purchased from the shop.

The variable with fourth highest factor loading is V3: Proper Customer Relationship Management with a factor loading of 0.677. It means that the customers prefer to buy from the shop if the shop owner give more emphasis on proper customer relationship management.
Parameter 2: Value for Money for Customers: The next factor with maximum variance of 21.550 percent of total variance with Eigen value of 1.065 is named as 'Value for Money for Customers'. Three variables has high factor loading on this factor. First one is V1: Consistently provides the best value for your money with highest factor loading of 0.830. This implies that Customers will prefer to buy from shop if shop owner provides best value for money they have spent on buying different items.

The second highest factor loading under this factor is V2: Keep the customers updated about new schemes with a factor loading of 0.700. The consumers become more shop loyal if the shop owner informs the customers about new schemes or offers to buy different items either by the shop owner or by the company or marketers.

The variable with third highest factor loading is V8: Accurate Billing System with a factor loading of 0.626. It means that customers prefer to buy from the particular shop if the billing system.

(5) FACTOR ANALYSIS OF DIFFERENT PRODUCTS THAT ARE PURCHASED BY RESPONDENTS FROM THE SHOPPING MALLS.

The results of factor analysis give the idea about buying different items from the shopping malls ranging from regularly to never.

Parameter 1: Daily Use Items: The factor with maximum variance of 18.629 percent of total variance with Eigen value of 2.648 is named as 'Daily Use Items'. Five variables has high factor loading on this factor. First one is V10: Fast Food and other food items / Biscuits & Chocolates / Health Drinks with highest factor loading of 0.778. The second highest factor loading under this factor is V14: Washing items with a factor loading of 0.756. The variable with third highest factor loading is V3: Cosmetics / Body Care / Oral Care / Personal care with a factor loading of 0.652. The variable with fourth highest factor loading is V1: Grocery / Food grains / Spices / Edible oils with a factor loading of 0.645. The variable
with fifth highest factor loading is V4: Clothing's / Apparels with a factor loading of 0.637. All the items under this factor designation are such items that customers normally buy on regular basis.

❖ **Parameter 2: Fashionable Items:** The factor with maximum variance of 9.390 percent of total variance with Eigen value of 1.592 is named as 'Fashionable Items'. Two variables has high factor loading on this factor. First one is V12: Artificial Jewellery with highest factor loading of 0.792. The second highest factor loading under this factor is V14: Footwear with a factor loading of 0.743. All the items under this factor designation are such items that customers normally buy on sometime basis.

❖ **Parameter 3: Furniture and Reading Items:**
The factor with maximum variance of 8.528 percent of total variance with Eigen value of 1.136 is named as 'Furniture and Reading Items'. Two variables has high factor loading on this factor. First one is V9: Furniture with highest factor loading of 0.638. The second highest factor loading under this factor is V8: Books and Periodicals with a factor loading of 0.615. All the items under this factor designation are such items that customers normally never buy from the shopping malls.

❖ **Parameter 4: Entertainment Items:** The factor with maximum variance of 8.449 percent of total variance with Eigen value of 1.023 is named as 'Entertainment Items'. Two variables has high factor loading on this factor. First one is V5: Entertainment / Music / Movies / Gaming with highest factor loading of 0.687. The second highest factor loading under this factor is V6: Consumer Electronics with a factor loading of 0.568. All the items under this factor designation are such items that customers normally never buy from the shopping malls.

❖ **Parameter 5: Home Decorative Items:** The factor with maximum variance of 7.873 percent of total variance with Eigen value of 1.002 is named as 'Home Decorative Items'. One variable has high factor loading on this factor and that is V7: Home Décor / Home Improvement / Furnishings with highest
factor loading of 0.857. Item under this factor designation is such item that customers normally sometimes buy from the shopping malls.

(6) FACTOR ANALYSIS OF COMMON COMPLAINTS / PROBLEMS OF CONSUMERS / RESPONDENTS AGAINST SHOPKEEPERS / MARKETERS.

The results of factor analysis expose the following findings about Responses of customers pertaining to common complaints against shopkeepers / Marketers.

