INFLUENCE OF CUSTOMER EXPECTATION AND RETAIL FORMATS ON CUSTOMER SATISFACTION: A STUDY IN NATIONAL CAPITAL REGION OF INDIA

SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE

DOCTOR OF PHILOSOPHY

By

Ms. Shalini Yadav

2K12/ PhD DSM/ 03

Under the guidance of:

Prof. S.K. GARG

Professor,
Delhi Technological University

DELHI TECHNOLOGICAL UNIVERSITY, SHAHBAD DAULATPUR, MAIN BAWANA ROAD DELHI-110042

APRIL 2018

CANDIDATE'S DECLARATION

I, hereby certify that the thesis titled "**Influence of customer expectation and retail formats on customer satisfaction: A study in National Capital Region of India**", submitted in fulfillment of the requirements for the award of the degree of Doctor of Philosophy is an authentic record of my research work carried out under the guidance of Dr. S.K. Garg. Any material borrowed or referred is duly acknowledged.

The matter presented in the thesis has not been submitted elsewhere in part or fully to any other University or Institute for the award of any degree.

Shalini Yadav

2k12/ Ph.D/DSM/03
Delhi School of Management
Delhi Technological University

SUPERVISOR'S CERTIFICATE

This is to certify that the thesis titled **"Influence of customer expectation and retail formats on customer satisfaction: A study in National Capital Region of India",** submitted in fulfillment of the requirements for the award of the degree of Doctor of Philosophy is an original research work carried out by Ms. Shalini Yadav, under my supervision. The matter presented in this thesis is not present elsewhere in part or fully to any other University or Institute for the award of any degree, to the best of our knowledge.

Dr. S.K. Garg

Professor
Delhi Technological University

ACKNOWLEDGEMENT

EXECUTIVE SUMMARY
The Retail Skylines

The retail industry is one of the most upbest sector of the economy. India's retail market is estimated to nearly double to US$ 1 trillion by 2020 from US$ 600 billion in 2015, determined by income growth, urbanisation and attitudinal changes. The overall retail market is anticipated to grow at 12 percent per annum. However, the modern trade is expected to grow twice as fast at 20 percent per annum and traditional trade at 10 percent (IBEF, 2017). Consumer spending in India is expected to touch US $3.6 trillion (about Rs. 240 trillion) by 2020, increasing India's share in global consumption to 5.8 per cent, more than twice its existing levels (Livemint, 2016). Retailing is a main instrument of economic growth and employment. One of the pillars of the Indian economy, retail accounts for about 10 percent of its Gross Domestic Product (GDP) and around 8% of the employment. Retail activity is frequently used as an indicator for the health of the economy. Retail is also extremely diverse, ranging from the mom and pop corner store to the large companies operating in big and multiple formats. Woven deeply into the fabric of our local communities and entire economy, retail has the power to create massive benefit to society. Retail is an indispensable foundation for our market economies, serving as the important link between business and customers. Companies in all sectors are working on adapting to the existing challenges like, shifting demographics, ever changing customer preferences, higher customer expectations etc. India, the second most populous country in the world accounts for more than a sixth of the world's population. India is expected to be the world's most populous country by 2025 exceeding China.

In a multicultural country like India customers satisfaction is difficult to define, their behavior is hard to predict, expectations hard to meet and customer satisfaction hard to achieve. Customer satisfaction is deliberated to influence customer retention and consequently, profitability and competitiveness. This study explore the variables that pretend as the marketing challenges for satisfying customers varying expectation and preferences in the competitive retail market. The study, developed on the basis of a comprehensive study in the Indian context, is aimed to understand and explore the

relationship between customer demographics, customer typology and shopping motives; retail and store attributes; quality; price of the product and cost of purchase and customer satisfaction.

A thorough review of the literature ascertains the issues related to customer satisfaction. Quantitative and qualitative techniques are used as part of the research methodology. Quantitative approach with help of various statistical techniques helped assessing the collected data, using a deductive approach like hypothesis testing etc. Both primary and secondary data sources have been utilised to answer research questions. Primary data was attained through directing questionnaires to the customer while secondary sources was utilised to gather information from databases so as to have a better understanding.

For the study, a theoretical model was developed describing the factors which may affect customer satisfaction. The model was empirically tested. Hypothesis was established to assess the interrelationship between affecting factors and satisfaction level. Empirical data was collected by way of questionnaire in National Capital Region (NCR) of Gurugram, Noida and Delhi in India. The data was subjected to statistical analysis including descriptive stats, Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) using SPSS and AMOS. Discriminant analysis was conducted to examine the data to draw perceptual maps for selected retail formats in grocery and apparel sector. Hierarchical clustering was done for better understanding of the Indian customers. Further, interplay of customer expectation with respect to different retail formats and demographic profile was done using independent sample t-test and ANOVA test.

The result hints a slow drift of the Indian consumer from traditional retail formats towards modern formats. Moreover, hypermarket and supermarket do not differ significantly in the mind of the consumers. This study provides a basic understanding of the elements desired by the Indian shoppers from the different retail formats. Customers have their own description and opinion of attributes they wish from a particular format and this is also shaped by customers' demographic and psychographic frame. Inability of the retailers to understand and diagnose these facts

leads to customer displeasure. The result clearly indicates that customer satisfaction is the key to success. Therefore, it is well advised to keep a tab of the drivers of customer satisfaction. It is important to have a serious look at the attribute-format makeup, from customers' perspective. Indian consumers are lured by the glamour of modern formats offering plethora of modern amenities with organized product displays, brand variety, groomed staff etc. In recent times, strategic maneuvering by the kirana store and local apparel stores to become more competitive is obligatory for their survival. They need to have an analytical and a pragmatic examination of their capabilities and weaknesses to re-vamp and reposition themselves.

The conclusion and findings of the study are presented chapter-wise along with the recommendations, scope for further research and limitations.

TABLE OF CONTENT

LIST OF TABLES

LIST OF FIGURES

LIST OF ABREVIATIONS

NCR	-	Nation Capital Region
ST	-	Shoppers' Typology
RASAs	-	Retail and Store Attributes
CS	-	Customer Satisfaction
OLA	-	Online Attributes
GRFs	-	Grocery Retail Formats
ARFs	-	Apparel Retail Formats

Chapter 1
Introduction

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

Globalisation of Indian economy coupled with the opening of the retail sector has led to a shift in the perceived value of retail in the mind of the customer. The retail industry in India has undergone a sea change in terms of delivering products and value-added services to the customer. Today's customer has an option to choose from a range of products offered by different retail formats depending upon his needs. The Indian retail market has come a long way from kirana stores to today's modern formats and is still in the process of evolving.

Past few decades of Indian retail market has seen changes in the notion of shoppers buying behaviour and shopping style. The drivers of change being: shift in demographics, increase in disposable income, ongoing urbanisation and mounting customer aspirations (Singh, 2015; Srivastava, 2008). Improvement in educational qualification, increase in number of working women contributing to the household expenses and shift from traditional joint family system to nuclear families have all contributed to this shift. Today's customer is more conscious and aware about worldwide shopping patterns and products, because of the vast reach of the media and access to international travel (Rao, 2000). All these factors have acted as a catalyst for the modernisation and growth of the retail sector.

In this changing retail scenario, comprehending what customers really expect, what factors influence customer expectations and how retailers fulfill the varying needs are becoming important issues. Accordingly, there have been previous studies focusing on the issue and the factors of customer expectations that influence customer satisfaction (Ojasalo, 2001). Customer expectations are multifaceted and unpredictable, therefore, retailers' should adopt a comprehensive approach about how to render proper services, facilities and amenities in terms of diverse customer expectations so as to deliver product and services in harmony with the fluctuating customer expectations. Therefore, the retailers should utilise the existing findings for

establishing strategies that can facilitate their business in accelerating the degree of customer satisfaction.

Authors have defined customer satisfaction in two ways: either as an outcome or as a process. The outcome definitions describe satisfaction as the end-state resulting from the consumption experience (Churchill and Surprenant, 1982). Churchill and Surprenant (1982) defined customer satisfaction as "*an outcome of purchase and use resulting from the buyer's comparison of the rewards and the costs of the purchase in relation to the anticipated consequences*". On the other hand, satisfaction can be considered as a process, highlighting and emphasizing the perceptual, psychological and evaluative practices that contribute to satisfaction (Tse and Wilton, 1988).

Store choice and store-attribute, form the basis for the explicit reasons that the customers have for buying a product or service. These, in turn, may be frequently governed by situational circumstances (Van Kenhove et al., 1999). Knowledge about customer expectation is important as these factors are major components of customer behaviour and retailers can influence, within limit, the amount of efforts customers expend and their expectations. The customer's expectations regarding a product depend upon information gathered from a variety of sources and personal experience.

Since, both effort and confirmation or disconfirmation of expectation affect evaluation, customer satisfaction may depend not only upon the product itself, but also upon the experience surrounding acquisition of the products and type of retail formats visited. Customer satisfaction, then, may be more of a global concept than simply product evaluation. Satisfaction may involve evaluation of an entire product bundle or offering. Besides, evaluation of the product shopping experience is essential and yet other elements of satisfaction need to be identified. Therefore, customer satisfaction is conceptualised as a cumulative construct that is affected by market and performance perceptions

Oliver (1999) concluded that satisfaction is a degree of meeting the needs at the end of a purchase. The satisfaction is an evaluation about how much the retailer could meet or exceed customer expectations (Levy and Weitz, 2007). Customer satisfaction is a function of pre-sale expectations and post-purchase perceived performance

(Fornell, 1992). Customer performs some evaluations in post-purchase stage to analyse how much the retailer could meet their expectations. The comparison of expectation and performance in post-purchase stage determines the satisfaction level of the customers.

The Indian retail sector is undergoing a change from unorganised to organised sector and from small shops to big stores and hypermarkets, hence, taking many forms and dimensions. The demographic profile of the society is changing with better purchasing capacity; and focus on quality and convenience which has changed the customer's mind-set and attitude. The opening of Indian retail sector to foreign players has heralded the customer revolution. This has led to emergence of many alternative channels and store formats in the booming retail sector. In this scenario, the manufacturers and retailers are always in a dilemma regarding the retail and store design to enhance the appeal of their products and services as per customer expectations.

As a result of the above mentioned factors, customer satisfaction in retail industry is becoming more important and relevant due to the fact that the retail scenario is ever evolving with changing customers' loyalties and demands. Competition is intense with retailers experimenting from products to formats to satisfy the customers. Due to changing and competitive environment there is a need to study the influence of customer expectation and retail formats on customer satisfaction. The purpose of the research is twofold. The first step is to identify the determinants of customer expectations, which can be subsequently used for the second stage to know what finally leads to customer satisfaction. The research tries to identify the customers' expectations with various retail formats and to know the factors that influence the customers buying decision that leads to customer satisfaction.

The above discussion provides motivation to research this very important, upcoming and dynamic sector of Indian economy, so as to understand customer demographic and psychological typology, customer's preferences concerning various retail formats and to develop relationships among various aspects of customer satisfaction, store and retail attributes and shoppers typology.

1.2 RETAIL IN INDIA

A.T. Kearney report (2017) positions the country at first place on the Global Retail Development Index and identifies that it is an appropriate time to tap the market as it has very promising growth fundamentals. GDP growth, clarity about foreign direct investment (FDI) regulations and improved ease of doing business has put India in the first place. India's retail market is projected to grow to USD$ 1.1trillion by 2020 (The Telegraph, 2017). India is establishing itself as a "retail powerhouse" (Srivastava, 2008) making it the most promising retail markets of the world (Singh and Bose, 2011). Over the last two decades, the size, scope and complexity of retailing has undergone considerable change. The retail industry can broadly be classified into two categories, namely - Brick and Mortar and E-retail. Further brick and mortar can be classified as - Organised and Unorganised (Figure 1.1).
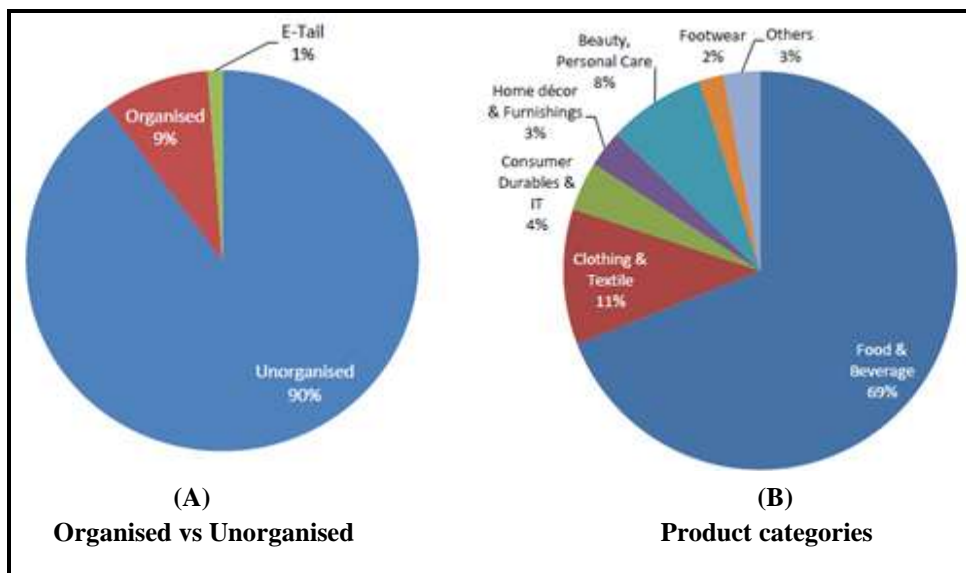
Source: Industry, IBEF, "Indian Retail Industry - Structure & Prospects", 2 June, 2017.
Figure 1.1: Market share of retail sector.

1.2.1 Unorganised Retail

Unorganised retail refers to the traditional form of retail often situated near residential areas. It is generally characterized by low rentals, low tax payouts with a majority of it being owner-managed and employing personal capital. It includes formidable mix of conventional kirana shops, general stores, mom-&-pop stores, paan-beedi shops and other small retail outlets. The Indian retail industry has principally been dominated by the

unorganised segment. During FY16, the unorganised retail accounted for about 90 percent of the aggregate retail revenue. Currently, the 12 million kirana and mom-and-pop stores are dictating the retail landscape, interpreting into 10 stores per 1,000 Indians, with enormous penetration (Boston Consulting Group, 2015). However, the small formats have some limitations, such as small size of operations, capital shortage, low cost format, tax evasion practices and labour and real estate problems. Political, legal, infrastructural, cultural and educational limitations would have to be deliberated if the sector really wants to survive the fierce competition.

1.2.2 Organised Retail

Organised retail is characterised by high investment requirements, large premises, trained staff where retailers are licensed and registered to pay taxes to the government. Currently, organised retail market is valued at about USD 60 billion and accounts for only about 9% of the total sector (Figure 1.1). India's organised retail penetration is much lower in comparison with other countries, like the United States where the penetration level is 85%. The organised retailing comprises of supermarkets, hypermarkets and malls. Organised retail sector is professionally managed and offers shopping, food, entertainment, and range of other products and services under one roof. The organised retail formats are not family-run enterprises and function on self-service model (Sengupta, 2008; Ramkrishnan, 2010). The last 3-4 years have witnessed the opening of stores, in metros and cities, in different modern formats by many organised retailers. Organised retailing has made inroads in retail sector but its share is small. Big business houses have entered retail sector with ambitious growth plans. However, apprehensions have been raised about the progress of the organised retail sector, fearing the unfavourable effect on the retailers in the unorganised sector. The other viewpoint strongly propagates that the growth of organised retailing will yield proficiencies in supply chain, success to the small producers and farmers, and allowing higher prices to them on the one hand, and lower prices to the customers on the other. Given below (Table: 1.1) is the list of various groups and the retail chains owned by them.

Table 1.1: Retailers in India (Rajput et al., 2012)

RETAILER	STORES
Aditya Birla Group	Louis Phillipe, Trouser town, Allen Solly, Van Heusen, Peter England.
K Raheja Group	Shopper's Stop, Homes stop, Crossword, Mothercare.
Landmark	Lifestyle, Landmark International, Home Centre, Max Retail, Funcity.
Pantaloon Retail	Food bazaar, Hometown, Big bazaar, Furniture bazaar, Collection-I, e-zone, Depot, Shoefactory, Bowling co, Futurbazaar.com.
Piramal Group	TruMart, Pyramid Megastore.
Reliance	Reliance Hyper-mart.
RPG Group	Group Foodworld, Music World, Spencer's.
Tata Group	Star India Bazaar, Westside, Croma, Titan, Tanishq.

1.2.3 E- retailer

"When a main street store builds a website, they open up opportunities to expand their market beyond geographical boundaries. The chances of losing sales from the physical shop are slight, but the potential to increase sales through their website could be enormous…..", (Tiernan, 2000). Turban (2006) defined e-retailing as retailing performed online, with the help of the internet. A comprehensive definition of e-tailing was provided by Wang (2002) as the selling of services and goods via the internet to the customer. Zeithaml (2002) articulates that a well planned and organised web site design, prompt delivery, and effective shopping are essential attributes for e-retailing. The other e-store attributes being, delivery on time, return and replacement procedure, time to fill online orders form, and promptness of response time to e-customers enquiries.

The urban population has contributed enormously to the growth of the online market in the country. Shopping has a new address: www. The growing online retail market has become a very profitable business for international players as well. Some of the major players in apparel sector are, Flipkart**,** ebay**,** Tradus.in**,** Shopclues.com**,** Myntra**,** Homeshop18**,** Yebhi**,** Snapdeal etc. Some of the online grocery stores are - Big Basket, Reliance Fresh etc.

The actual dissemination and transmission of organised retail in India started in January 2006 with the declaration of 51 percent of reformist relaxation policy in Foreign Direct Investment in single brand retail (Roy et al., 2011). The promise by the corporate giants to invest in modern formats in the top 100 cities in India has lead to the growth of the modern formats in the apparel retail sector (IBEF, 2011). The entrance of the international brands in 2010 framed the lifestyle of changing India (Akhter and Equbal, 2012). The new store formats that emerged comprised of malls, specialty stores, departmental stores, category killers, discount stores or the factory outlets, convenience stores, supermarkets, and hypermarkets in the form of multi brand stores (Rahman, 2012; Roy et al., 2011). Moderations in the Indian FDI regulation mainly in single brand attracted many prominent brands to setup independent stores (Roy et al., 2011).

1.3 CUSTOMER SATISFACTION AND EXPECTATION IN RETAIL SECTOR

Customer satisfaction has been examined as a significant construct (McQuitty et al., 2000) and an important goal in marketing (Erevelles and Leavitt, 1992). Satisfaction is an interpreter of purchase behaviour, namely - brand choice, repurchase, and purchase intentions and switching behaviour (McQuitty et al., 2000). Oliver (1997) identified satisfaction as the customer accomplishment reaction and a decision that a service or product, or the product or service itself, offers (or is offeringing) a satisfying level of consumption-related fulfilment. Finally, Kotler (1997) defines satisfaction as a person's sentiment of gratification or displeasure resulting from matching a product's perceived performance (or outcome) with his or her expectations. Customer satisfaction research is grounded on the - disconfirmation of expectations paradigm (Cadotte et al., 1987). This paradigm says that the customer assessment includes equating real performance with definite standard, which leads to three probable results: (1) Confirmation, is when performance matches standards, which leads to an unbiased feeling. (2) Positive disconfirmation, is when performance is considered superior than standard, leading to satisfaction. (3) Negative disconfirmation, occurs where performance is valued inferior than normal, leading to dissatisfaction. Thus, comparisons must be made between

customers' expectations and the perceived performance of the product or service, so as to explain satisfaction or dissatisfaction (Yi, 1990).

Customer expectations are preliminary beliefs about a service or product (Olson and Dover, 1979). Customers have many sources of information that shapes their expectations with a particular product, service or provider. These sources comprise of previous experience with the service, word of mouth, professional opinion, promotional communication controlled by the company (e.g., advertising, personal selling and price) and also previous exposure to the services offered by the competitors (Zeithaml et al., 1993). During the pre-purchase stage, expectation impact customer assessment on his purchase of brand, product, and services. Through the consumption stage, it may be influenced by the attitude of other customers, service personnel, and equipment. However, expectations form the base for evaluation of satisfaction during the post-purchase stage (Oliver, 1980) and satisfaction is the measure of fulfilling the customers needs at the conclusion of a purchase (Oliver, 1999). According to Fornell et al. (1996) customer satisfaction has three antecedents: perceived value, perceived quality, and expectations. The Disconfirmation theory compares the performance level of a product and services post usage and the expectation level before using the product or service, as superior or inferior. If the product or service is inferior to anticipated, it leads to "negative disconfirmation", and if better, "positive disconfirmation", and if as expected "confirmation" happens (Oliver, 1977; 1981).

1.4 PROPOSED MODEL FOR CUSTOMER SATISFACTION IN RETAIL

On the basis of literature review, a model given as figure 1.2 is developed for the exogenous variables and the endogenous variables to explain the interrelationship between the affecting factors and their impact on the customer satisfaction. The research model consists of four exogenous latent constructs, namely - "Shoppers typology", "Retail and store attributes", "Price", "Quality", and one endogenous latent construct, namely - "Customer satisfaction".

Shoppers' typology and shopping motives is proposed based on literature which is considered as an essential psychological condition for customer satisfaction.