❖ Parameter 1: Indifferent Attitude of Sales force about customer complaints: The factor with maximum variance of 16.707 percent of total variance with Eigen value of 1.988 is named as 'Indifferent Attitude of Sales force about customer complaints. Four variables has high factor loading on this factor. First, one is V7: Argumentative nature of shopkeeper and salesmen with highest factor loading of 0.626. This implies that consumers complaint to the shop owner about indifferent attitude of salesman pertaining to customer complaints as they are not handling the issue politely.

The second highest factor loading under this factor is V8: No response from the shopkeeper about the customer complaints with a factor loading of 0.627. It means that consumers feel shopkeepers do not give response about any customer complaint that turn into Customer dissatisfaction.

The variable with third highest factor loading is V10: Problems of Duplicate Brands with a factor loading of 0.699. It means that there are some shopkeepers who sell duplicate brand products to the customers which may be of inferior quality that do not satisfy the needs and wants of customers.

The variable with fourth highest factor loading is V11: After Sales Service Problems with a factor loading of 0.720. It means that shopkeepers do not provide proper after sales services to customers.
❖ **Parameter 2: Cheating to Customers:** The factor with maximum variance of 14.669 percent of total variance with Eigen value of 1.565 is named as ‘**Cheating to Customers**'. Two variables has high factor loading on this factor. First one is V4: Selling expiry date products under the name of scheme with highest factor loading of 0.893. This implies that consumers complaint to some shop owner that they are selling some expiry date products to the customers.

The second highest factor loading under this factor is V5: Confusion of Guarantee and Warranty with a factor loading of -0.893. It means that some shopkeepers cheat the customers about by offering them guarantee and warranty of products by not disclosing any hidden terms and conditions applicable.

❖ **Parameter 3: Corrupt Business Practices:** The factor with maximum variance of 12.233 percent of total variance with Eigen value of 1.412 is named as ‘**Corrupt Business Practices**'. Two variables has high factor loading on this factor. First one is V6: Not giving the bill after purchasing with highest factor loading of 0.555. This implies that consumers complaint to some shop owner as they are not giving the bill after purchasing products.

The second highest factor loading under this factor is V9: Cost of fighting against shopkeeper in the court with a factor loading of -0.706. Customers feel that there will be cost of fighting against shopkeepers in the court if there is any customer complaint against shopkeeper.

❖ **Parameter 4: Lack of Business Ethics while dealing with customers:** The factor with maximum variance of 10.816 percent of total variance with Eigen value of 1.022 is named as ‘**Lack of Business Ethics while dealing with customers**'. Two variables has high factor loading on this factor. First one is V1: Charging more than Maximum Retail Price with highest factor loading of 0.802. This implies that consumer's complaint to some shop owner that they are charging more than MRP.

The second highest factor loading under this factor is V2: Misleading advertisements with a factor loading of -0.580. Customers feel that there are some shopkeepers who cheat customers by misleading advertisement about products and services.
7.2 : SCOPE FOR FUTURE STUDY / RESEARCH:

The present study carried out by the researcher try to concentrate on the consumer behavior of middle class people towards shopping malls and traditional retail shops i.e. their perception and preference towards shopping malls and traditional retail shop in selected cities like Nadiad and Kheda of Kheda district and Anand and Vallabh Vidya Nagar of Anand district of Gujarat state. This study has been carried out in the selected geographical area with a sample size of 730 respondents. As we know that our society is made up of three classes i.e. Upper Class, Middle Class and Lower Class people and they differ from each other due to various psychological, social, economical and other factors.

There is vast scope for future study in the same area of research incorporating the wide sample size covering the entire state or nation that will give the better picture on buying behavior of middle class people towards shopping malls and traditional retail shops. One can carry out further research study by incorporating all the class of the society i.e. Upper Class, Middle Class and Lower Class people. There is also wide scope for carrying out new research in the same area by incorporating rural and urban area of the two districts mentioned in the present study or the entire state or the entire nation. Any research study carried out at national level will give broad idea to the shopping malls to design their new strategy to convert the visitors of shopping malls into their actual customers.

As day-by-day e-commerce or e-retailing or Online Shopping Business is gaining attention of people in the society and young generation of urban area across the country prefer to buy certain products from Online Buying Sources, one can also carry out new research in the same area. There is also vast scope for further research on comparative study on consumer behavior of customers towards Online versus Offline buying stores.