Kassarjian (1981) and Marlow and Marlow (2015) suggested that the dissimilarities amongst individuals were the foremost reason behind making some people more interested, concerned and involved in the customer's decision process. Lastovicka and Gardner (1978); and Cesareo and Pastore (2014) validated that the same product had different participation levels across people. Psychological factors are greatly influenced by motivation, perception, learning, beliefs, and attitudes. Motivation plays an important role in shopping behaviour because without motivation there will be no sale and purchase transactions. In addition, shopping motivation also reflects the general trend of the actions of customers while shopping. This trend can be realised in the purchase decision process that includes the pattern information, search alternative evaluation, and product selection.
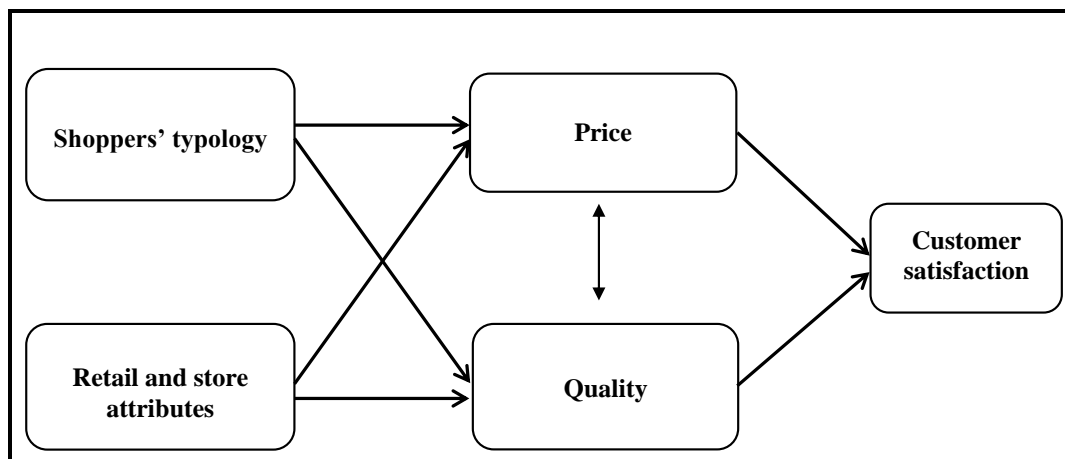
Figure 1.2: Proposed customer satisfaction model in retail sector

At the format level, construct, retail and store attributes have been proposed to be a major influencer on customer purchase decision leading to customer satisfaction. Former research has identified various attributes which act as major influencers in moulding customer perception, shopping decision and format choice. According to Mehrabian and Russell (1974) the retail atmosphere has the potential to affect the level of stimulation and pleasure experienced by the customers, which in turn arbitrates with their wish to connect with others in the setting and their preference to devote more money or time. The association amongst the emotional responses and physical environment is also reinforced by store-level research. Baker et al. (1992) recognised the correlation between store environment, the effective states of pleasure

and arousal and behavioural intentions. The elements of retail stores have significant effects on store patronage assessments and quality implications. Darden and Babin (1994) found that a store's tangible features can also affect resource expenses and shopping value.

Customers' perception of product value depends on the trade-off between quality and price. Customers' compare their product quality expectations to the price of the product (Zeithaml, 1988). As price effects perceptions of quality, customer is willing to pay higher prices to acquire high quality products. This is tied in with the effects of brand name. Branded products are usually higher priced and therefore, perceived to be of higher quality (Olbrich and Jansen, 2014). Therefore, more the price of the product, greater is the customers' product quality expectations. Price is an indication of product quality (Ding et al., 2010). The price perceptions impact satisfaction directly through judgments and indirectly through perceptions of price fairness (Herrmann et al., 2007; Hanif et al., 2010). Reasonable price and customer satisfaction are considerably related with each other (Campbell et al., 2014).

Satisfaction is a true indicator of a firm's accomplishment and influence customers' attitude, repurchase, and communication (Sivadas and Baker-Prewitt, 2000); it is an indicator of future purchase behaviour (Kasper, 1988); influence profit; and customer loyalty (Oliver, 1997). Furthermore, Day (1994) established that customer satisfaction results in greater customer retention. Huber et al. (2001) found that satisfied customers are prepared to pay more prices. Carpenter and Fairhurst (2005) revealed that hedonic and utilitarian shopping benefits influence satisfaction positively. Eroglu et al. (2005) established that perceived retail crowding have a negative influence on shopping value and satisfaction. If the shopping experience provides qualities valued by the customer, satisfaction with the store is possible.

1.5 NEED, PURPOSE, OBJECTIVES AND SCOPE OF THE STUDY

1.5.1 Need of the Study

The Indian retail sector is growing and shifting from unorganised to organised sector and from small shops to big stores, taking many forms and dimensions. Opening up of economy and various economics reforms initiated by the Indian government has

helped India in establishing itself as a "retail powerhouse" (Srivastava, 2008) making it the most promising retail markets of the world (Singh and Bose, 2011).

The demographic profile of the society is changing with better purchasing capacity, focus on quality and convenience which has changed the customers mindset and attitude. By 2020, there will be a 70% upsurge in the income level and 100 million more youths will enter the workforce arena (Singhi et al., 2016). Indian urban population has also grown from 340 million in 2006 to 430 million 2016 (United Nation world cities report). The retail growth also has a spillover effect in Tier 2 and Tier 3 cities. As a result, the shopper today have vastly different expectations of product, service, environment and value (Mukherjee, 2014). Therefore, a need was felt to understand the drivers of customer satisfaction by analysing customer preference across different retail formats prevalent in India through qualitative and quantitative research.

1.5.2 Objectives of the research

Due to changing demographic factors, shift in retail sector and on the basis of the literature review the following objectives are identified for this research:

Objective 1: To identify various lifestyle factors, shoppers' typology, demographic and psychographic factors and their influence on retail format choice.

Objective 2: To identify the various retail and store attributes and online marketing attributes influencing customer satisfaction.

Objective 3: To study the impact of customer expectation and retail and store attributes on customer satisfaction.

1.5.3 Research Questions

The research objectives will aim to answer following questions:

- What are the different expectations of Indian customers with respect to different retail formats for shopping?

- What are the main attributes expected by the Indian customer with respect to different retail formats?

- How the customer expectations with respect to different retail formats influence their satisfaction level?

- Whether the demographic profile of customers influences the expectation of customers with respect to different retail formats?

- How price of the product involved in shopping influences customer satisfaction?

- How quality of the product influences satisfaction levels of the customers?

- Does any relationship exist between shoppers' typology, retail and store attributes, price and quality in shopping?

1.5.4 Scope of the study

The discussion carried out in the last sections evidences that the retail market in a developing nation like India has a large potential market. But the customer behavior, preference and expectations of Indian metropolitan is still largely unexplored.

- The study covers retail customers in Delhi National Capital Region (NCR), comprising of Delhi, Gurugram and Noida.

- It is a single cross sectional research.

- Only two retail industries, namely - (a) grocery and (b) apparel will be included in the study.

- The study incorporates four retail formats in grocery retail, namely - kirana store; convenience store; hypermarket; and supermarket.

- The study incorporates four retail formats in apparel retail, namely - local stores; category killer; company owned/ branded stores; and online stores.

1.6 STRUCTURE OF THE THESIS

This research work is presented in the thesis form consisting of nine chapters. The brief about each chapter is presented below.

Chapter One: *Introduction*

This is the preliminary and introductory chapter which sets the foundation of this research. An overview of retail sector is presented with focus on the current scenario

and the objective with which the research is carried out. The chapter introduces the need for study of retail and store attributes and its relation with customer expectation and customer satisfaction.

Chapter Two: *Review of Literature*

This chapter covers the literature review to understand the basic issues related to the factors contributing towards the customer satisfaction. Various aspects of customer expectations and preferences are reviewed to help in providing an integrated perspective on different elements and processes leading to customer satisfaction. The characteristics of the various retail formats, retail and store attributes, shoppers' typology and shopping motivation, psychographics (lifestyle) variables, quality, price and customer demographics are also reviewed. The chapter ends with identifying the research gap.

Chapter Three: *Research Methodology*

This chapter provides methodology of the research which includes the theoretical framework, questionnaire design, data collection and various statistical techniques used. The chapter also includes description of the problem statement; objective of the study; hypothesis and research questions.

Chapter Four: *Analysis of Customers', Retail and Store, and Online attributes.*

In this chapter customers' related attributes like lifestyle and shoppers' typology are analysed using Exploratory Factor Analysis (EFA) and descriptive statistics. Retail and store attributes; and online attributes are also analysed to identify various latent variables influencing customer preference and expectations. EFA helped in identifying three psychographic (lifestyle) factors of customers, eight factors of shoppers' typology and motives, five factors of retail and store attributes, and four factors of online attributes. The outcome reveals that shopping in India is no more determined by only functional requirement but is also driven by social and recreational motivation.

Chapter Five: *Customers' demographics and retail format choice behaviour for grocery and apparel retailing in India*

This chapter presents and discusses the grocery and apparel retail format choice of customers. Demographics of the customer are used for the investigation of customers' format choice across four retail formats. ANOVA and Independent sample t-test are applied to test the difference in the preference of the customers towards various retail formats. The study shows that the customers' demographic factors have a very weak influence on the customers' preference for different retail formats. This is in line with the study of Dalwadi et al. (2010), Ramanathan and Hari (2011) who found a weak association between customers' demographics and their preference for retail format.

Chapter Six: *Psychographic characteristics of Indian retail customer in terms of format choice*

The sixth chapter presents the psychographic characteristics of the Indian customers with respect to format choice. This chapter analyses and explains the store choice behaviour and psychographic clusters of the customers. EFA, Ward's method of hierarchical cluster analysis, K-mean clustering and ANOVA test are used to classify the shoppers' into four clusters: autonomous, socialiser, conventional and indulgent. The indulgent form the largest group of shoppers. The results indicate that the Indian customers show cross-shopping behaviour, having multiple store patronage behaviour, therefore, loyalty towards a particular format is weak. None of the format singled out in meeting every customer's expectations and requirements.

Chapter Seven: *Perceptual Mapping of Retail formats*

Two dimensional perceptual maps are developed to see the preference of the customers towards various retail and store attributes of different retail formats. The five factors derived from EFA of retail and store attributes are used to develop perceptual maps to gauge the customer preference and inclination using

discriminant analysis. The result reveals that there is shift in customers' preference towards organised retail format. The perceptual maps show that the customers' expectation is more from organised formats for all the attributes.

Chapter Eight: *Impact of* c*ustomers' expectation and retail and store attributes on customer satisfaction*

This chapter focuses on analysing the impact of customer expectation and retail and store attributes on customer satisfaction. Confirmatory factor analysis and structural equation modelling are applied to find the causal relationship between the factors and their impact on customer satisfaction. Shoppers' typology and shopping motives; retail and store attributes; quality; price and satisfaction are the factors examined. The results show that all expected relationships are positive in nature. All factors affecting customer satisfaction are significant with different values of the beta coefficients, therefore contributing different weights to the variance of success of customer satisfaction. Significant correlation has been observed between quality, price and customer satisfaction.

Chapter Nine: *Summary and Conclusion*

This chapter presents the summary of research carried out with key findings and implications for researchers and practitioners. The chapter also provides the limitations of the research and scope for future research.

1.7 SUMMARY

In this chapter an outline of retail sector and customer satisfaction is presented. The chapter also highlights the objectives and hypothesis of the present study. Chapter scheme describing the organisation of the thesis is also presented. In the next chapter a comprehensive literature review is presented.

Introduction	• Overview of retail scenario. • Introduces the need for study of retail and store attributes and its relation with customer expectation and customer satisfaction.
Review of Literature	• The characteristics of the various retail formats, retail and store attributes, shoppers' typology and shopping motivation, psychographics (lifestyle) variables, quality, price and customer demographics are also reviewed. • Identification of the research gap.
Research Methodology	• The chapter includes the theoretical framework, questionnaire design, data collection and various statistical technique used. • Description of the problem statement; objective of the study; hypothesis and research questions.
Analysis of Customers', Retail and Store; and Online attributes	• Exploratory factor analysis and descriptive statistics used for analysis. • EFA helped in identifying three psychographic (lifestyle) factors of customers, eight factors of shoppers' typology and motives, five factors of retail and store attributes and four factors of online attributes. • The results reveal that shopping in India is no more determined by functional requirement but is also driven by social and recreational motivation.
Customers' demographics and retail format choice behaviour	• Demographics of the customer are used for the examination of customers' format choice across four major retail formats. • ANOVA and t-test are applied to test the difference in the preference of customers towards various retail formats. • Customers' demographic factors have a very week influence on the customer preference for different retail formats.

Psychographic characteristics of Indian retail customer in terms of format choice	• This chapter analyses and explains the store choice behaviour and psychographic clusters of the customers. • EFA, Wards method of hierarchical cluster analysis, K-mean clustering and ANOVA test are used to classify the shoppers into four clusters: autonomous, socialiser, conventional and indulgent. • None of the format singled out in meeting the every customer's expectations and requirements.
Perceptual Mapping of Retail formats	• Two dimensional perceptual maps are developed to see the preference of the customers for various retail and store attributes towards different retail formats. • The perceptual maps show that the customers' expectation is more from organised formats for all the attributes.
Customer expectation and retail and store attributes on customer satisfaction	• Confirmatory factor analysis and structural equation modeling are applied to find the causal relationship between the factors and their impact on customer satisfaction. • All expected relationships are positive in nature and are significant with different values of the beta coefficients. • Significant correlation was also observed between quality, price and customer satisfaction.
Summary and Conclusion	• This chapter presents the summary of research carried out with key findings and implications for researchers and practitioners. • The chapter also provides the limitations of the research and scope for future research.
References	

Figure 1.3: Structure of the thesis

Chapter 2
Review of Literature

CHAPTER-2

REVIEW OF LITERATURE

2.1   INTRODUCTION

Retail sector, customer satisfaction, evolving economy and changing demographic profile of the Indian customer has been the area of research since long time and several authors have contributed to the academic and professional growth of this area. In this chapter, review of the previous work has been carried out to understand the existing state and to identify the research gaps. Under the literature review, we will discuss various research works for the research questions related to customer satisfaction in the retail industry. The chapter goes on to establish the linkages between customer satisfaction and other key variables such as attributes, formats, quality, price, customer demographics and psychographics. The review of prior literature will also be discussed as follows: Customer satisfaction, Retail and Store attributes E-retail attributes, Shopping motives and typology, Psychographic segmentation, Customer value, Retailers perspective and Customer demographics.

2.2 CUSTOMER SATISFACTION

Understanding customer satisfaction could be deliberated as the fundamental principle of this research work. Kotler et al. (2014) states that the customer satisfaction is determined by how the expectations of the customers are met. Customer satisfaction is directly connected to the customers needs. One of the first studies assessing satisfaction was conducted by Cardozo in 1965. The result indicated that product quality, overall purchase expectations and experiences all influence customer satisfaction. Satisfaction can be defined as a "psychological state resulting when the emotional surrounding disconfirmed expectations is coupled with the customer's prior feeling about the consumption experience" (Oliver, 1981). Satisfaction is "the customer's feeling about the gap between customer's expectations towards a company, product or service and the perceived performance of the company, product or service" (Looy et al., 2003). Conventionally, satisfaction has been theorised as a product-related knowledge judgment that follows a

purchase deed or a sequence of consumption experiences (Yi, 1990). Customer satisfaction has been extensively studied in marketing; however, there is no commonly recognised definition of satisfaction. Giese and Cote (2000) after extensive literature review and customer interview, defined satisfaction as reaction of changing intensity, with a precise time point of determination and of limited period, focused to principal aspects of product acquisition and/ or consumption. Oliver (1997) opined satisfaction as the customer contentment response. It is a decision that a product or service features, or the service or product itself, offers a gratifying amount of consumption-related fulfillment.

Customer satisfaction has been considered as one of the most important constructs (Fornell, 1992; Johnson and Fornell, 1991; McDougall and Levesque, 2000; McQuitty et al., 2000), main goal of marketing (Erevelles and Leavitt, 1992) and an suitable interpreter of purchase behaviour, namely - purchase intentions, repurchase, brand choice and switching behaviour (McQuitty et al., 2000). It can be specified that satisfied customers are more probable to establish loyalty (Taylor et al., 1993), leading to repeat purchase (Fornell, 1992) and favorable word-of-mouth (Halstead, 1992). It has been perceived as a complete evaluation of a product or service over a period as a consequence of purchase and consumption experience (Anderson et al., 1994; Oliver, 1999).

Universally, satisfaction is an individual feeling of disappointment or pleasure that is an outcome of comparison between products perceived performance and expectation outcome (Oliver, 2006). If the performance falls short of expectations, the customer is dissatisfied. Customer is satisfied incase performance matches the expectations. If the performance surpasses expectations, the customer is extremely delighted and satisfied (Fournier and Mick 1999). Kotler and Keller (2006) and Kipkirong Tarus and Rabach (2013) proposed that a dissatisfied customer is one whose expectations surpasses the real outcome of service interaction, whereas, a satisfied or happy customer is an instance of interface matching or exceeding expectations.

In today's time, the main apprehension of marketers and marketing managers is to have a satisfied and loyal customer. It is well acknowledged that customer satisfaction is both a marketing tool and goal for customer oriented companies (Kotler and Keller

2012). Customer satisfaction is an important component that leads business to success. In recent times, customer satisfaction has gained attention with shift from transactional marketing to relationship marketing (Sheth and Parvatiyar 1994). McKenna (1993) proposes that to have a satisfied customer, organisations should overlook advertising, market reviews and promotions, rather should lay emphasis on suitable infrastructure to deliver suitable services and products to meet customer's needs. Therefore, regular valuation of customers' needs, tastes, desires and interests is important to upgrade the perceived quality (Ranjbarian et al., 2012).

Increasing customer satisfaction has displayed a direct impact on companies' market share, which leads to better profits, positive endorsement and lesser marketing expenditures. It significantly influences the corporate image and survival (Pizam et al., 2016). From the firm's point of view, in today's dynamic business environment, it is important to build and sustain a sturdy relationship with the customers by understanding the elements of customer satisfaction. Improving and enhancing satisfaction increases returns, visitation and retention (Anderson et al., 1994; Baker and Crompton, 2000; Day, 1994). Previous empirical studies expresses that customer satisfaction indicate towards positive behavioural outcomes such as higher repurchase intentions, loyalty, and re-patronage intentions (Cronin et al., 2000; Jones et al., 2006). Quality (products and after-sale services) and price are supported as drivers of customer satisfaction (Bei and Chiao, 2001).

2.3   RETAIL AND STORE ATTRIBUTES INFLUENCING FORMAT CHOICE

The term 'retail' originates from a French word 'retaillier', meaning 'to cut a piece off' or 'to break bulk'. It denotes a first-hand contract with the customer. Thus, retailing is defined as all the activities that comprise selling of goods or services directly to the final customer for their personal, non-business use via shops, market, door-to-door selling, mail-order or over the internet where the buyer intend to consume the product. Retailing can also be defined as an activity that pledges that customers derive supreme value from the buying process. This encompasses activities and steps needed to place the merchandise made in another place into the hands of the customers or to provide services to the customers. Hence, retail acts as an interface between the manufacturer and the customer of the product, buying for personal

consumption and attributes offered by the retailers becomes the distinguishing factors among retailers and formats.

Attributes, are generally defined as intangible and tangible characteristics of the products that provide "subjective satisfaction" or "needs satisfaction" to the customer. These attributes are used by marketing researchers in a number of ways, such as comparing and contrasting customer images of competing stores and building models to explain customer satisfaction and service quality (Khraim et al., 2011). Attributes are the soul and characteristics on which stores are distinguished and patronised. These attributes play an important role in selection of a store by customers as well as customer satisfaction.

Lindquist (1974) combined the frames of former studies to identify and classify retail attributes including merchandise, client factors, convenience, promotion, service, physical facilities, institutional factors, store atmosphere and post-transactional satisfaction. Yavas (2003) collected a list of retail attributes for shopping malls comprising of quality, price, store hours, courtesy, product and store selection, cleanliness, accessibility, security, and atmosphere. Lee et al. (2006) classified retail attributes based on utilitarian or hedonic shopping values. Previous research recommends that price, product assortment and customer service are key retail attributes for departmental store shoppers (Arnold, 1997). Customer service is suggested as a prominent retail attribute affecting retail format choice (Mulhern, 1997; Darian et al., 2001). Baker et al. (2002) reported that interpersonal service quality directly affects patronage intention. Researchers found that attributes, namely - store location, time and distance plays an important role in defining a store (Findlay and Sparks, 2008; Fox et al., 2004; Rhee and Bell, 2002).

Researchers have embraced attributes like behaviour of store personnel (O'Cass and Grace, 2008), store atmosphere, convenient location (Arnold and Tigert, 1982; Sinha and Banerjee, 2004; González-Benito et al., 2007; Briesch et al., 2009), merchandise collection (Pan and Zinkhan, 2006), merchandise quality (Baltas and Papastathopoulou, 2003; Theodoridis and Priporas, 2009), price, services offered (Pan and Zinkhan, 2006), store character (Michman, 1991; Paulins and Geistfeld, 2003), fast checkout, suitable opening hours and apt parking services (Pan and Zinkhan, 2006). González-Benito et al. (2007) asserted distance to be the primary criterion for store choice. Findlay and Sparks

(2008) found store location and lower prices as most important attributes for selecting the store for their major shopping. Dalwadi et al. (2010) documented customer attention, courteous staff members, offers and discounts, comfort and elegance, variety, proximity, speedy service and assurance as determining attributes for store choice. Product assortment and the customers' perception of product variety influence shoppers preferences (Broniarczyk and Hoyer, 2006; Carpenter, 2008; Seiders et al., 2000) because customers give importance on the capability of a store to take care of shopping when visiting the same store (Carpenter, 2008). Carpenter and Moore (2009) found that promotion help to build patronage and store traffic. Koul and Mishra (2013) explained that the significance of the various store attributes varied with the product categories. The results showed that the customers purchasing grocery products stressed more on store attributes like product availability, product assortment and retailer's attitude.

Service quality, customer perceived value and satisfaction are significantly correlated and predict the customer repurchase behaviour (Rahman, 2012). Carpenter (2008) found convenience, value and quality brands to be the essential attributes. Worsley et al. (2011) investigated the retail attributes inclination of baby boomers and found price, convenience, selection of quality merchandise and user-friendly store environment to be the key attributes. Eroğlu (2013) revealed the products' quality to be the most important attribute. Zulqarnain et al. (2015) underlined the importance of factors such as price, quality, variety and location of stores to influence customer choice when they select a store for shopping. Further, Kiran (2016) emphasised the importance of quality, enjoyable shopping environment, financing option, trial rooms for clothing products, return and exchange policies and competitive prices for the modern Indian customer.

Many studies have highlighted the link between the retail attribute and the mall attractiveness (Ismail El-Adly, 2007). Sufficient parking, numerous shops, luxurious landscape, entertainment and restaurants enhances the lifestyle centre concept (Nooney, 2003). As per Carpenter and Moore (2006) cleanliness, product assortment, price competitiveness, courtesy of personnel are the most important attributes considered while making a format choice. A comparable list of attributes was given by Venkateswarulu and Uniyal (2007). They recognised factors, namely - appeal and convenience, ambience, personnel, amenities and atmospherics, parking and seating. This study integrated different attributes like odour, security, restroom, size of store. In a study of retail store selection in

Malaysia, Wel et al. (2012) categorized the important determinants as: store personnel and physical characteristics of the store, peer influence, store convenience and merchandise selection, location, advertising, product quality, variety and services offered by store.

Former research has specified few attributes, which contribute towards the store image are - atmosphere, location, variety of merchandise, quality of merchandise, price, crowd, cleanliness and customer service (Baker et al., 1994; Bell, 1999; Bellizzi et al., 1983; Chebat et al.*,* 1995; Dubé et al.*,* 1995; Ibrahim and Chua, 2010; Ibrahim and McGoldricks, 2006; Milliman, 1982; Nevin and Huston, 1980; Sirgy et al., 2000). The store atmosphere relates to colour, layout and design, furniture, décor and its influence on the entire store environment. The positive stimuli in the store environment inspire customer patronage (Mehrabian and Russell, 1974; Baker et al., 1994; Donovan et al., 1994; Turley and Milliman, 2000). Hosseini et al. (2014) investigated the significant effects of store image attributes, namely - store atmosphere, music, merchandise quality, service, price, and convenience on customer perceptions. These factors improve customer retailer affiliation and interaction.

Sinha (2003) examined that the Indian shopper was more favourably disposed towards entertainment value than on the functional value. Fox et al. (2004) opined that price was least persuasive but documented that product assortment and frequency of store promotion was extremely significant on grocery format choice. The results also endorsed the fact that the household trips to mass merchandisers do not replace for visits to traditional supermarkets. In a study, Seiders et al. (2000) connected supercenter shoppers with traditional supermarket shoppers and documented that the variety of product assortment and low price are the main reasons for the format selection. However, the traditional supermarket shoppers placed more importance on product quality and location. In Greek grocery market (Baltas and Papastathopoulou, 2003) quality, store brands, product assortment, and location were fundamental drivers of selection. Thang and Tan (2003) and Dalwadi et al. (2010) strengthened the fact that customers' choice of shopping malls above traditional stores is swayed by numerous factors like ambiance, assortment, sales promotion schemes and in-store services. The amenity of one-stop-shop had an encouraging response from the customers, who found it to be more appropriate, time saving and satisfactory. Table 2.1 gives a comprehensive view of the literature on retail and store attributes.

Table 2.1 Summary of literature on Retail and Store Attributes

Attributes	Researcher(s)
Appealing store decoration	Harrison (1992); Baker et al. (1994); Chebat and Dubé (2000); Mattila and Wirtz (2001); Gilboa and Rafaeli (2003); Koo (2003); Thang and Tan (2003); Grayson and McNeill (2009); and Parsons (2011).
Cleanliness and Hygiene	Bellenger (1977); Nevin and Huston (1980); Milliman (1982); Bellizzi et al. (1983); Baker et al. (1994); Chebat et al. (1995); Dubé et al. (1995); Dabholkar et al. (1996); Bell (1999); Sirgy et al. (2000); Baker et al. (2002); Home (2002); Yavas (2003); Ruiz et al. (2004); Miranda et al., (2005); Carpenter and Moore (2006); Ibrahim and McGoldricks (2006); Goswami and Mishra (2009); and Ibrahim and Chua (2010).
Air conditioning	Martineau (1958); Bellenger (1977); Terblanche (1998); Baker et al. (2002); Ruiz et al. (2004); Peter and Olson (1990); Khare (2014); and Fuentes and Fredriksson (2016).
Signage is clearly displayed	Passewitz et al. (1991); Guy (1994); Abrams (1996); Goswami and Mishra (2009); Baker et al. (2002); Mehta and Chugan (2012); and Miotto and Parente (2015).
Internal Layout and design	Oliver (1981); Mazursky and Jacoby (1985); Dubé et al. (1995); Bell (1999); Sirgy et al. (2000); Levy and Weitz (2001); Baker et al. (2002); Semeijn et al. (2004); Miranda et al. (2005); Ibrahim and McGoldricks (2006); Dalwadi et al. (2010); Ibrahim and Chua (2010); Levy and Weitz (2010); Cant and Hefer (2014); and Miotto and Parente (2015).
Elevator	Martineau (1958); Peter and Olson (1990); Terblanche (1998) and Elizabeth Lloyd et al. (2014).
Convenient Parking	Levy and Weitz (2010); Leszczyc and Timmermans (2001); Home (2002); Singh (2002); Wood and Browne (2007); Goswami and Mishra (2009) and Elizabeth Lloyd et al. (2014).
Lighting	Bellenger (1977); Hansen and Deutscher (1978); Milliman (1982); Bellizzi et al. (1983); Baker (1987); Eroglu and Machleit (1990); Baker and Cameron (1996); Joyce and Lambert (1996); Porter and Claycomb (1997); Turley and Milliman (2000); Summers and Hebert (2001); Baker et al. (2002); and Ruiz et al. (2004).
Convenient check out	Marzocchi and Zammit (2006); Arnold et al. (1983); Home (2002); Sinha and Banerjee (2004); and Zijlstra and Mobach, (2011).
Ease of merchandise return	Jolson and Spath (1973); James et al. (1976); Westbrook (1981); Mazursky and Jacoby (1985); Peter and Olson (1990); Dotson and Patton (1992); Shim and Kotsiopulos (1992); Lee and Johnson (1997); Terblanche (1998); Goswami and Mishra (2009); Khraim et al. (2011) and Jhamb (2012).
Ease of Shopping	Westbrook (1981); Mazursky and Jacoby (1985); Dabholkar et al. (1996); Mcgoldrick and Collins (2007); Mishra and Dash (2008); and Goswami and Mishra (2009).
Home Delivery	Oates et al. (1996); Mentzer and Williams (2001); Goswami and Mishra (2009); Teller et al. (2006); and Khadilkar (2012).

Attributes	Researcher(s)
Better Service	Porter and Claycomb (1997); Peter and Olson (1990); Terblanche (1998); Reynolds and Beatty (1999); Seiders et al. (2000); Thang and Tan (2003); Hansen and Solgaard (2004); Mishra and Dash (2008); Carpenter and Balija (2010); and Zolfagharian and Paswan (2009).
Open Seven Days a Week	Palmer (1997); Yavas (2003); and Mishra and Dash (2008).
Parcel Pick Up	Alba et al. (1997); Lohse and Spiller (1999); and Mishra and Dash (2008).
Convenient Store Hours	Tauber (1972); Jolson and Spath (1973); Moschis (1976), Oliver (1981), Mazursky and Jacoby (1985); Kaufman (1996); Carpenter and Balija (2009); and Khadilkar, (2012).
Service minded and helpful salespersons	Lindquist (1974); Andreassen (1994); Hokanson (1995); Ruiz et al. (2004); Semeijn et al. (2004); and Anselmsson (2006).
Customer-friendly salesperson	Arnold et al. (1983); Bearden (1977); Hokanson (1995); Beatty et al. (1996); Dabholkar et al. (1996); Baker et al. (2002); Yavas (2003); Semeijn et al. (2004); Ruiz et al. (2004); Anselmsson (2006); and Goswami and Mishra (2009).
Knowledgeable salesperson	King and Ring (1980); Grönroos (1982); Surprenant and Solomon (1987); Bitner (1990); Hokanson (1995); McEnally and de Chernatony (1999); Lu (2004); and Semeijn et al. (2004).
Good personality salesperson	Grewal and Sharma (1991); Hokanson (1995); Lu (2004); and Semeijn et al. (2004).
One Stop Shopping	Doyle and Fenwick (1974); Hallswroth and McClatchey (1994); Fernie (1995); Kaufman (1996); Messinger and Narasimhan, (1997); Leszczyc and Timmermans (2001); Keller (2003); Mishra and Dash (2008); Srivastava (2008); Goswami and Mishra (2009); Zameer and Mukherjee (2011); and Elizabeth Lloyd et al. (2014).
Ease of approach	Bearden (1977); Bellenger (1977); Arentze and Timmermans (2001); Léo and Philippe (2002); Yavas (2003); Reimers and Clulow (2004); and Ruiz et al. (2004).
Convenient Location	Arnold et al. (1983); Benoun and Hèliés-Hassid (1995); Gilbert et al. (1999); Leszczyc and Timmermans (2001); Yavas (2003); Sinha and Banerjee (2004); Miranda et al. (2005); Mishra and Dash (2008); Grewal et al. (2009); Chen et al. (2011); Prasad and Aryasri (2011); and Khraim et al. (2011).
Uniqueness of merchandise	Hanson (1980); and Thang and Tan (2003).
Variety	Sparks (1995); Arnold (1997); Grewal et al. (1998); Hoch et al. (1999); Sirgy et al. (2000); Amine (2003); Carpenter and Moore (2006); Dalwadi et al. (2010) and Ibrahim and Chua (2010).
Availability of Branded Goods	Shim and Kotsiopulos (1992); Rundle-Thiele and Mackay (2001); Arnett et al. (2003); Ailawadi and Keller (2004); Keiningham et al. (2005); Allaway et al. (2011); and Das (2015).

Source: Compiled by the researcher

2.4 E- RETAIL ATTRIBUTES

The Electronic Retailing also know as *e-tailing or internet retailing*, is the route of selling the goods and services through electronic media, principally the internet. The sale of retail goods and services online is called as electronic retailing. It follows the B2C (business to customer) business model wherein the business interacts directly with the customer without the involvement of any intermediaries. Most research on online shopping postulates that the customer's behaviour in the internet is different from behaviour in traditional retail stores (Mathwick et al., 2001; Komiak et al., 2004; Chiu et al., 2014) and that customers who prefer internet shopping to buying in traditional retail stores, differ in terms of demographic characteristics (Burke 2002; Li et al., 1999) and/or psychological characteristics (Ratchford et al., 2001; Dabholkar and Bagozzi, 2002). The fundamental assumption is that the customer use different benchmarks to evaluate retail quality in the different channels (Odekerken-Schröder et al., 2001). The internet generally is considered as an innovative and 'new' channel for customers that, for example, are perceived as more risky than traditional channels (Bart et al., 2005). Table 2.2 gives an overview on study of previous research on most commonly uses antecedents of internet shopping which leads to satisfaction.

There is no agreement from the past studies as to which attributes impacts the online retailer's online store image, service quality or online brand image (Zeithaml, 2002; Wolfinbarger and Gilly, 2003). According to, Zeithaml (2002) the commonly cited attributes that have an important influence on e-service quality as well as on online branding (Christodoulides and de Chernatony, 2004; Chiu et al., 2014) includes:

(1)   Reliability/Fulfilment (delivery process, product return)

(2)   Responsiveness/Customer Service/Care

(3)   Ease of Use /Site Design/Website Design

(4)   Financial Security /Trust /Security/Privacy

(5)   Interactivity /Customisation/Personalisation

Table 2.2: Studies on Consumer Satisfaction in e-retailing

Study	Antecedents of Internet Shopping Satisfaction
Tahyudin (2013)	Website performance, access, security, sensation, information, satisfaction.
Mathew (2013)	Risk, delivery of products, Information quality, product range and after online sales service.
Kim and Lennon (2010)	Information, security risk (performance, financial and transactional).
Ballantine (2005)	Interactivity, Amount of information.
Kohli et al. (2004)	Cost Saving, Time Saving.
Eroglu et al. (2003)	Pleasure, Attitude, Arousal.
McKinney et al. (2002)	System Quality Disconfirmation, Information Quality Disconfirmation.
Reibstein (2002)	Ease of Ordering, Product Information, Product Selection, Product Prices, On-time Delivery, Navigation, Product Presentation, Customer Service, Privacy Policies, Shipping and Handling.
Shim et al. (2002)	Ease of Contact, Customer Service Information, Ease of Access of Product, Information.
Cho and Park (2001)	Product Information, Purchase Result and Delivery, Site Design, Consumer Service, Purchasing Process, Delivery Time and Charge, Payment Methods, Ease of Use, Additional Information, Services.
Kim and Lim (2001)	Width of Information, Update of Information, Depth of Information, Promptness of Retrieval, Speed of Transmission, Web Design & Construction, Customer Service, Ease of Access, Convenience of Use, Security of User's Information, Reliability of the Site, Advertising, Entertainment, Free Gift.
Szymanski and Hise (2000)	Convenience, Merchandising, Site Design, Financial Security.
Ho and Wu (1999)	Logistical Support, Technological Characteristics, Information Characteristics, Homepage Presentation, Product Characteristics.
Lam and Lee (1999)	Business Content, Navigation Efficiency, Security, Marketing/ Consumer Focus, Website Design.

2.5   SHOPPING MOTIVES AND SHOPPERS TYPOLOGY

Extensive research has been reported in the western world to categorize customers on the basis of fundamental shopping motives. The shoppers' typologies recommended in the literature share a collective purpose of grading customers into groups, or types, which vary from each other in some way dominant to retail patronage (Westbrook and

Black, 1985). Over the past few decades, shopping motivations have been extensively considered as one of the most suitable foundation for developing shopper typology, which is one of the most persistent interests in contemporary retailing works.

2.5.1 Shopping motives

Shopping motivations are the causes or aims, which encourage people to shop (Arnold and Reynolds, 2003; Puccinelli et al., 2009). One of the principal researchers' to investigate shopping motivations was Tauber (1972). Tauber, (1972) defined shopping as an essential activity as it plays a noticeable role in many theories of consumer behaviour (Goldsmith et al., 2011). Motivation is one of the highly pertinent notions for consumer behaviour research (Wagner, 2007). Existing literature has suggested a range of shopping motivations (Table 2.3). Tauber (1972) proposed eleven motives for shopping and categorised them into two main groups: social and personal. According to Westbrook and Black (1985) shopping motives are forces examining behaviors to fulfil internal need states. Westbrook and Black (1985) postulated seven types of shopping motivations, whereas, Kim et al. (2003) acknowledged five types of mall-shopping motivations: service consumption, value consumption, eating, diversion aesthetic and appreciation. Ismail El-Adly (2007) had recognised: easiness, entertainment, variety, convenience, mall essence and luxury as the explanations for shopping. Rajagopal (2009) suggested entertainment, location, atmosphere and appeal related to product, brand and price to be the major factors affecting mall customers. However, there are numerous motives recognised in the extant literature that can be primarily classified as utilitarian and hedonic. The hedonic and utilitarian aspects incorporate the motivations of shopping behaviour (Batra and Ahtola, 1991).

2.5.1.1 Utilitarian Motivations

Utilitarian motivations denote economical and functional features of the products that encourage customers to shop (Babin et al., 1994). It signifies the customers' assessment of a product's utilitarian worth and its operative attributes (Batra and

Ahtola, 1991). Utilitarian shopping is intended at making the right product purchase based on its functionality or performance (Fiore and Kim, 2007). Utilitarian shoppers usually do not enjoy shopping, as they visit malls only for buying specific products (Babin et al., 1994). The utilitarian shopping behaviour is thoughtful, task-related, well-organised and rational (Farrag et al., 2010).

2.5.1.2 Hedonic Motivations

Levy (1959) was one of the original scholars who recommended shopping for customers as a playful activity. Tauber (1972) validated that customers are influenced and guided by motivations that could not be connected to the real buying of the products. This led to the recognition that buying is motivated by hedonic considerations (Arnold and Reynolds, 2003; Childers et al., 2001; Westbrook and Black, 1985). Hedonic traits for customer behaviour signify the sensory, imaginary and emotional features of shopping (Hirschman and Holbrook, 1982). The hedonic consumption delivers emotional contentment to the customer, which is a derivative of shopping environment, information search and socialisation outside home (Kim et al., 2005).

The utilitarian and hedonic motives could be taken as the antecedents of shopping behaviours (Guido, 2006). According to Ha and Im (2012), a mall offering good hedonic and utilitarian value leads to superior customer satisfaction. Customers' with different ethnic background visit shopping mall for different reasons. American customers visit malls for entertainment (Kim et al., 2005); Chilean dwell in malls for utilitarian drive (Nicholls et al., 2000); Hungarians value the utilitarian aspects (Millan and Howard, 2007) and Chinese look for hedonic features for mall shopping (Zhang et al., 2011). There is an association between a nation's economic development and significance allocated to hedonic shopping experience (Millan and Howard, 2007). India is seeing a shift in mall shopping motivations from utilitarian to hedonic (Khare, 2011).

Previous studies on shopping motives can be fundamentally classified into two groups i.e., shopping for product procurement and shopping to relish the activities (Jin and Kim, 2003). Product procurement motives refer to customers' retail store visits for the purpose of product acquisition, which is conceptually equal to product-oriented,

utilitarian, and extrinsic shopping motivations. The other shopping motive, relishing shopping as an activity refers to seeking pleasure in mall visit.

According to, Westbrook and Black (1985), shopping motives are forces observing behaviors of customers to satisfy internal need states. There are numerous variables of people's motives for shopping and many of which are different to genuine buying of products (Kaur and Singh, 2007). Therefore, shopping participation is a utilitarian effort considered at attaining needed goods and services as well as hedonic awards. Previous, research on shopping motives support that customers shop for a range of motives. Bloch et al. (1994) acknowledged six motives of shoppers: enjoying the aesthetics, engaging in a state of absorption, escaping from routine and boredom, exploring new products or stores, gaining new information about stores and products, and social interaction and affiliation. Whereas, Dholakia (1999) identified three aspects of shopping motivations: product-oriented motivation labeled utilitarian, a personal or hedonic motivation consisting of shopping as pleasure and a social dimension referring to have interactions with family members. Generally, a variety of shopping motives serve as the cause of behaviours that drive a customer to shopping malls. By means of which the customers' shopping motives may have an influence on enjoyment level and shopping experience. To conclude, certain overlapping general features of shopping motives seems to prevail despite of the geographic allocations. However, individual dimensions differ, even within the same country; as shopping motives are formed and shaped by the culture in which people live.

Table 2.3: Summary of literature on shopping motives studies

Author (year)	Suggested/discovered shopping motives
Tauber (1972)	Six personal shopping motives: role playing, self-gratification, diversion, physical activity, learning about new trends, sensory stimulation.
	Five social shopping motives: social experiences outside the home, peer group attraction, status and authority, communication with others having similar interest, pleasure of bargaining.
Westbrook and Black (1985)	Anticipated utility, negotiation, choice optimisation, affiliation, role enactment, power and authority, stimulation.
Sprotles and Kendall (1986)	Brand conscious.

Author (year)	Suggested/discovered shopping motives
Dawson et al. (1990)	Watching other people, enjoying the crowd, meet new people, find new or unique products, see new things.
Batra and Ahtola (1991)	Hedonic and utilitarian.
Babin et al. (1994); Bellenger and Korgaonkar (1980)	Utilitarian shopping motives, hedonic shopping motives.
Bloch et al. 1994	Social shopping.
Kang et al. (1996)	Aesthetic ambience, economic incentives, diversion/browsing, social experience, convenient service, consumption of meal.
Kahn and McAlister (1997)	Variety seeking.
Dholakia (1999)	Three key shopping motives: interactions with family, utilitarian and shopping as pleasure.
Lotz et al. (1999)	Extrinsic shopping motives and Intrinsic shopping motives
Groeppel-Klein et al. (1999)	Price-oriented motives, Stimulation-oriented motives and advice-oriented motives.
Eastlick and Feinberg (1999)	Functional (i.e. perceived value, order services, and convenience) and non-functional (i.e. company responsiveness and reputation) motives.
Brennan and Lundsten (2000)	Local shopping.
Severin et al. (2001)	Price conscious.
Geuens et al. (2001)	Three type of shopping motivation: functional, social and experiential / hedonic motivations.
Arnold and Reynold (2003)	Hedonic motive (adventure, social, gratification, idea, role, and value).
Jin and Kim's (2003)	Labeled three hedonic motivation as: socialisation, diversion and utilitarian.
Kim et al. (2003)	Service motivation, economic motivation, diversion motivation, eating-out motivation, social motivation.
Sinha (2003)	Experience sharing, managing stress, information seeking, exploring, relaxed after shopping, loyal, bargain seeking, go and grab, list sticking, visiting unplanned, price driven, avoiding crowd, shopping from nearest store.
Solgaard and Hansen, (2003)	Value for money.
Kim et al. (2005)	Service consumption, value consumption, eating, and diversion aesthetic appreciation.
Morschett et al. (2005)	Four dimensions of shopping motives such as scope orientation, quality orientation, price orientation and time orientation.
Fitzmaurice and Comegys (2006)	Materialism and social consumption.

Author (year)	Suggested/discovered shopping motives
Kim (2006)	Utilitarian motive (efficiency and achievement).
Jamal et al. (2006)	Their study identified ten shopping motivations such as gratification seeking, social shopping, high quality seeking, confused by choice, value seeking, brand loyalty, brand conscious, utilitarian shopping, hedonic and role playing.
Ismail El-Adly (2007)	Comfort, entertainment, diversity, mall essence and convenience and luxury.
Nguyen et al. (2007)	Hedonic motives.
Wagner (2007)	Social, experiential and utilitarian.
Kaur and Singh (2007)	Hedonic motives.
Rajagopal (2009)	Recreational facilities, mall location, ambience and store attractiveness.
Patel and Sharma (2009)	Convenient shopping, economic shopping, achievement shopping, shopping enjoyment, gratification, idea, aesthetic ambience, role shopping and social shopping.
Farrag et al. (2010)	Safety, bargain hunting, convenience, entertainment, freedom, appreciation of modernity and self-identity.
Khare (2011)	Identified that convenience, pleasure seeking, information seeking, self -gratification and entertainment to be the motives of hedonic and utilitarian influencing Indian small city consumers' attitudes towards shopping malls.
Goldsmith et al. (2011)	Brand engagement and materialism.
Prasad and Aryasri (2011)	Identified eight shopping motives such as variety seeking, managing stress, brand conscious, time conscious, local shopper, price conscious, information seeking, and experience seeking.
Prasad and Kathyayani (2014)	Value for money, value for time, price-conscious, local shopping, shopping enjoyment, social shopping, variety seeking, entertainment, and brand conscious motives.

Source: Compiled by the researcher

2.5.2 Shoppers' typology

Shopper typologies involve classifications that identify shoppers based on their purchase behaviour, motives, and attitudes. Shoppers' typology helps in better understanding of customer segmentation (Worrall and Newman, 2015). First taxonomy of shoppers was given by Stone (1954). He used in-depth interviews with female respondents in departmental store. On the premise of shopping orientation,

four distinct shopper's types were acknowledged – economic, ethical, personalising and apathetic. Bellenger et al. (1977) established a typology for the shopping centre shoppers as the convenience and the recreational shopper. Bellenger and Korgaonkar (1980) demarcated recreational shoppers as those who relish shopping as a leisure-time activity, whereas, economic shoppers do not like shopping or are neutral towards it. Lesser and Hughes (1986) established that inactive and active shoppers were the two categories of shoppers which appear most frequently. Future research on food and grocery shopper sections found specific shopper typologies relating to low-price, convenience shoppers (e.g. Darden and Ashton, 1974; Williams et al., 1978; Westbrook and Black, 1985; Shim et al., 1998); involved shoppers (Smith and Carsky, 1996); inactive, active, and service shoppers (Lesser and Hughes, 1986); and time-conscious shoppers (Sullivan and Savitt, 1997).

Van Kenhove and De Wulf (2000) examined situational factor (time pressure) and personal factor (income) and categorised Belgian grocery shoppers into four classes: money-poor, time-rich; money-poor, time-poor; money-rich, time-poor; and money-rich, time-rich shoppers. In addition, Geuens et al. (2001) classified Belgian grocery shoppers into six typologies: low-price shoppers, social shoppers, convenience shoppers, experiential shoppers, intense social shoppers, and recreational shoppers. Ganesh et al. (2007) sorted customers into five shopper categories by means of store intercept survey, namely - destination (prime motive to patronise a store is to acquire new, branded and fashionable products), apathetic (low on all dimensions of motivation), basic (come to store just to buy what they need), enthusiasts (high on all parameters of motivation), and bargain seekers (primary motive is bargain seeking). Prasad and Aryasri (2011) gave a psychographic classification of Indian shoppers in the context of grocery shopping and segmented retail customers into hedonic, utilitarian, conventional, autonomous, and socialization type. Gehrt et al. (2012) deliberated shopping motivation of online shoppers in India and classified shoppers as quality oriented, value oriented, and reputation/recreational oriented segment. Existing literature has suggested a range of shoppers' typology/ taxonomy (Table 2.4).

Table 2.4: Summary of literature on shoppers' typology

Author (year)	Suggested/discovered shoppers typology/ taxonomy
Stone (1954)	Economic, ethical, personalising and apathetic shopper.
Bellenger et al. (1977)	The convenience and the recreational shopper.
Bellenger and Korgaonkar (1980)	The recreational shoppers and economic shoppers
Westbrook and Black (1985)	Product-oriented, experiential, and a Combination shopper.
Lesser and Hughes (1986)	Active, inactive and service shoppers.
Smith and Carsky (1996)	Involved shoppers
Sullivan and Savitt (1997)	Time-conscious shoppers
Van Kenhove and De Wulf (2000)	Money-poor, time-rich; money-poor, time-poor; money-rich, time-poor; and money-rich, time-rich shoppers.
Geuens et al. (2001)	convenience shoppers (time-poor, low social needs, low experiential needs); low-price shoppers (time-rich, low social needs, low experiential needs; social shoppers (time-poor, high social needs, low experiential needs; intense social shoppers (time-rich, high social needs, low experiential needs); experiential shoppers (time-poor, low or high social needs, high experiential needs); and recreational shoppers (time-rich, low or high social needs, high experiential needs)
Sinha (2003)	Found two types of shoppers: work and fun-oriented
Jamal et al. (2006)	Socialising, independent perfectionist, disloyal, escapist, apathetic, and budget-conscious shoppers.
Ganesh et al. (2007)	Apathetic (low on all dimensions of motivation), enthusiasts (high on all parameters of motivation), destination (prime motive to patronise a store is to acquire new, branded and fashionable products), basic (come to store just to buy what they need) and bargain seekers (primary motive is bargain- seeking).
Prasad and Aryasri (2011)	Hedonic, utilitarian, autonomous, conventional and socialisation shoppers.
Gehrt et al. (2012)	Value oriented, quality oriented and reputation/recreational oriented segment.
Mortimer (2012)	Equitable, apathetic, convenience/busy and economic/budget shopper.
Xiao and Guo (2014)	Economic shoppers, balanced shoppers, and destination shoppers.
Prasad and Gautam (2015)	Fear shoppers, convenience shoppers, novice seekers, trusted buyers and traditional shoppers.
Baig and Khalid (2016)	Leisure shoppers, Social shoppers, Retail assistance requires and Best price seeker

Source: Compiled by the researcher

2.6   PSYCHOGRAPHIC SEGMENTATION

Market segmentation is extensively viewed as one of the essential principles in marketing (Kotler and Amstrong, 2007) and is strongly connected to the marketing theory (Segal and Giacobbe, 1994). Segmentation, targeting and positioning model by Kotler is one of the widely used indication of the stages involved in the segmentation process. There are many ways of customer segmentation. Researchers and scholars use various principles for market segmentation depending on the product or service offered to the target customers. For instance, Kotler and Amstrong (2007) suggested that the customer markets must be segregated on the basis of demographic, psychographic, and geographic behaviour variables. Most traditional segmentations, however, are based on demographic variables alone such as age, gender, income, educational qualifications and geography. Demographic classification is broadly accepted and offer easy classification and quantification (Kucukemiroglu, 1999; Walsh and Mitchell, 2005; Bojanic, 2007). Demographic classification, however, does not provide a comprehensive image of customer and is not considered adequate (Oates et al., 1996). Fitzgerald Bone (1991) specified that the usage of demographic variables can be deceptive and questionable (Kucukemiroglu, 1999). Furthermore, customary demographic variables are incompetent to identify the whole characteristics of the sub-markets, as customers in the identical demographic set may have very different psychographic makeups (Kotler and Armstrong, 2007; Sinha, 2003).

Psychographics is a method used to define and measure the lifestyles of customers using activities, interests and opinions (Tam and Tai, 1998). Psychographic dimensions are the measurements of the customer's mind, which pinpoints how he or she thinks, feels, reacts and reflects (Roy and Goswami, 2007). Psychographic is a method used to outline and measure the lifestyles of the customers. The psychographic studies are used to enhance an in-depth knowledge of the market segments, in accordance with their activities, interests, opinions (Goswami, 2006) needs, motives, perceptions, lifestyles and attitudes. Psychographics or lifestyle studies comprise of attitudes or evaluative statements about the people, place, ideas, products, etc. and are used to evaluate customers' buying behaviour (Gonzalez and Bello, 2002).

From the marketing perspective, psychographics means how, when and where people spend their time and money. The psychographic segmentation literature established that

each country has its unique demographic and psychographic variables because of diverse ethnicity and cultures. The preparatory point of psychographic clustering leads to lifestyles and personality values. Contemporary theory describes lifestyle as a summary of construct-patterns in which people live and spend time and money (Engel et al., 1996). Lifestyle segmentation research evaluate people's activities in terms of (1) what are their interests and what importance they place on their immediate surroundings; (2) how they spend their time; (3) how they view themselves and the world around them; and (4) some simple demographic characteristics (Kucukemiroglu, 1999). Numerous researches have emphasised on the psychological aspect of customers' behaviour (Kesic and Piri-Rajh, 2003) and disclose various styles of patterns of consumption and living that tend to complement them (Todd et al., 1998). Distinguished efforts in literature to measure the quantitative dimensions of lifestyle were predominantly denoted to as psychographics. Psychographics research focuses on individual activities identified as activity, interest and opinion (AIO).

2.6.1 Activities, interests, and opinions (AIOs)

Lifestyles are patterns of behaviours which are characterised by customers' AIOs. Lifestyle processes can be macro and display how individuals live in general or micro and narrate their attitudes and behaviours with respect to a specific product category or activity (Hawkins et al., 2001). A customer's lifestyle is seen as the sum of his interaction with the environment (Sathish and Rajamohan, 2012) and narrow down entirely to style of consumption (Bauman and May, 2014). According to Mowen and Minor (1998) there are no strict rules for developing AIO items since their measurement can deal with changing degrees of specificity. According to Michman et al. (2003), activities are catagorised as work, entertainment, sports, and hobbies. Interests include house, family, job, fashion and food. Opinions are classified as to social issues, politics, education, business, and outlook about the future.

AIO research explains the variance between heavy users of a given product and light or non-users on the basis of their lifestyle and activities (Berkman and Gilson, 1974). AIO defines people's priorities and interest, what they do in their spare time, and their opinions of themselves and the world around them (Plummer, 1974), what they believe significant about their immediate surroundings and what their demographic profile say about them

(Berkman and Gilson, 1974) are the key apprehensions in measuring lifestyle characteristics. Activities, characterise the behavioural portion of the lifestyle. It is a notion relating to the use of time available by any individual (Gonzalez and Bello, 2002). They may be part of a job, mandatory or essential actions in the individual's day-to-day life, work in the home, or leisure (Feldman and Hornik, 1981). Therefore, the term activities denotes the way in which individuals spend their money and time. Interests, on the other hand, have been defined by customer psychologists as the amount of arousal and excitement that comes from expected or ongoing participation in some endeavour. Interests comprise of a wide range of preferences including home, family, and community. Opinions, are shaped when customers assess the significance of things they believe to be factually correct. Initially, lifestyles were explored using substantial sets of AIO items (Vyncke, 2002). However, the most widespread and commonly used approach to lifestyle measurements has been AIO rating statements developed by Wells and Tigert (1971). Wells and Tigert (1971) conducted a self-administering questionnaire with 300 AIO statements, which comprised of four dimensions (Table 2.5) covering various topics including daily activities − interests in media, clothes, the arts, cosmetics, and homemaking activities; and opinions on many matters of general interest (Lee et al. 2007). In this manner, AIO statements have been applied in many other research studies (Table 2.6), to profile male innovators (Darden and Reynolds, 1974), to measure the associations between time orientation and lifestyle patterns (Settle et al., 1978), to comprehend women's food shopping behaviour (Roberts and Wortzel, 1979), to determine the association amongst goods and service assortment used by the customer and his/her lifestyle (Cosmos, 1982), to appreciate general consumption pattern (Hoch, 1988), to examine psychographic and lifestyle experiences of service quality expectations (Thompson and Kaminski, 1993), to discover the relationship between travel behaviour and healthy-living (Hallab, 1999), to inspect the use of new media technology consumption (Leung, 1998), to study the effects of lifestyle dimensions and ethnocentrism on buying decision (Kucukemiroglu, 1999; Kaynak and Kara, 2001; Kucukemiroglu et al., 2007; Spillan et al., 2007), to study the behavior of tourist customer (Gonzalez and Bello, 2002), to study the learning and reading related lifestyles of library user and non-users (Keng et al., 2003), to comprehend the affiliation with customer lifestyle and online shopping behaviour (Wu, 2003), and recognise pertinent lifestyle factors that affect customer adoption of technology products (Lee et al., 2009).

Table 2.5: Lifestyle dimensions

Activities	Interests	Opinion	Demographics
Work	Family	Themselves	Age
Hobbies	Home	Social issues	Education
Social events	Job	Politics	Income
Vacation	Community	Business	Occupation
Entertainment	Recreation	Economics	Family size
Club membership	Fashion	Education	Dwelling
Community	Food	Products	Geography
Shopping	Media	Future	City size
Sports	Achievements	Culture	Stage in life cycle

Source: Lifestyle dimensions from Plummer (1974).

Table 2.6: Review of the literature in lifestyle studies

Researcher	Lifestyle instruments	Findings related to lifestyle factors
Thompson and Kaminski (1993)	40 AIO statements	Perceived need, Innovativeness, Physician loyalty, and Health care socialisation.
Kucukemiroglu (1999)	56 AIO statements	Fashion consciousness, Leadership, Family concern, Health consciousness, Carefree, Community consciousness, Cost consciousness, and Practicality.
Kaynak and Kara (2001)	56 AIO statements	Fashion-conscious, Independent, Family-oriented, Homemaker, Community-oriented, Price-conscious, Adventurer, Dependent, Social, Perfectionist, Opinion leader, Nightlife, and Optimism.
Gonzalez and Bello (2002)	110 AIO statements	Home-loving, Idealistic, Autonomous, Hedonistic, and Conservative.
Kucukemiroglu et al. (2007)	56 AIO statements	Family orientation, Self-consciousness, Fashion consciousness, Explorer/open minded/ visionary/ adventurous, Community oriented, Practical, Homebody, Health orientation, Cost conscientious, and Conservatism.
Spillan et al. (2007)	56 AIO statements	Self-reliance and leadership, Nurturing and family orientation, Health and optimism, Household oriented and industrious, Competitive and adventurous.
Lee et al. (2009)	18 AIO statements	Fashion consciousness, Leisure orientation, Internet involvement, and E-shopping preference.
Narang (2010)	61 AIO statements	Pro-Politics Sport Lover, Variety-Seeking Leader, Fashion-Conscious Excitement Seeker, Friendly, Fun-Loving, Price-Conscious, Religious-Minded Homebody, Narrow Interests, and Health-Conscious Extrovert.
Prasad and Aryasri (2011)	47 AIO statements	Entertainment oriented, community oriented, Sport enthusiast, Business oriented, Innovative interests, Leadership interest, Social-cultural, Family related, Autonomous related, and Intellectual related.

Source: Compiled by the researcher

2.7   CUSTOMER VALUE

The product quality and price impacts the value that the customer derives from a product. Customer value delivery can satisfy customers demand leading to customer satisfaction (Ma and Ding, 2010). Sugiati et al. (2013) specified that better customer value as compared to that of the competitors will lead to more satisfied and loyal customer. Zeithaml (1988); Bei and Chiao (2001), Hanzaee and Yazd (2010); Jahanshahi et al. (2011); Malik et al. (2012); Tu et al. (2013); Sugiati et al. (2013); have studied the price, quality and satisfaction relationship in detail. Zeithaml (1988) proposed that there is a causal correlation between price and quality with value, whereas, concept model established by Bei and Chiao (2001) showed no effect of the product quality and price to customer satisfaction. Jahanshahi et al. (2011) explained that there is a high positive correlation between product quality and customer service with customer satisfaction and loyalty. Malik et al. (2012) proposed that price has a direct influence on customer satisfaction.

There is a high correlation between the product quality and price with the value that the customer derives from a product. If the increased product quality and price is compelling, it will lead to increased customer value. Hanzaee and Yard (2010) suggested that price has a positive effect on customer value.

2.7.1 Product Quality

Quality of product is "the customer's perception of the overall quality or superiority of the product or service with respect to its intended purpose, relative to alternatives" (Aaker and Jacobson, 1994). Product quality can be defined as superiority or excellence (Zeithaml, 1988). Kotler and Amstrong (2012) assumed that the product quality is the characteristic of a product or service that has the ability to satisfy implied or stated customer's needs. Ehsani and Ehsani (2015) opined quality of the product as the customer's perception of the quality or supremacy of the product or service, with respect to its proposed purpose, comparative to alternatives. Kotler and Keller (2012) stated that the quality of the product involves many indicators, namely - performance, features, reliability, compliance, durability, serviceability, aesthetics, and perceived quality. Jahanshahi et al. (2011) and Senthilkumar (2012) substantiated

that the quality of the product can improve customer satisfaction. Therefore, from the user's perspective, quality is the extent to which a product or service meets and/ or exceeds customers' expectations (Sebastianelli and Tamimi, 2002).

Product quality and product features were considered the most significant product choice measures in a study of Greek grocery customers (Baltas and Papastathopoulou, 2003; Lumpkin and McConkey, 1984; King and Ring, 1980). Gomez et al. (2004) defined quality as "a satisfaction-maintaining factor" and opined that that improvement in quality has a small positive influence on satisfaction while reductions in quality of the same degree have a significantly greater chance of reducing satisfaction. In a study, Suchánek et al. (2014) suggested that the company should improve product and service quality as it affects customer satisfaction and loyalty. Quality needs to be continuously improved based on customer requirement. Customer satisfaction does not seem to be a simple (basic) variable; rather, it is a combination of numerous partial variables that affect the company and its performance in a complex manner. Quality of products has a major influence on companies' profitability and market success, therefore, it has a vital role on firm's competitiveness through affecting customers' satisfaction. Quality of product may lead to customer satisfaction, which is decided by performance and expectation (Chaudhuri, 2002). In a study of Greek grocery customers (Baltas and Papastathopoulou, 2003) product features and product quality were considered the most significant product choice criteria.

2.7.2 Price

According to Zeithaml (1988) for a customer, "price is what is given up or sacrificed to obtain a product or service". Kotler and Armstrong (2012) suggested that "price is the amount of money charged for a product or a service; the sum of the values that customers exchange for the benefits of having or using a product or service". How customers perceive a certain price, has a significant effect on a customer's intention to purchase the product. The fairness of the price will influence the perception of the customer and it ultimately will influence his willingness to buy. Kotler and Keller (2012) defined price as something that can be measured which consists of several

indicators, such as the affordable price, the fair price, discounted price, competitor price and price suitability.

Empirical studies proposed that price as a determining factor of satisfaction varies by store format. For example, overall price image of a store affects store choice (Cox and Cox, 1990). Price image effects strategic decisions and store patronage associated with defining a target customer base and generating in-store environment (Desai and Talukdar, 2003). Grocery pricing strategy, for example high-low (HILO) pricing, directly impacts customer purchase behaviour in conventional grocery stores. Big basket customers have inclination for store which offers an EDLP format, whereas, small basket shoppers favour a store that offers a HILO format (Bell and Lattin, 1998). People shopping for economical brands tend to select "economical" store formats (Baltas and Papastathopoulou, 2003).

Price is an important interpreter of store satisfaction for Australian shoppers (Miranda et al., 2005). Based on the proposal that all retail store attributes are not equally significant in affecting store choice, Paulins and Geistfeld (2003) examined customer perceptions of store attributes across women's apparel stores. It was found that a larger percentage of respondents perceived department stores and discount stores to have rational prices while only a moderate portion of respondents perceived specialty stores to be rationally priced. In contras, specialty store customers may be comparatively less-price sensitive. For example, mid-range and high-fashion specialty store customers placed the lowest importance on low price as a patronage determinant (Lumpkin and McConkey, 1984). Price was graded least essential for specialty store customer groups, while it is rated much higher in importance for department store customers and discount /mass merchandiser customers (King and Ring, 1980). Hence, specialty grocery store customers may be keener to pay better prices for their groceries as compared to conventional shoppers.

Price is used as a sign of product quality, which result in enhanced expectations from the product and governs higher satisfaction. Price perception directly impacts satisfaction through judgment and indirectly via perception of price fairness (Herrmann et al., 2007). Price reasonability and customer satisfaction are significantly associated with each other. Customer satisfaction is caused by the fairness of the price (Ali et al., 2010).

2.8   DEMOGRAPHICS

Demographic factors such as gender, age, female working status, marital status, income, occupation, education, and family size have great impact on store format choice in retailing (Bellenger and Korgaonkar, 1980; Zeithaml, 1985; Kopp et al., 1989; Sampson and Tigert, 1992; South and Spitze, 1994; Stone, 1995; East et al., 1995; Mason, 1996; McGoldrick and Andre, 1997; Arnold, 1997; Bawa and Ghosh, 1999; Sinha and Banerjee, 2004; Carpenter and Moore, 2006).

Customers exhibit cross-shopping behaviour while shopping. However, there is no unanimity about the association between shoppers' demographic profiles and their cross-shopping patterns. Fox et al. (2004) for example, scrutinised the influence of demographics on consumer patronage behaviour across various retail formats (grocery stores, drugstores and mass merchandise). Their findings show weak relationships between household size, level of education, income and cross-shopping. Demographic variables were furthermore dismissed as a predictor by East et al. (1995), and later by Carpenter and Moore (2006), Findlay and Sparks (2008), Leszczyc and Timmermans (1997), Pan and Zinkhan (2006), and Rhee and Bell (2002). Moreover, other empirical studies report contradictory findings with respect to customers economic abilities, with respect to, income and mobility (Rhee and Bell, 2002; Hino, 2010). Likewise, Hino (2014) found demographics to have weak and even contradictory associations between cross-shopping and socioeconomic factors.

Previous research dealing with the effects of socio-demographics on store purchase behaviour has been rather inconsistent (Martínez and Montaner, 2008). Burton et al. (1998) found no effect of age on store brand purchase behaviour, whilst Ailawadi et al. (2001) found a significant effect of demographic variable on store brand use. None of the socio-demographic variables (age, gender, household income, and family size) included as control variables effected store brand choice (Fall Diallo et al., 2013).

2.8.1 Gender

While examining customer differences based on demographics, researchers have found significant differences among the behaviour of men and women (Kolyesnikova, 2009). Women and men conduct themselves differently (Kolyesnikova, 2009; Das, 2014) and

shopping is one context where these differences become obvious (e.g., Bakewell and Mitchell, 2004; Dholakia, 1999). Gender makes difference in shopping behavior of customers (Dholakia, 1999). According to, Saad and Gill (2000) gender act as a moderator in marketing literature. Walsh et al. (2008) empirically reinforced the moderating role of gender in the affiliation between different facets of satisfaction and certain measures of loyalty.

Fournier (1998), and Mittal and Kamakura (2001) suggested that buying behaviours of men vary from that of women. Men hold absolutely opposed values regarding "effective" shopping in comparison to women (Bakewell and Mitchell, 2003, 2004; Bakewell et al. 2006). Men prefer to shop quickly and put as minimum an effort as possible, while women enjoy shopping and are happy to spend a substantial amount of time and energy. Also, men shop shorter and are less involved than women (Dholakia, 1999).

In addition, studies suggested that women regard symbolic (hedonic) motives and criteria as more important determinants of shopping than do men (Dholakia, 1999; Gąsiorowska, 2011). These findings show that men and women differ in shopping style and behaviour, Slama and Tashchian (1985) advocated that women are more engrossed with purchasing and they form relations with brands (Fournier, 1998; Gąsiorowska, 2011). Women are established to be more tolerant with relatively mild psychological barriers (Mittal and Kamakura, 2001). Homburg and Giering (2001) and Mittal and Kamakura (2001) specified that men who are satisfied with a product showed greater possibilities of repurchasing the product, in contrast to women satisfied with the product.

2.8.2 Income

Zeithaml (1985) submitted that higher income has a large impact on consumption related decisions as it allows more choice to the customers making them less loyal compared to customers in lower income category. Homburg and Giering (2001) found lower income to positively moderate customer satisfaction - repurchase behaviour relationship tends to be stronger when customers earn less. Farley (1964), and Walsh and Mitchell (2005) stressed that higher income is usually associated with higher

educational levels and greater capability to process information. Spence and Brucks (1997) reasoned that customers with greater cognitive aptitudes handle new information with simplicity. Shugan (1980) suggested that customers belonging to lower income group are probable to escape the "cost of thinking" by making use of fewer information hints such as their own satisfaction while assessing, evaluating and buying. Cooil et al. (2007) establish income as a negative arbitrator; rise in income weakens the influence of changing satisfaction on change in expenses. Walsh et al. (2008) specified that higher incomes offer flexibility to the customers in case of dissatisfaction or boredom with usual service provider. On the contrary, customers with somewhat lower income level prefer to stay with a firm even if satisfaction levels drops down to evade search costs. They further related the low-income group with the high-income group and confirmed that the low income group faces relatively higher opportunity costs while switching. Several studies have found a positive impact of income on customer satisfaction (Homburg and Giering, 2001; Walsh et al., 2008; Ubeja and Bedia, 2011; Klopotan et al. 2016).

2.8.3 Age

The information processing theory stresses that older customers are improbable to involve in new information search and tend to resort to heuristic or schema-based methods of processing (Wilkes, 1992; Yoon, 1997). According to Gilly and Zeithaml (1985), information processing ability declines with age. Wakefield and Baker (1998) proposed age as a moderator variable in relation to customer satisfaction - customer loyalty relationship. Various studies have acknowledged the empirical difference between repurchase behaviours of older and younger customers (Evanschitzky and Wunderlich, 2006; Homburg and Giering, 2001; Lambert-Paudraud et al., 2005). Homburg and Giering (2001) opined that younger customers' repurchase behaviour is intensely influenced by satisfaction and age moderates the affiliation between customer satisfaction and loyalty where older customers are more loyal. Mittal and Kamakura (2001) proposed that retaining an older customer is less affected with the variations in customer satisfaction. Older customers are more loyal to a product in contrast to younger ones as they evaluate their involvement and knowledge with the product when making a purchase decision (Homburg and Giering, 2001; Lambert-

Paudraud et al., 2005). Lambert-Paudraud et al. (2005) claimed that older customers have a narrow set of consideration and they are more likely to select long established brands. Walsh et al. (2008), and Seiler and Krume (2013) proposed that the connection between customer satisfaction and customer loyalty is stronger in the case of older customers as they would have fewer decision criteria.

Research advocates that age have a vital role in customer's selection of store format (Burt and Gabbott, 1995; Lee et al., 2006; Joung and Miller, 2007; Carpenter, 2008; Carpenter and Balija, 2010). The younger customers prefer more of trendy store formats and shows preference for branded stores (Lee et al., 2006). Kaur and Singh (2007) revealed that young female customers wanted enjoyable experiences in their shopping trips particularly when it came to shopping hedonic and relaxing components. Young customers desire for exciting shopping experiences, which are a combination of emotional and social needs and wants. This age group particularly relates with interaction and communication with other people. The attraction of these stores was mainly based on product or service quality and price. However, location and the behavior of the shop assistants were also mentioned as important influencer (Yip et al., 2012).

2.9 RESEARCH GAP

Though competition for store patronage and loyalty continues to deepen (Bustos-Reyes and Gonza´lez-Benito 2008; Grace and O'Cass, 2005), the growing need to understand the drivers of customer satisfaction has become a topic of exploration and research to appreciate what actually leads to customer satisfaction and what are the underlying motives. The significance of shopping motives for understanding customers' behaviour towards retail stores has been shown by many empirical investigations, when one deliberates the varied behaviour of customer in developing store patronage preferences (e.g. Jin and Kim, 2003; Uusitalo, 2001; Dholakia, 1999; Jarratt, 1996; Osman, 1993; Dawson et al., 1990). Subsequent studies have consistently found evidence that a customer holds multifaceted motives for shopping and many of those go beyond a desire simply to purchase products (Arnold and Reynolds, 2003). These changes stress the need for re-examination of patronage

motives and shopper typologies that would provide retailers with critical insights for developing strategies to attract and retain today's discerning customers. More prominently, retailers need to comprehend the similarities and differences in shopper profiles among competing retail formats to develop effective market segmentation, targeting, and positioning strategies (Reynolds et al., 2002).

As a result, marketing researchers have dedicated great consideration to establishing and testing models of satisfaction as it is considered essential when related with concentric retail growth. In harmony with this perspective, a steady stream of research on store choice modeling and patronage behaviour has sought to elucidate the various aspects of customers' satisfaction trends using store attributes, purchase patterns, and shopping occasions in the perspective of developed retail markets. Hence, this study is motivated by a comparative dearth of work on customer satisfaction in Indian retailing area. It is found that considerable research has been directed towards store attributes and customer satisfaction in western countries. However, limited attention has been paid to this issue in developing countries. Evidently there is scarcity of study in the Indian context that is comprehensive in this approach by comparing and contrasting the major retail and store attributes that should be focussed more in a particular retail formats so as to match the customer expectations, aiming for customer satisfaction, within the selected area of study (within National Capital Region of Delhi) in grocery and apparel retailing. The present study finds relevance in view of such gap. An effort is being made in order to bridge the gap between the expectation of the customers by giving suggestions to retailers to improve its performance in the light of emergent competition and changing customer preferences. This study also focuses on the customer satisfaction that depends on value of money i.e. retail price and quality.

The impact of new retail formats, competition and rising customer aspirations on the retail industry has been substantial. Therefore, this research is an effort to narrow the existing research gaps by probing the association between shoppers' typology, retail and store attributes, price, quality and its effects on customer satisfaction.

Specifically, we consider whether the interplay of these factors contribute to customer satisfaction. Therefore, it can be concluded that:

- A great deal of research focuses on how customers shop, but the rationale behind their expectations and satisfaction remains somewhat underserved.

- A lot of research has been reported related to customer satisfaction in retail sector. Most of the studies are format specific. Not much reported work is observed which studies several formats together.

- A study is needed to focus on more variables comprehensively by combining both traditional and modern retail formats.

- A very few research were found which have studied simultaneous the interplay between shoppers' typology, retail and store attributes, price, quality and its effect on customer satisfaction.

2.10 SUMMARY

In this chapter various aspects of customer expectations and preferences are discussed, providing an integrated perspective on various elements that are involved in the process, leading to customer satisfaction.

The characteristics of the various retail formats, retail and store attributes, e-retail attributes, shoppers' typology, psychographics and lifestyle variables, quality, price and customer demographics is also reviewed. Based on the systematic review of retail literature, the hypothesis were framed, which are discussed in the consecutive chapters.

Chapter 3
Research Methodology

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Research methodology is a systematic way of studying the research problem. It is a scientific way of doing research. It encompasses the various stages and steps embraced by a researcher in studying the research problem along with the reasoning.

This chapter explains the methodology adopted in order to conduct the research study which includes framing of objectives, hypothesis to be tested, research design, data type and data collection instrument, sampling frames, variables and constructs used, and the statistical method applied in the study. The chapter further elucidates the steps of conducting the survey so as to achieve the framed objectives to arrive at the findings and conclusion of the study. This research study focuses on customer satisfaction that depends on customer demographics, psychographics, retail and store attributes, price and quality that most of the studies do not take care of. The study tries to justify both the theoretical and practical aspects. Understanding about the role of customer satisfaction may extend our understanding of customer preferences and shopping behaviour.

A structured questionnaire was framed for the study to seek customers' perception and expectations from various retail formats in India. To create the questionnaire, different variables and attributes which affect the customer satisfaction are identified through literature review and in interaction with the customers. The current chapter explains the exhaustive methodology adopted for collecting that data and analysing the gathered data. In following sections, description of statistical tools being used for analysis of data, and finally, framework for measuring overall satisfaction is also deliberated.

3.2 HYPOTHESIS

The rationale and the objectives of the study is given in chapter one. The following hypothesis are developed on the basis of objectives to study whether the variables

identified in the research are positively or negatively related. According to Cooper et al. (2006) hypothesis is determined, and is rejected or fail to be rejected based on the sample data collected. The Null Hypothesis (H_0) is a statement of no difference between the parameters and statistics compared to it, whereas, Alternate Hypothesis (Ha) is a statement which states a difference between the parameters and statistics compared to it. In order to support the objectives, various hypothesis are designed as follows:

3.2.1 Hypothesis: Impact of demographic on retail format choice for grocery and apparel retailing in India

$Ha_{1a:}$ Gender has a significant effect on customer preference of grocery retail formats.

$Ha_{1b:}$ Marital status has a significant effect on customer preference of grocery retail formats.

$Ha_{1c:}$ Age group has a significant effect on customer preference of grocery retail formats.

$Ha_{1d:}$ Educational qualification has a significant effect on customer preference of grocery retail formats.

$Ha_{1e:}$ Occupations has a significant effect on customer preference of grocery retail formats.

$Ha_{1f:}$ Income has a significant effect on customer preference of grocery retail formats.

$Ha_{1g:}$ A family size has a significant effect on customer preference of grocery retail formats.

$Ha_{1h:}$ Gender has a significant effect on customer preference of apparel retail formats.

$Ha_{1i:}$ Marital status has a significant effect on customer preference of apparel retail formats.

$Ha_{1j:}$ Age group has a significant effect on customer preference of apparel retail formats.

$Ha_{1k:}$ Educational qualification has a significant effect on customer preference of apparel retail formats.

$Ha_{1l:}$ Occupations has a significant effect on customer preference of apparel retail formats.

$Ha_{1m:}$ Income has a significant effect on customer preference of apparel retail formats.

$Ha_{1n:}$ Family size has a significant effect on customer preference of apparel retail formats.

3.2.2   Hypothesis: Psychographic characteristics of the Indian retail customers in terms of format choice

$Ha_{2a:}$ There is a significant association between the clusters and the gender of the respondents.

$Ha_{2b:}$ There is a significant association between the clusters and the age of the respondents.

$Ha_{2c:}$ There is a significant association between the clusters and the educational qualification of the respondents.

$Ha_{2d:}$ There is a significant association between the clusters and the occupation of the respondents.

$Ha_{2e:}$ There is a significant association between the clusters and the marital status of respondents.

$Ha_{2f:}$ There is a significant association between the clusters and the preference of the customer to shop from kirana stores.

$Ha_{2g:}$ There is a significant association between the clusters and the preference of the customer to shop from convenience stores.

$Ha_{2h:}$ There is a significant association between the clusters and the preference of the customer to shop from supermarket.

$Ha_{2i:}$ There is a significant association between the clusters and the preference of the customer to shop from hypermarket.

$Ha_{2j:}$ There is a significant association between the clusters and the money spent at kirana stores for grocery shopping.

$Ha_{2k:}$ There is a significant association between the clusters and the money spent at convenience stores for grocery shopping.

$Ha_{2l:}$ There is a significant association between the clusters and the money spent at supermarket for grocery shopping.

$Ha_{2m:}$ There is a significant association between the clusters and the money spent at hypermarket for grocery shopping.

$Ha_{2n:}$ There is a significant association between the clusters and preference of the customers to shop from local apparel stores.

$Ha_{2o:}$ There is a significant association between the clusters and preference of the customers to shop from company owned/ branded stores.

$Ha_{2p:}$ There is a significant association between the clusters and preference of the customers to shop from category killer stores.

$Ha_{2q:}$ There is a significant association between the clusters and preference of the customers to shop from online stores.

$Ha_{2r:}$ There is a significant association between the clusters and the money spent at local   apparel stores.

$Ha_{2s:}$ There is a significant association between the clusters and the money spent at company owned/ branded stores.

$Ha_{2t:}$ There is a significant association between the clusters and the money spent at category killer stores.

$Ha_{2u:}$ There is a significant association between the clusters and the money spent at online stores.

3.2.3   Hypothesis: Customer expectation and satisfaction

Ha_{3a}: Shoppers' typology affect the price of the product.

Ha_{3b}: Shoppers' typology affect the quality of products offered in the retail formats.

Ha_{3c}: Retail and store attributes may have a significant effect on the price of the product.

Ha_{3d}: Retail and store attributes positively affect the quality of the product.

Ha$_{3e:}$ Price of the product has a positive effect on customer satisfaction.

Ha$_{3f:}$ Quality of product has a positive effect on customer satisfaction.

3.3   JUSTIFICATION OF METHODOLOGY

In this research study, empirical research is used to document various aspects of customer expectations which lead to customer satisfaction. Surveys are fairly common in social sciences research (Denscombe, 2014). Empirical research is knowledge established on actual observation and is utilised to define field based research, which utilises data gathered from naturally occurring situations or experiments, rather than through laboratory or simulation studies (Flynn et al., 1990). Empirical research is an efficient and powerful tool for building or verifying theory. Survey includes, information gathering from a large group of population. It depends on self-reports of factual data, as well as opinions. Survey research methodology involves the collection of information from a large group of people or a population (Malhotra and Grower, 1998). Flynn et al. (1990) specified that a survey design with questionnaire is frequently used methodology in empirical research. The survey was structured to elicit response on various aspect of customer satisfaction.

3.4   RESEARCH DESIGN

Research design can be defined as a detailed execution plan in order to conduct research study in a systematic way. Research design if well prepared, guides the researcher for different steps and procedures for collecting the reliable data and information required for the analysis. The research design explains in detail the data collection process, instrument of data collection (questionnaire) etc. This research study is descriptive as well as causal in nature.

In the research study the statements are included in order to study the customer expectation about the retail attributes and retail formats in detail. This research study makes an effort to understand the perceived expectation of Indian customers with respect to price and quality which leads to customer satisfaction. This study also analyse the impact of customer expectation of retail attributes and retail formats on their satisfaction level. The study is causal in nature as it establishes the cause and effect relationships between the customer expectation and level of satisfaction from shopping done at different retail formats.

Research Design	Sub Type	Objective	Features	Method
Exploratory Research Design	NA	-Discovery of insights -Understanding of the topic	*-Information required*: Defined roughly *-Research process*: Unstructured and flexible *-Sample*: Small and non-representative *-Findings:* Tentative *-Outcome*: Usually followed by further exploratory or conclusive research	-Expert survey -Pilot survey -Case study -Secondary data: qualitative analysis -Qualitative research: Literature review and convergent interviews
Conclusive Research Design	-Descriptive Research -Causal Research	-Testing of hypotheses -Examining cause and effect relationship	*-Information required*: Defined clearly *-Research process*: Formal and structured *-Sample*: Large and non-representative *-Findings:* Conclusive *-Outcome*: Used in decision making	-Secondary data: quantitative analysis -Survey -Panels -Observation data -Experiment

Figure 3.1: Research Design Methods. Adapted from Marketing Research: A Applied Orientation, by Malhotra and Dash, sixth edition. Copyright 2011 by Dorling Kindersley (India).

3.5   SAMPLING FRAME

Defining the sampling frame in the research study helps in identifying the research unit from which the data is collected. The research unit must be selected with the help of a well-defined systematic plan in order to establish valid conclusion for the study. The sampling frame explains the population, target population, sampling method and sample size for the research study. The sampling frame of this research study is explained below.

3.5.1 Population

The population of the research study includes every Indian customer, doing shopping from different retail formats. Hence, the population of the study is infinite.

3.5.2 Target Population

The target population of the research study includes the customer who belongs to National Capital Region (NCR) of Delhi, India which includes Gurugram, Noida and Delhi, and does shopping in different retail formats. The three conjoint metropolitan cities are commercially and economically dynamic. They are renowned for prosperous organised retail business.

3.5.3 Sampling Method

In this research study convenience sampling method is used in order to identify the sample units so as to collect the primary data.

Table 3.1: Sample Size for ±3%, ±5%, ±7%, and ±10% Precision Levels where Confidence Level is 95% and P=.5

Size of Population	Sample Size (n) for Precision (e) of:			
	±3%	±5%	±7%	±10%
500	a	222	145	83
600	a	240	152	86
700	a	255	158	88
800	a	267	163	89
900	a	277	166	90
1,000	a	286	169	91
2,000	714	333	185	95
3,000	811	353	191	97
4,000	870	364	194	98
5,000	909	370	196	98
6,000	938	375	197	98
7,000	959	378	198	99
8,000	976	381	199	99
9,000	989	383	200	99
10,000	1,000	385	200	99
15,000	1,034	390	201	99
20,000	1,053	392	204	100
25,000	1,064	394	204	100
50,000	1,087	397	204	100
100,000	1,099	398	204	100
>1,00,000	1,111	400	204	100

a = Assumption of normal population is poor (Yamane, 1967). The entire population should be sampled.

Source: Israel, G. D. (2003). Determining Sample Size. Program Evaluation and Organizational Development, IFAS, University of Florida. PEOD-5.

Since, the total size of the population in NCR is one lakh and above we can chose a sample size of 400 respondents at 5% level of confidence, according the tale 3.1. We have taken a sample size of 500 respondents.

3.6   DATA TYPE AND COLLECTION METHOD

3.6.1 Data type

* The data collected in the study is primary and cross sectional in nature.

* This research study is a descriptive and causal research as it identifies the factors that contribute to customer satisfaction and see their cause and effect relationship.

* The data is collected from selected respondents during the period of August 2015 to September 2016.

3.6.2 Data collection

Primary and secondary data has been collected for the study from various sources.

(I)   Primary Data: Primary data is collected in the study with a questionnaire designed for the purpose of the study. It included collection of responses.

(II) Secondary Data: Secondary sources like research reports published by consulting firm like McKinsey & Company, The Boston Consulting Group, Deloitte Inc. etc.

The questionnaire was revised and altered due to changing times, however, all the measurement items were modified from the current scales to measure the constructs recommended in the model. For measuring psychographic variables, activity, interest and opinion statements were adopted from VALSTM Survey, Gonzalez-Fernandez and Bello (2002), Wu (2003), Kelly (2004) and Prasad and Aryasri (2011). Shopping motives related items were adopted from Sinha (2003) and Prasad and Aryasri (2011). Store choice related items were adopted from Sinha and Banerjee (2004), Carpenter and Moore (2006) and Jayasankara Prasad and Aryasri (2011). Price, Quality and Satisfaction associated statements were adopted by Chandrashekaran and Suri (2012), Khare et al., (2014), Ehsani and Ehsani (2015), Kaura et al., (2015).

3.6.3 Questionnaire design

The questionnaire is designed in order to collect the primary data from the Indian customers. The questionnaire is developed in different stages:

The first stage

The insights from the literature review, and discussion with the customers and industry experts were used to design the questionnaire. Different statements representing customer expectations, retail and store attributes, retail formats and customer satisfaction are included in the questionnaire.

The second stage

The drafted questionnaire was validated from industry experts and the correlations and modifications made as per their advice.

The third stage- Pilot Study

Finally, few corrections were also made in the process of pilot study. Slight changes were made in the sequencing and language of the statements, and the confusing and overlapping statements were either removed or modified. In the end, the framed questionnaire is used for data collection required for statistical analysis in order to achieve the framed objectives of the study.

Pilot study has been conducted to carry out further improvement in the questionnaire and to check its reliability (Cronbach alpha). For this, data was collected from 30 respondents which is in the range of 10-30 participants as prescribed for pilot test in survey research (Hill, 1998) on a 5 point Likert scale (1 – strongly disagree and 5 – strongly agree) and was put in to SPSS for the results. Table 3.2, summaries the reliability analysis. A value of 0.7 and above is recommended as a good value (Nunnally, 1978).

Table 3.2: Reliability values

		Overall scale reliability – 0.903	
S.no	**No. of statements**	**Constructs**	
1	47	Lifestyle	0.892
2	33	Shoppers typology	0.736
3	26	Retail and store attributes	0.745
4	24	Online	0.736
5	12	Quality	0.891
6	11	Price	0.869
7	10	Satisfaction	0.811

Source: Primary data analysis, SPSS 20

The fourth stage

The questionnaire was divided into four parts. Using a direct approach, the objective of the research was explained to the respondents on the onset. The respondents were assured of the confidentiality of their responses and no question asking their name and address were asked in the questionnaire.

SECTION ONE
Aimed at capturing the:
-Demographic profile of the customer: gender; age; educational qualification; occupation; marital status; family size.
-Buying preference of customers with respect to various grocery and apparel retail   formats.
-Shopping frequency of the customers with respect to various grocery and apparel retail formats.
-Money spent (monthly) at grocery and apparel formats.
-Psychographic profile and shoppers' typology.

SECTION TWO
Aimed at understanding the:
-The importance of various retail & store attributes; and online attributes.
-Preference of the above attributes with respect to various formats.

SECTION THREE
Intended at capturing the quality and price expectation of the customers.

SECTION FOUR
Gauged the customers' satisfaction.

Figure 3.2: Questionnaire Design

The first section encompassed of questions related to socioeconomic and demographic characteristics that was used to classify the respondents. The first section contains seven (Q1 to Q7) questions gathering the respondents' demographic data, namely - gender, age, education, occupation, income, marital status and family size. Question 8 to question 13 gauged the preference in buying from the selected retail formats,

frequency of shopping and money spent monthly on the different retail formats in grocery and apparel retail format. Remaining section consisted of 47 statement of lifestyle attributes (Q 14) and 33 items on shoppers' typology (Q 15).

The second section of the questionnaire encompassed of 26 items on the retail and store attributes (Q 16). Question 17 and 18 required the respondents to rate their expectation on 26 items of retail and store attributes for grocery and apparel retail. Question 19 comprises of 24 items of online attributes.
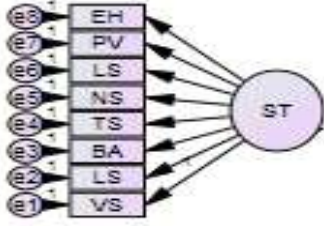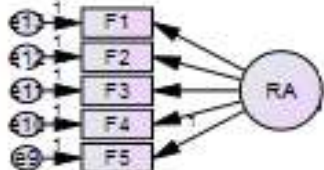
Section three, comprised of 12 items on quality (Q 20) and 11 items on price (Q 21). And lastly, *section four* consisted of ten statements on customer satisfaction (Q 22).

3.7   DATA ANALYSIS VARIABLES

The research model has two exogenous constructs: shoppers' typology and retail and store attributes; and three endogenous constructs: price, quality, and satisfaction. All five constructs are designed as per the proposed model.
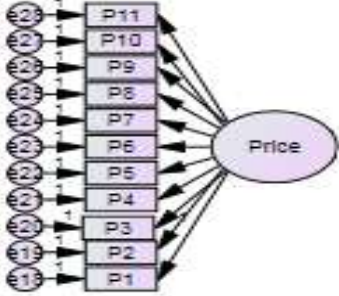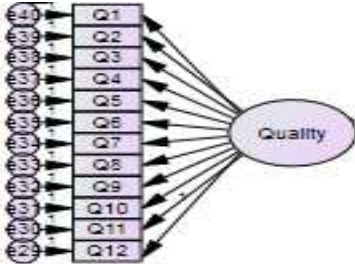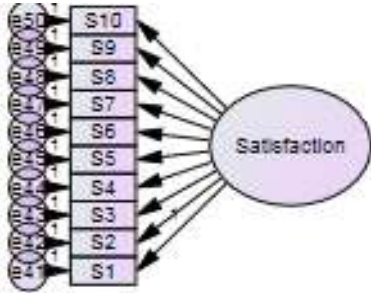
Exogenous Constructs: Exogenous constructs or Independent variables of the present research are presented in Table 3.3.

Table 3.3: List of Exogenous Construct/ Independent Variables

Shoppers' typology		EH: Experience hunter PV: Price Vigilant LS: Leisure seeker NS: Native shopper TS: Time sensible BA: Brand Aware LS: Leisure seeker VS: Variety searcher
Retail and Store Attributes		F1:Physical Evidence F2:Process F3:Place F4:People F5:Product

Endogenous Constructs: Endogenous constructs or Dependent variables of the present research are presented in Table 3.4.

Table 3.4: List of Endogenous Construct/ Dependent Variables

Price		P1: Promotions and Offers P2: Frequent Shopper Program P3: Credit policies of store P4: Free Gifts P5: Discount P6: Psychological pricing P7: Multiple pricing P8: Lucky Draws P9: % Cash Discount for the next purchase P10:The products are value for money based on my previous experience with other product P11:Product offering is value for money compared with that of competitors
Quality		Q1: Availability of store brands Q2: Assurance and trust Q3: Guarantee Q4: Reputation Q5: Sound retail policy Q6: Durability Q7: Higher price charged Q8: Easy to use Q9: Reparability Q10: Celebrity Endorser Q11: Packaging Q12: Trendiness & Innovation
Satisfaction		S1: I shall repurchase at the same place S2: I shall buy additional products from the same place S3: I will always recommend this retailer to my friends S4: I say positive things about the retailer to other people S5: Price fluctuation will not affect me S6: I am satisfied with the staffs response and prompt services S7: I am satisfied with products and services offered S8: I paid a reasonable price S9: Value for money is excellent S10: Excellent product quality

3.8 SCALE VALIDITY & RELIABILITY

Data collected for the study is used for testing reliability and validity. The series of analysis consists of various reliability and validity measures like average variance extracted (AVE), construct reliability, discriminant validity, nomological validity, internal reliability, face validity and content validity. Various techniques of scale validity and reliability methods are present in Figure 3.3. Measures marked (*) are used for validity and reliability analysis for the current study and discussed in subsequent measure.

3.8.1 Validity measurement

Validity is the extent to which the research is accurate. It means how much the scale is efficient in measuring the concept for which the scale is designed in a research survey. This study uses various validity measures like construct validity, and content and face validity.

3.8.2 Construct validity

Construct validity is the degree to which the construct is correctly measured by its variables. Different types of construct validity are convergent validity, discriminant validity, and nomological validity. Following section discusses different validity measures of the constructs.

Rules for construct validity:

1. Standardised regression weights to be 0.5 or higher, preferably 0.7 or higher.

2. Average variance extracted (AVE) to be 0.5 or greater for convergent validity.

3. AVE of two factors should be greater than the squared correlation between latent factors for discriminant validity.

4. Construct reliability to be 0.7 or higher for adequate convergent or internal consistency.
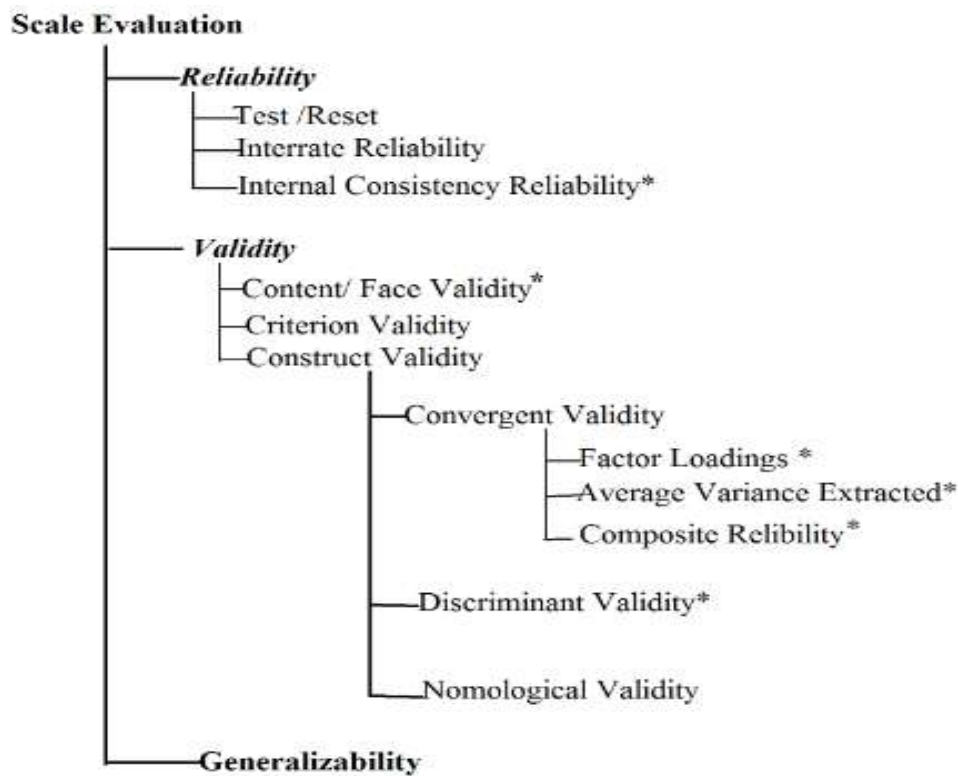
Figure 3.3: Scale Validity and Reliability

3.8.3 Convergent Validity

Convergent validity of the construct is the extent to which its items or variables are related to each other. As all the variables in the construct measure the same construct: they should be highly correlated with each other. The model constructs are tested for construct validity using average variance extracted (AVE), factor loadings, and composite reliability. The measures are explained as follows.

Average variance extracted (AVE): Commonly used measure of convergent validity is average variance extracted. AVE is defined as the extent of the variance of variable which is explained by the latent construct.

- AVE should be greater than 0.5.

Composite reliability: Composite reliability is the measure of internal consistency of the construct in a scale.

- Composite reliability should be greater than 0.7.

- Composite reliability should be greater than Average variance extracted (AVE).

Factor loadings: For a better convergent validity all standardised factor loadings should be significant and more than 0.5 or 0.7 and higher.

- Standardised factor loadings > 0.5 or 0.7 and higher.

3.8.4 Discriminant Validity

Discriminant validity is the degree to which a construct is actually different from other constructs, mutually in terms of how much it correlates with other constructs and how distinctly measured variables represent only in this single construct (Hair et al., 2010). High discriminant validity means the construct is unique and contains some phenomena which other measures do not capture. Discriminant validity is ensured if any variable in one construct does not correlate highly with any other variable in another construct.

Discriminant validity can be examined with the help of the Average Variance Extracted (AVE), Average Shared Variance (ASV) and Maximum Shared Variance (MSV) measures of a construct in a multi-item scale. The following conditions should be fulfilled to ensure discriminant validity:

- Average variance extracted (AVE) > 0.5.
- Average variance extracted (AVE) > Average Shared Variance (ASV).
- Average variance extracted (AVE) > Maximum Shared Variance (MSV).

3.8.5 Content validity/face validity

Content validity is the measure of magnitude to which a set of measured variables truly represents the theoretical latent construct those variables are designed to measure (Hair et al., 2010). The questionnaire is independently evaluated by two expert researchers, and two industry professionals for content and face validity.

3.8.6 Reliability measure

Reliability is the degree to which a multi-scale provides a stable and consistent result. Reliability can be divided into three different categories, as shown in Figure. 3.3. However, for the study internal reliability is checked. Internal reliability is measured

using Cronbach alpha. Cronbach alpha is used as a degree of internal consistency of the construct. Cronbach alpha is the level of internal consistency of a multiple-item scale. It is a measure of closeness of the set of variables to each other, and represents scale reliability. It ranges between values of 0 and 1; the closer the value to 1, the better is the internal reliability. Value above 0.8 is excellent, 0.7 to 0.8 is good, 0.6 to 0.7 is acceptable, and 0.5 to 0.6 is questionable, while smaller than 0.5 is poor reliability.

3.9 DATA ANALYSIS AND STATISTICAL METHOD

The primary data for the study is collected with the help of questionnaire designed for the study and is analysed with the help of different statistical methods (explained below) in order to accomplish the framed objectives in the study. The explanation of the different statistical methods applied in the study is given below. The statistical analysis is done with the help of IBM statistics and IBM AMOS. The MS Excel is also used in order to analyse data and making of charts and graphs, whenever required.

3.9.1 Exploratory factor analysis (EFA)

In this research study the primary data is collected from the customers with respect to their expectations towards different retail formats. With the help of a self-designed questionnaire the exploratory factor analysis is applied to identify the latent variables influencing the customers' expectations from different retail formats. Exploratory factor analysis is a statistical instrument that aids in reducing the large number of variables into a small number of latent variables called factors. It analyse the correlation between different variables and group the variables with high level of correlation together. This is done by looking for underlying unobserved (latent) variables that are mirrored in the observed variables (manifest variables). There are various ways by which factor analysis can be conducted (such as principal axis factor, maximum likelihood, unweighted least squares, generalized least squares, unweighted least squares, etc).

3.9.2 Confirmatory factor analysis (CFA)

The measurement model is tested by confirmatory factor analysis (CFA) using AMOS 20.0. Confirmatory factor analysis (CFA) is applied as the next step after exploratory factor analysis to conclude the factor structure of the collected dataset. EFA helps in exploring the factor structure (how the variables relate and group based on inter-variable correlations); and CFA confirms the factor structure that was extracted in the EFA. In these ways, CFA enabled theory-testing, theory-comparison, and theory-development in a measurement perspective.

3.9.3 Structural equation modeling (SEM)

Structural equation modeling (SEM) is used in the research to analyse the relationship between the factors and their impact on customer satisfaction. To corroborate the suggested hypothetical model and model fit, SEM analysis was conducted on AMOS 20.0.

Fit Indices

Three forms of SEM is identified in the literature:

- Form one comprises of measurement model (type 1),

- Form two is the structural model (type 2), and

- The third form syndicates structural and measurement parameters (type 3) in a single analysis (McQuitty, 2004).

This research endeavors to test type 3, methodology as it is a combination of measurement and structural parameters for complete parameter test. SEM is a quantitative data analysis procedure which recognises estimates and test theoretical relations between observed endogenous variables and latent, unobserved exogenous variables (Byrne, 2013). However, SEM is a family of important techniques including analysis of covariance structure, combining factor analysis and regression. SEM begins with model specification, which connects the variables presumed to affect other variables and directions of those effect (Kline, 2015). Model description is a visual illustration of theoretical hypothesis and a measurement scheme linking relevant theory, information and eventually a development model (Diamantopoulos et

al., 2000). In the estimation method, SEM yields regression weights, variance, covariance and correlations in its iterative procedures converged on a set of parameter estimates (Holmes-Smith et al., 2006). Through the estimation process, fit statistic must be appraised to check if the proposed model is a fit statistic to the data and if not, any modification is required to increase and improve the fit. The model fit statistic can be divided into three types (Holmes-Smith et al., 2006):

- Absolute fit indices,

- Incremental fit or comparative fit indices, and

- Parsimony fit Indices

Each classification has different fit indices and a minimum value requirement for good fit (Byrne, 2013). Different authors have used different indices for evaluation. Kenny and McCoach (2003) claims that there is no reliable standard for evaluating an acceptable model and stressed the use TLI, CFI and RMSEA as commonly used fit indices. Steenkamp et al. (2003) emphasised $\chi2$, CFI and TLI as fit indices. Holmes-Smith et al. (2006) and Hulland (1999) recommended that it is unlikely to discovery all of the fit measures in a report. Taking sample sensitivity and model complexity into consideration, χ^2/df, CFI, GFI, NFI, TLI and RMSEA are considered in this study (indicated with * in the Figure 3.3) as they are most frequently used and reported indices in literature (Hulland et al., 1996).

Relative chi-square

The relative chi-square is also termed as the normed chi-square. This value equals the chi-square index divided by the degrees of freedom. This index might be less sensitive to sample size. The condition for acceptance differs across researchers, ranging from less than 2 (Ullman, 2001) to less than 5 (Schumacker and Lomax, 2004).

Table 3.5: Summary of criteria that researchers often use for model fit

	Goodness of Fit Indices						*Badness of Fit Indices*		
Fitness indices	*CFI*	*GFI*	*AGFI*	*NFI*	*TLI*	*CMIN/df*	*RMSEA*	*LO 90*	*HI 90*
Ideal value	> 0.9	> 0.9	> 0.8	> 0.9	> 0.9	< 5	< 0.1	< 0.08	< 1.5

Source: Awang (2012), Greenspoon and Saklofske (1998), Hair et al. (2010), Schumacker and Lomax, 2004).
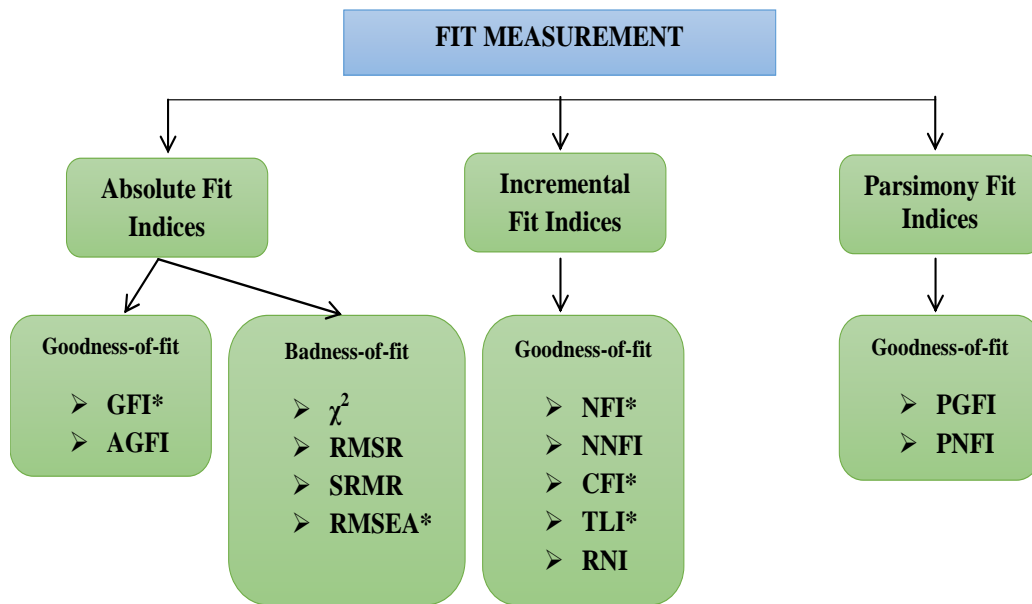
Figure 3.4: Fit Measurement Methods

Goodness of fit index and Adjusted goodness of fit index

The goodness of fit index (GFI) is a measure of fit between the hypothesised model and the observed covariance matrix. The adjusted goodness of fit index (AGFI) corrects the GFI, which is influenced by the number of indicators of each latent variable. The GFI and AGFI vary between 0 and 1, with a value of more than 0.9 generally indicating acceptable model fit (Baumgartner and Hombur, 1996).

Comparative fit index (CFI)

The CFI is also called the Bentler Comparative Fit Index. The comparative fit index, like the IFI, BBI, TLI, NFI, and RFI, relate the model of interest with some alternative, such as the null or independence model. Precisely, the CFI compares the fit of a target model to the fit of an independent model, a model in which the variables are expected to be uncorrelated. Therefore, fit denotes to the discrepancy between the observed and predicted covariance matrices, as represented by the chi-square index.

The CFI signifies the ratio between the differences of this target model to the discrepancy of the independence model. The CFI thus signifies the degree to which the model of interest is better than the independence model. Values close to 1 shows acceptable fit.

Normed fit index (NFI)

The NFI is also identified as the Bentler-Bonett normed fit index. The fit index ranges from 0 to 1, where 1 is perfect. The NFI equals the difference between the chi-square of the null model and the chi square of target model, divided by the chi-square of the null model. In other words, an NFI of 0.9, for example, specifies the model of interest improves the fit by 90% relative to the null or independence model.

Tucker Lewis index (TLI) or Non-normed fit index (NNFI)

The TLI, is also known as the NNFI and is similar to the NFI. However, if the index is lower, the model is regarded as less acceptable. According to Marsh et al. (1988) the TFL is relatively independent of sample size. The TFI is usually lower than is the GFI, but values over 0.90 or more 0.95 are deliberated as acceptable (e.g. Hu and Bentler, 1999).

3.9.4 t-test

A t-test's statistical significance specifies whether or not the difference between two groups' averages most likely mirrors a "real" difference in the population from which the groups were sampled. The t-test statistic was determine to find the p-value that indicates how likely we could have gotten these results by chance, if in fact the null hypothesis were true (i.e. no difference in the population). By convention, for values less than 5%, null hypothesis was rejected as there is a statistically significant difference between the two groups.

3.9.5 Attribute based perceptual mapping with discriminant analysis

Factor analysis and discriminant analysis have been performed to ascertain the attributes that are best associated with the certain retail formats. The perceptual mapping of the attributes and the retail formats has been made to examine the fundamental dimensions that differentiate customer perception of the selected retail format with respect to the retail attributes. Formats are plotted on the basis of canonical discriminant function evaluated at group mean (group centroids) and attributes on the basis of standardized discriminant-function coefficient. It helps in identifying the attribute-based positioning of formats.

3.9.6 Chi square

The Chi-Square test is extensively used nonparametric statistical test that defines the extent of discrepancy between the observed data and the data expected to be attained with a specific hypothesis. In order to analyse the possible association of the cluster identified in the study and demographic of the customers χ^2 test is applied. Chi-square tests were steered to discover the association between store format and demographics of customers visiting the format.

3.9.7 Ward's method of hierarchical clustering

In order to classify the customers selected in the study, hierarchical clustering is done on the extracted factors. Agglomeration scheduling is used for clustering of respondents. Ward's method and k-means clustering method is used in the process of hierarchical clustering.

3.9.8 One-way ANOVA

Analysis of variance (ANOVA) is a set of process used to study the cause and effect of one or more factors (independent variables) on a single dependent variables. ANOVA analysis has been done in present study to know the significant difference among customer profiling into various clusters. Further, ANOVA test is applied in order to investigate whether significant difference exists among the four clusters or not.

3.9.9 Cross tabulation

Cross tabulation is a statistical technique used to describe two or more variables concurrently and results in tables that reflect the joint distribution of two or more variables that have a restricted number of categories or distinct value.

3.9.10 KMO and Bartlett's test

KMO test checks if the number of observations in the dataset are enough for not for conducting factor analysis. A KMO value of more that 0.6 is considered satisfactory, implying that the number of observations in the dataset is adequate for factor analysis.

Bartlett's Test of Sphericity test the null hypothesis that the correlation matrix (R matrix) of the variable is an identity matrix'. It means that the variables are distinct and therefore inappropriate for structure detection. Small values (less than 0.05) of the significance level state that a factor analysis is valid.

3.10 ETHICAL SAFETY OF RESEARCH PARTICIPANTS

Before administering the instrument, respondents are assured of privacy of the information provided; and their prior verbal consent was taken. Personal information like; phone numbers, email ID, and name were not asked. Sensitive information of age, income, education is collected in categories instead of scale data so as to avoid awkwardness.

3.11 SUMMARY

The importance of customer satisfaction has been growing among the retail sector in India due to vast potential that the Indian market offer for growth to national and international retail players. The factors leading to customer satisfaction have been captured through a questionnaire based survey methodology. The data analysis has been done with the help of various statistical tools. The following key points were covered in this chapter:

➢ Structure of research.

➢ Exploratory phase using thorough interaction with the customers, experts and literature review.

➢ Instrumental design and testing for conclusive research.

➢ Sampling procedures.

➢ Data collection.

➢ Statistical techniques used for analysis of data.

In the following chapter, the process and outcome for developing the scale to be used for the research based on theory and customer interview are presented.

Chapter 4
Analysis of Customers, Retail and Store, and Online Attributes

CHAPTER 4

ANALYSIS OF CUSTOMERS', RETAIL AND STORE, AND ONLINE ATTRIBUTES

4.1   INTRODUCTION

Retail business is significantly affected by the behavioural orientation of the customer. Appreciating these orientations can aid retailers in better understanding of customer expectations and thereby developing suitable marketing strategies toward meeting the needs and wants of the customer. Customers' expectation is affected by the attributes offered by various retailers and shaped by demographic and psychographic makeup.

In light of the competitive move in the industry, it is critical for the retailers to obtain a better comprehension of the customers. The study identifies customer psychographic and examines retail and store attributes as drivers of format choice. With growing prominence of online shopping, the study also tries and identifies important online attributes affecting customer satisfaction towards the format.

Identifying critical or key attributes of stores (e.g. Dabholkar et al., 1996; Va´zquez et al., 2001) and how these attributes affect various outcomes such as customer satisfaction, intentions, loyalty, and shopping value, is of an important concern in research   (Pan and Zinkhan, 2006). The rationale behind this research is that if retailers wish to intensify and strengthen customer satisfaction and loyalty, they need to understand what kind of attributes are significant and how these attributes are related to the customer. Moreover, customer segmentation is needed for better understanding of the customers so as to identify the variables which are most important to a particular segment or to a group.

4.2   ANALYSIS OF CUSTOMERS', RETAIL AND STORE, AND ONLINE ATTRIBUTES

Exploratory factor analysis (EFA) is a statistical method used to unearth the primary structure of a comparatively large set of variables. EFA is a method within factor analysis which aims to categorise the underlying relationships between measured

variables and aids in reducing the large number of variables into a small number of latent variables called factors (Lee and Lee 2011). It analyse the correlation between different variables and group the variables with high level of correlation together. This is done by looking for underlying unobserved (latent) variables that are reflected in the observed variables (manifest variables). There are various ways by which factor analysis can be conducted (such as principal axis factor, maximum likelihood, generalised least squares, unweighted least squares). Likewise, there are distinct rotations that can be conducted after the preliminary extraction of factors such as orthogonal rotations (Varimax and Equimax, they impose that the factors cannot be correlated) and oblique rotations (Promax, which allows the factors to be correlated with one another).

Exploratory factor analysis usually requires large number of data, as it is centered on correlation matrix of the variable involved and correlation usually calls for large sample size before stabilising. One of the important techniques for factor analysis validity is Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. It equates the magnitudes of the observed correlation coefficients to the magnitude of the partial correlation coefficients. Kaiser (1974); and Kinnear and Gray (1994) recommended that a KMO value less than 0.5 should be measured as unsatisfactory and so unacceptable. Bartlett's test of sphericity is used to test the significance level of the correlation coefficients between the variables. The test is significant if the p-value is smaller than 0.05 (Bartlett, 1951). Satisfying the above criterion it is agreeable that all variables under these dimensions are appropriate for factor analysis. While grouping the variables in factor the general rule postulates that only variables with factor loadings of 0.40 or higher on a factor should be considered (Ford et al., 1986). Varimax rotation was applied to deliver a simple column structure for understanding. Post series of omissions factor output was established in the form of extracted factors. Each factor was further tested for internal consistency using Cronbach alpha. Cronbach's alpha measures the internal consistency, i.e., how closely linked a set of items are as a group. It is considered to be a measure of scale reliability. The resultant α coefficient of reliability ranges from 0 to 1 in delivering this overall assessment of a measure's reliability. If all scale items are completely independent of one another

(i.e., are not correlated or share no covariance), then $\alpha = 0$; and, if all of the items have high covariance, then α will approach 1 as the number of items in the scale approaches infinity. A value ranging from $0.8 > \alpha \geq 0.7$ is acceptable, $0.9 > \alpha \geq 0.8$ is good and a value of $\alpha \geq 0.9$ is considered excellent (George and Mallery, 2003; Kline, 2000; DeVellis, 2016).

4.3 ANALYSIS OF PSYCHOGRAPHIC ATTRIBUTES OF THE CUSTOMERS

Forty-seven statements of psychographic attributes of the customers are analysed. Psychographics endorses the solution to understanding customer behaviour. Customer are clubbed in three categories namely- activities, interests and opinions so as to understand the psychographic designs which helps psychographic segmentation and profiling of the customer. Since the numbers of statements are large, exploratory factor analysis is applied on the statements in order to identify the latent factors. Before applying the exploratory factor analysis using principal component analysis, sampling adequacy, as well as correlation structure between the statements was tested. The result of Kaiser-Meyer-Olkin (KMO) and Bartlett's test is shown below in the Table 4.1.

Table 4.1: KMO and Bartlett's test for psychographic attributes of the customers

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.938
Bartlett's Test of Sphericity	Approx. Chi-Square	15689.705
	Df	1081
	Sig.	0.000

Source: Primary data analysis, SPSS 20

The result indicates a KMO value of 0.938 (Table 4.1), which represents enough sampling adequacy of the responses. The p-value of chi-square statistics is found to be less than 5% level of significance. Hence, the null hypothesis of Bartlett's test of sphericity that the correlation matrix is an identity matrix cannot be accepted. This represents that the different statements have significant correlation between them. Since, there is enough sampling adequacy of the responses and significant correlation exists between the statements the principal component analysis can be applied on the collected responses against various statements of life style attributes of the customers.

The result of the variance explained by the psychographic (lifestyle) attributes of the customers is shown below in table 4.2.

Table 4.2: Total Variance Explained for psychographic (lifestyle) attributes of the customers

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*
1	12.869	27.380	27.380	12.869	27.380	27.380	8.885	18.903	18.903
2	6.190	13.170	40.550	6.190	13.170	40.550	7.420	15.786	34.690
3	5.200	11.063	51.614	5.200	11.063	51.614	6.757	14.377	49.067
4	3.590	7.639	59.252	3.590	7.639	59.252	4.787	10.185	59.252
5	1.019	2.169	61.421						
6	0.937	1.993	63.414						
7	0.885	1.882	65.297						
8	0.804	1.710	67.007						
9	0.782	1.665	68.672						
10	0.726	1.545	70.217						
11	0.661	1.406	71.624						
12	0.641	1.364	72.988						
13	0.619	1.318	74.305						
14	0.600	1.276	75.582						
15	0.595	1.265	76.847						
16	0.551	1.173	78.020						
17	0.545	1.159	79.179						
18	0.543	1.155	80.334						
19	0.526	1.118	81.452						
20	0.500	1.063	82.515						
21	0.467	0.993	83.508						
22	0.449	0.955	84.463						
23	0.443	0.943	85.406						

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*
24	0.424	0.903	86.308						
25	0.409	0.871	87.179						
26	0.393	0.835	88.014						
27	0.383	0.815	88.830						
28	0.369	0.785	89.615						
29	0.356	0.757	90.372						
30	0.345	0.735	91.107						
31	0.327	0.695	91.803						
32	0.316	0.672	92.475						
33	0.301	0.640	93.116						
34	0.292	0.620	93.736						
35	0.282	0.600	94.336						
36	0.279	0.593	94.930						
37	0.271	0.576	95.506						
38	0.260	9.554	96.060						
39	0.259	9.550	96.610						
40	0.235	9.499	97.109						
41	0.230	0.490	97.598						
42	00.222	0.473	98.071						
43	0.205	0.437	98.508						
44	0.191	0.407	98.915						
45	0.185	0.393	99.309						
46	0.170	0.363	99.671						
47	0.155	0.329	100.000						

Source: Primary data analysis, SPSS 20

The result of the principal component analysis indicates that 47 statements can be extracted into four major factors. The extracted factors are selected on the basis of

criteria of eigenvalue greater than 1. These four extracted factors (Opinion; Interest, Activity and Others) are able to explain 59.252% of the variance in the variables. The varimax rotation is also applied to optimise the eigenvalue of the extracted factors. The result indicates that the first factor explains 18.903% variance of the variables followed by the second factor which explains approximately 15.786 % variance of the variable and so on. The graphical representations of the eigenvalues of different components extracted in the process of principal component analysis in shown in figure 4.1. The graphical representation of extracted factors is known as scree plot.
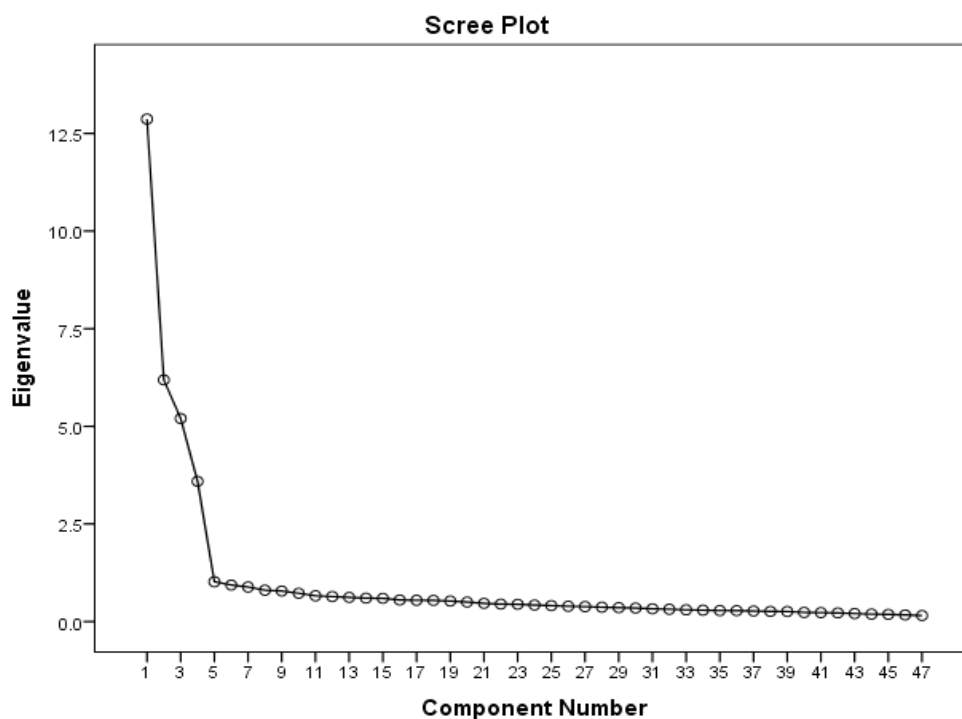
Figure 4.1: **Scree Plot – Graphical Representation for the Eigenvalues of Components for psychographic attributes of customers**

Three factors, namely - Opinion; Interest, and Activity are considered for further analysis. The rotated component matrix indicates the factor loadings of different variables with the extracted factors. The factor loadings represents the correlation between the variable and the extracted factors. The result indicates that the factor loadings of different variables have significant loadings towards single factor. Hence,

the discriminant validity of the factors is ensured. The rotated component matrix is shown below in table 4.3.

Table 4.3: Rotated component matrix for psychographic attributes of the customers

S.no	Attributes	Component			
		1	**2**	**3**	**4**
1.	My personal appearance is extremely important to me	**0.792**	0.041	0.029	0.013
2.	I go for shopping to find value for money	**0.781**	0.113	0.032	0.045
3.	Family is the single most important thing to me	**0.779**	0.123	0.072	0.056
4.	A women's life is fulfilled only if she can provide a happy home for her family	**0.772**	0.118	0.068	0.094
5.	I have more ability than the most people	**0.768**	0.077	0.117	0.116
6.	I go shopping to have a look at products being considered for purchase	**0.766**	0.100	0.027	0.040
7.	Awareness of fashion trends & want to be the first to try them	**0.757**	0.048	0.109	0.103
8.	I am more independent than people around me	**0.756**	0.095	0.052	0.102
9.	Taking opinion of my family before final purchase decision	**0.754**	0.109	0.078	0.090
10.	I feel confident in my ability to shop	**0.752**	0.129	0.123	0.020
11.	Ability to choose the right products	**0.742**	0.081	0.038	0.086
12.	I have more self-confidence than others	**0.738**	0.083	0.105	0.080
13.	Salespersons add enjoyment to shopping	**0.732**	0.129	0.048	0.008
14.	Local stores are attractive places to shop	**0.722**	0.060	0.157	0.114
15.	What you think of yourself is reflected by what you buy	**0.716**	0.078	0.148	0.087
16.	To take up the challenge of doing something that have never done before	0.080	**0.792**	0.078	0.139
17.	Spending lot of time talking with my friends about shopping	0.097	**0.782**	0.066	0.105
18.	Dine out in a restaurant	0.063	**0.781**	0.148	0.087
19.	Doing new and different things	0.209	**0.775**	0.131	0.107
20.	Entertain at home	0.095	**0.771**	0.032	0.170
21.	To lead others	0.111	**0.768**	0.112	0.116
22.	To take charge of a group	0.096	**0.767**	0.096	0.054
23.	To give/attend dinner parties	0.093	**0.765**	0.058	0.063

S.no	Attributes	Component			
		1	**2**	**3**	**4**
24.	Going to festival	0.077	**0.758**	0.083	0.069
25.	To use new and different things	0.106	**0.742**	0.110	0.103
26.	Visit or entertain friend or family regularly	0.102	**0.737**	0.127	0.164
27.	I am a homebody	0.131	**0.736**	0.079	0.049
28.	Relish taking decisions on my own	0.077	0.099	**0.798**	0.094
29.	Vacationing	0.129	0.102	**0.788**	0.082
30.	Listening to Music	0.072	0.061	**0.787**	0.136
31.	Watching movies	0.071	0.082	**0.779**	0.222
32.	Pursuing hobbies	0.102	0.098	**0.776**	0.163
33.	Exercising	0.146	0.149	**0.769**	0.129
34.	Playing sports	0.054	0.096	**0.767**	-0.030
35.	Reading Books	0.129	0.088	**0.758**	0.122
36.	Attending sports event	0.043	0.097	**0.728**	0.058
37.	Travelling for business	0.072	0.105	**0.722**	0.064
38.	Involvement in community projects	0.125	0.078	**0.719**	0.085
39.	Attend a concert or play	0.069	0.096	0.047	**0.756**
40.	Going to nightclub	0.049	0.136	0.117	**0.727**
41.	To visit an art gallery/museum	0.115	0.086	0.120	**0.725**
42.	If it is good enough for my wife, it is good enough for me also	0.047	0.115	0.037	**0.724**
43.	Other people usually follow my ideas	0.064	0.016	0.155	**0.721**
44.	I consider myself an intellectual	0.096	0.116	0.114	**0.710**
45.	Involvement in a business organisation	0.122	0.090	0.109	**0.694**
46.	Involvement in social organisations	0.101	0.125	0.145	**0.666**
47.	Attending charitable events	0.100	0.272	0.093	**0.544**

Source: Primary data analysis, SPSS 20

4.3.1   Description of extracted factors for psychographic attributes of customers

Rotated component analysis lead to extraction of three factors, namely – Opinion, Interest, and Activity, with a Cronbach alpha value of 0.950, 0.943 and 0.935 respectively (Table 4.4). Since the value of all extracted factors is above 0.9 it can be concluded that the factors have high internal consistency. Further, the descriptive analysis including mean score and the standard deviation is estimated for the different variable included in the construct.

4.3.2 Factor 1 Opinion

The first factor is named as 'opinion'. This factor represents the variables showing the importance of opinion in the lifestyle of the customer. Especially in the era of internet, opinions spread fast. It is observed that the customer form various opinions about themselves and others. For example, they form their opinion about personal experience, about family life, their behaviour during shopping, in the selection of products, selecting the retail store, the expectation from the sales executive etc. The different variables included in the first factor are shown below along with their factor loading and the measure of internal consistency reliability of the construct (Table 4.4). The result indicates that the internal reliability is found to be 0.950.

Table 4.4: Factor 1 – Opinion (psychographic attributes of the customers)

S.no	Variables	Factor Loading	Cronbach alpha
1.	My personal appearance is extremely important to me	0.792	0.950
2.	I go for shopping to find value for money	0.781	
3.	Family is the single most important thing to me	0.779	
4.	A women's life is fulfilled only if she can provide a happy home for her family	0.772	
5.	I have more ability than the most people	0.768	
6.	I go shopping to have a look at products being considered for purchase	0.766	
7.	Awareness of fashion trends & want to be the first to try them	0.757	
8.	I am more independent than people around me	0.756	
9.	Taking opinion of my family before final purchase decision	0.754	
10.	I feel confident in my ability to shop	0.752	
11.	Ability to choose the right products	0.742	
12.	I have more self-confidence than others	0.738	
13.	Salespersons add enjoyment to shopping	0.732	
14.	Local stores are attractive places to shop	0.722	
15.	What you think of yourself is reflected by what you buy	0.716	

Source: Primary data analysis, SPSS 20

4.3.3 Factor 2 Interest

The second factor is named as 'interest'. This factor signifies the importance of interest that the individual develops over time. The customer has various interests like, dine out in a restaurant, spending lot of time talking with my friends about shopping, visit or entertain friend or family regularly etc. It is very important to know the customers interest. It can help marketers to select on the right product and marketing message for the prospective customers. The different variables included in the second factor are shown below along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha). The result indicates an excellent internal consistency reliability of 0.943 (Table 4.5).

Table 4.5: Factor 2 – Interest (psychographic attributes of the customers)

S.no	Variables	Factor Loading	Cronbach alpha
1.	To take up the challenge of doing something that have never done before	0.792	
2.	Spending lot of time talking with my friends about shopping	0.782	
3.	Dine out in a restaurant	0.781	
4.	Doing new and different things	0.775	
5.	Entertain at home	0.771	
6.	To lead others	0.768	0.943
7.	To take charge of a group	0.767	
8.	To give/attend dinner parties	0.765	
9.	Going to festival	0.758	
10.	To use new and different things	0.742	
11	Visit or entertain friend or family regularly	0.737	
12.	I am a homebody	0.736	

Source: Primary data analysis, SPSS 20

4.3.4 Factor 3 Activity

The third factor is named as 'activity'. This factor represents the variables showing the importance of action and excitement in lifestyle of the customer. It is witnessed that the customer undertakes various activities like watching movies, listening to music, pursuing hobbies, exercising etc. The way a person carries out his work or the

type of hobbies he pursues is a clear reflection of him. It tells a lot about him as an individual. Thus, depending on the activities of an individual, we can determine what would be his travelling habits, his working habits, so on and so forth. The different variables involved in the third factor are shown below along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha). The result indicates an internal consistency reliability of 0.935 (Table 4.6).

Table 4.6: Factor 3 – Activity (psychographic attributes of the customers)

S.no	Variables	Factor loading	Cronbach alpha
1.	Relish taking decisions on my own	0.798	
2.	Vacationing	0.788	
3.	Listening to Music	0.787	
4.	Watching movies	0.779	
5.	Pursuing hobbies	0.776	
6.	Exercising	0.769	0.935
7.	Playing sports	0.767	
8.	Reading Books	0.758	
9.	Attending sports event	0.728	
10.	Travelling for business	0.722	
11	Involvement in community projects	0.719	

Source: Primary data analysis, SPSS 20

4.3.5 Descriptive analysis of the psychographic attributes of customers

The result of descriptive analysis for the psychographic attributes of customers is reflected in table 4.7. The result shows that Exercising (3.95), Pursuing hobbies (3.91), Vacationing (3.88) and Doing new and different things (3.81) have the highest mean values. Indicating that today's Indian customer is becoming self-conscious and is fun loving. He is willing to spend time and money on self-grooming and recreation. The result is indicative of growing health consciousness among Indians (Narang, 2010). Indians are now realising the importance of personal time. Nowadays, healthy living has become a way of life for many people. As a result, of increase in health

consciousness, the numbers of the people attending fitness centres have increased (Albayrak and Caber, 2014) and these places also act as place of socialising, than pure fitness (Ulseth, 2004). Svagzdiene et al. (2015) stressed on the significance of the recreational activities and infrastructure for the promotion of healthy lifestyle.

Table 4.7: Descriptive analysis of psychographic (lifestyle) variables

S.no	Variables	Mean	Std. Deviation
1.	Watching movies	3.79	0.981
2.	Reading Books	3.81	0.967
3.	Listening to Music	3.56	1.055
4.	Involvement in community projects	2.94	.994
5.	Playing sports	3.40	1.015
6.	Exercising	3.95	.860
7.	Attending sports event	3.28	1.061
8.	Travelling for business	2.98	1.017
9.	Vacationing	3.88	0.887
10.	Pursuing hobbies	3.91	0.883
11.	Relish taking decisions on my own	3.80	0.918
12.	Doing new and different things	3.81	0.965
13.	To use new and different things	3.51	1.090
14.	To take up the challenge of doing something that have never done before	3.49	1.083
15.	To lead others	3.57	1.084
16.	To take charge of a group	3.44	1.066
17.	Visit or entertain friend or family regularly	3.47	1.106
18.	Entertain at home	3.49	1.142
19.	To give/attend dinner parties	3.42	1.093
20.	Spending lot of time talking with my friends about shopping	3.25	1.121
21.	I am a homebody	3.57	1.060
22.	Going to festival	3.45	1.096
23.	Dine out in a restaurant	3.75	1.001
24.	Family is the single most important thing to me	3.84	0.992

S.no	Variables	Mean	Std. Deviation
25.	Taking opinion of my family before final purchase decision	3.52	1.022
26.	I am more independent than people around me	3.59	1.060
27.	I have more ability than the most people	3.51	1.033
28.	I have more self-confidence than others	3.55	1.072
29.	I feel confident in my ability to shop	3.39	1.126
30.	Ability to choose the right products	3.61	1.098
31.	What you think of yourself is reflected by what you buy	3.62	1.042
32.	My personal appearance is extremely important to me	3.58	1.063
33.	A women's life is fulfilled only if she can provide a happy home for her family	3.69	1.004
34.	I go for shopping to find value for money	3.63	1.047
35.	Salespersons add enjoyment to shopping	3.53	1.069
36.	I go shopping to have a look at products being considered for purchase	3.38	1.081
37.	Local stores are attractive places to shop	3.54	1.019
38.	Awareness of fashion trends & want to be the first to try them	3.68	1.058
39.	Involvement in social organisations	3.62	1.098
40.	Involvement in a business organisation	3.43	1.060
41.	Attending charitable events	3.53	.950
42.	Going to nightclub	3.32	1.075
43.	To visit an art gallery/museum	3.49	1.070
44.	Other people usually follow my ideas	3.43	1.023
45.	Attend a concert or play	3.31	1.021
46.	If it is good enough for my wife, it is good enough for me also	3.39	1.036
47.	I consider myself an intellectual	3.65	1.012

Source: Primary data analysis, SPSS 20

4.4 ANALYSIS OF SHOPPERS' TYPOLOGY AND SHOPPING MOTIVE

The retail environment in India appears to be experiencing a transformation influenced by: (a) changing customer preferences, (b) parallel growth in traditional, as well as nontraditional retail competition, and (c) the commencement of trends, like

''entertailing''- which denotes the incorporation of entertainment-oriented services and retail stores so as to attract shoppers (Wakefield and Baker, 1998). These changes demand for a reassessment of shopper typologies and patronage motives that shall offer retailers with significant understandings for developing plans to entice and hold onto today's shoppers. Additionally, retailers must appreciate the variances in shoppers profile between contending retail formats to design effective segmentation and target marketing policies. Appreciating patronage behaviour is one of the means to success for today's retailers. Increasingly, it is essential that managers know which retail attributes are significant to which shoppers so that a suitable retail strategy can be developed (Reynolds et al., 2002).

The marketing literature is replete with researches that have sought to segment customers, using different methods (Haley, 1985). According to Westbrook and Black (1985), using motivations to categorize customers is academically rich and contribute deep insights into a customer's psyche and consequently into retail strategy design. Motivation is a result of numerous personal needs or factors, which in turn stimulate motivation (McGuire, 1976). Thus, based on the literature thirty three statements were gathered to gauge the customer type and his motivation to shop. Customers are grouped into eight categories, namely - price vigilant; leisure seeker; time sensible; fact explorer; native shopper; variety searcher; brand aware; and experience hunter. Owing to the large number of statements exploratory factor analysis is conducted to identify the latent factors. To check the sampling adequacy and correlation structure amongst the statements, Kaiser-Meyer-Olkin (KMO) and Bartlett's test are applied. The result is shown below in the table 4.8.

Table 4.8: KMO and Bartlett's Test for shoppers' typology

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.773
Bartlett's Test of Sphericity	Approx. Chi-Square	6409.657
	df	528
	Sig.	0.000

Source: Primary data analysis, SPSS 20

The result shows a KMO value of 0.773, indicating ample sampling adequacy of the responses. The p-value of chi-square statistics is found to be less than 5% level of significance. Hence, the null hypothesis of Bartlett's test of sphericity that the correlation matrix is an identity matrix cannot be accepted. This signifies that the different statements have a significant correlation between them. Since, there is enough sampling adequacy of the responses and significant correlation exists between the statements the principal component analysis can be applied on the collected responses. The result of the principal component analysis is shown below in table 4.9.

Table 4.9: Total variance explained for shoppers' typology

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*
1	3.727	11.295	11.295	3.727	11.295	11.295	3.219	9.755	9.755
2	3.259	9.875	21.170	3.259	9.875	21.170	3.163	9.584	19.339
3	3.044	9.225	30.395	3.044	9.225	30.395	3.084	9.345	28.684
4	2.828	8.571	38.966	2.828	8.571	38.966	2.737	8.295	36.979
5	2.503	7.584	46.550	2.503	7.584	46.550	2.607	7.901	44.880
6	2.386	7.230	53.780	2.386	7.230	53.780	2.597	7.869	52.749
7	2.018	6.117	59.897	2.018	6.117	59.897	2.176	6.593	59.341
8	1.956	5.927	65.824	1.956	5.927	65.824	2.139	6.482	65.824
9	0.747	2.264	68.088						
10	0.660	2.000	70.087						
11	0.609	1.844	71.931						
12	0.602	1.826	73.757						
13	0.593	1.796	75.553						
14	0.568	1.722	77.274						
15	0.535	1.620	78.894						
16	0.527	1.598	80.493						
17	0.511	1.547	82.040						

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*
18	0.490	1.485	83.525						
19	0.474	1.436	84.961						
20	0.455	1.378	86.339						
21	0.434	1.314	87.653						
22	0.421	1.277	88.930						
23	0.402	1.220	90.150						
24	0.393	1.191	91.341						
25	0.388	1.176	92.517						
26	0.377	1.143	93.660						
27	0.371	1.124	94.784						
28	0.329	0.996	95.780						
29	0.310	0.939	96.719						
30	0.301	0.913	97.632						
31	0.277	0.839	98.471						
32	0.265	0.802	99.274						
33	0.240	0.726	100.000						

Source: Primary data analysis, SPSS 20

The result of the principal component analysis indicates that thirty three statements can be extracted into eight major factors. The extracted factors are selected on the basis of criteria of eigenvalue greater than 1. These eight extracted factors are able to explain 65.824 % of the variance in the variables. The varimax rotation is also applied to optimise the eigenvalue of the extracted factors. The result indicates that the first factor explains 9.755 % variance of the variables followed by the second factor which explains approximately 9.584 % variance of the variable; the third factor explains 9.345 % variance of the variable and so on. The graphical representations of the eigenvalues of different components extracted in the process of principal component analysis in shown in figure 4.2 with the help of scree plot.
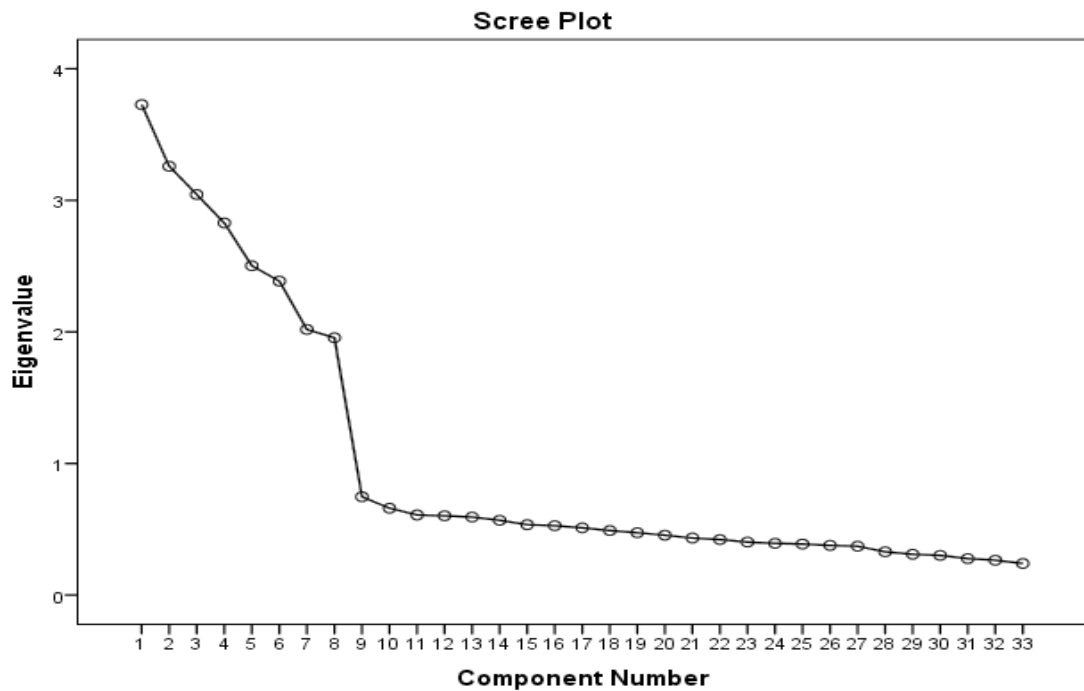
Figure 4.2: Scree Plot-Graphical Representation for the Eigenvalues of Components for shoppers' typology

The rotated component matrix is shown below in table 4.10. The rotated component matrix specifies the factor loadings of different variables with the extracted factors. It signifies the correlation between the variable and the extracted factors. The result indicates that the factor loadings of different variables have significant loadings towards single factor. Hence, the discriminant validity of the factors is guaranteed.

Table 4.10: Rotated component matrix for shoppers' typology

S.no	Attributes	Component							
		1	2	3	4	5	6	7	8
1.	I regularly looks for sales promotion advertisements	**0.812**	0.024	0.030	0.065	-0.004	0.007	-0.016	0.013
2.	More the price of the product, superior is its quality	**0.808**	0.027	0.056	0.022	0.007	-0.017	-0.006	0.018
3.	I buy a great deal of products at discounted prices	**0.799**	0.015	-0.005	0.015	0.020	-0.026	0.052	-0.008
4.	The products price is indication of its quality	**0.794**	0.010	-0.007	0.091	0.045	-0.040	0.054	0.003

S.no	Attributes	Component							
		1	2	3	4	5	6	7	8
5.	Prices offers tempts me	**0.771**	0.053	0.011	0.022	-0.010	0.003	0.013	0.073
6.	Shopping at store is wastage of time	0.022	**0.824**	0.035	0.022	0.003	0.017	-0.018	0.043
7.	I prefer to finish shopping at the earliest	0.086	**0.797**	-0.081	0.003	-0.060	0.064	0.054	-0.036
8.	I am always short of time to do things that I wish to do	0.056	**0.781**	-0.009	0.001	-0.033	-0.003	0.035	0.023
9.	I generally purchase from the nearby store	-0.003	**0.781**	0.000	-0.028	0.081	0.027	0.071	-0.025
10.	I like to shop where it saves me time	-0.027	**0.767**	0.064	0.000	-0.056	-0.015	0.105	0.003
11.	Shopping helps me feel better	0.030	0.035	**0.794**	0.021	0.004	0.013	-0.011	-0.030
12.	I shop for leisure	0.026	-0.059	**0.793**	0.084	0.004	-0.081	0.044	0.005
13.	I feel relaxed post-shopping	0.050	-0.005	**0.777**	-0.032	0.007	0.006	0.008	0.067
14.	Shopping is fun for me	0.005	0.023	**0.772**	-0.004	0.044	0.039	-0.018	-0.009
15.	I prefer thrill and excitement while shopping	-0.025	0.014	**0.770**	-0.050	-0.024	0.018	0.036	0.048
16.	I take opinion of other co-shoppers at the store about a new product	0.037	0.010	0.048	**0.832**	0.018	-0.011	-0.015	0.023
17.	I discuss with others before finalizing the purchase	0.027	-0.018	-0.045	**0.825**	0.021	0.007	-0.002	0.033
18.	I often look for help while shopping	0.072	-0.007	0.027	**0.814**	0.067	-0.038	0.051	0.069
19.	I often go shopping to look for new things, though with no intention of buying	0.072	0.013	-0.016	**0.805**	0.095	0.021	0.021	0.027
20.	I shop to check for new products available in the market	-0.002	-0.028	-0.008	0.044	**0.819**	-0.012	0.026	0.057
21.	I shop to catch up with latest trends	-0.018	0.040	0.029	0.017	**0.809**	-0.021	0.041	-0.015

S.no	Attributes	Component							
		1	**2**	**3**	**4**	**5**	**6**	**7**	**8**
22.	I relish variety in my life	0.038	-0.060	0.035	0.047	**0.790**	0.099	0.015	-0.046
23.	I enjoy trying new outlets	0.035	-0.014	-0.019	0.088	**0.778**	-0.031	0.036	0.015
24.	Local store deliver better service	0.003	0.051	-0.006	0.026	0.025	**0.825**	-0.034	0.020
25.	Local stores offer good products at reasonable prices to me	-0.025	-0.009	-0.007	-0.014	-0.021	**0.796**	0.051	-0.015
26.	Local store gives me more importance	-0.050	0.022	0.051	-0.043	0.034	**0.795**	-0.040	-0.005
27.	I shop at the local store to show solidarity to my community	0.004	0.018	-0.035	0.012	-0.006	**0.782**	0.109	0.043
28.	Shopping provide me opportunity to socialize outside my circle	0.028	0.056	0.027	0.031	0.009	0.014	**0.884**	-0.029
29.	I enjoy going shopping with friends and family	0.018	0.069	0.008	-0.008	0.034	0.022	**0.835**	0.052
30.	I relish sharing my shopping experiences with my friends	0.044	0.106	0.021	0.028	0.074	0.049	**0.799**	0.009
31.	A renowned brand means good quality	0.003	0.003	0.042	0.101	-0.036	-0.023	-0.029	**0.869**
32.	I try to remain loyal to certain brands and stores	0.051	0.031	-0.008	0.015	0.079	0.007	0.044	**0.823**
33.	While buying I have preference for national brand-name	0.037	-0.026	0.044	0.032	-0.034	0.054	0.015	**0.819**

Source: Primary data analysis, SPSS 20

4.4.1 Description of the Extracted Factors

The thirty three statements are extracted into eight major factors, namely - Price Vigilant; Time Sensible; Leisure Seeker; Fact Explorer; Variety Seeker; Native Shopper; Experience Hunter and Brand Aware. Since the value of all extracted factors is above 0.7 it can be concluded that the factors have high internal consistency.

Further, the descriptive analysis including mean score and the standard deviation is estimated for the different variable included in the construct (Table 4.19).

4.4.2 Factor 1 Price vigilant

The first factor comprises of five variables - I regularly looks for sales promotion advertisements; More the price of the product, superior is its quality; I buy a great deal of products at discounted prices; the products price is indication of its quality; and Prices offers tempts me (Table 4.11). Since, the factor speaks of the customer as sensible spender, it is labelled as 'Price vigilant'. These are the sort of customers who spend their money sensibly looking for deals and best buying options. They are mostly the group of people who associate quality with price. For customers, sales promotion offers a straight and often reasonable motivation to purchase the product or service being promoted. Sales promotions are targeted toward making an instant increase in sales in term of volume in response to an offer in the promotion (discount, premium, etc.). They can get direct benefits from the programs such as free distribution of samples, reduction in price, coupon, participation in competition etc. Customers often use products price as an indication of product quality, higher the price better the quality (Ding et al., 2010).

Table 4.11: Factor 1- Price vigilant (shoppers' typology)

S.no	Variables	Factor Loading	Cronbach alpha
1.	I regularly looks for sales promotion advertisements	0.812	
2.	More the price of the product, superior is its quality	0.808	
3.	I buy a great deal of products at discounted prices	0.799	0.859
4.	The products price is indication of its quality	0.794	
5.	Prices offers tempts me	0.771	

Source: Primary data analysis, SPSS 20

4.4.3 Factor 2 Time sensible

Second extracted factor comprises of five variables - Shopping at store is wastage of time; I prefer to finish shopping at the earliest; I am always short of time to do things that I wish to do; I generally purchase from the nearby store; and I like to shop where

it saves me time (Table 4.12). This segment of the customer is always time starved and looks for ways and means for reducing their trips and time spent on shopping. Therefore, the factor is labelled as time sensible. Speedy urbanisation and lifestyle changes have augmented time-starved customers exponentially and the segment that values convenience has grown. With increase in nuclear families, number of working people, growing household incomes, and time constraint there has been greater demand for value-added products and facilities.

Table 4.12: Factor 2 - Time sensible (shoppers' typology)

S.no	Variables	Factor loading	Cronbach alpha
1.	Shopping at store is wastage of time	0.824	
2.	I prefer to finish shopping at the earliest	0.797	
3.	I am always short of time to do things that I wish to do	0.781	0.852
4.	I generally purchase from the nearby store	0.781	
5.	I like to shop where it saves me time	0.767	

Source: Primary data analysis, SPSS 20

4.4.4 Factor 3 Leisure seeker

The third factor comprises of five variables - Shopping helps me feel better; I shop for leisure; I feel relaxed post-shopping; Shopping is fun for me; and I prefer thrill and excitement while shopping. They shop from places which offer sufficient excitement and fun as they are leisure seeking entertainment-oriented shoppers.They are the customers who use products or services for extrinsic enjoyment. They see shopping as a source of recreation, therefore this factor is labelled as 'leisure seeker' (Table 4.13). Shopping has come up as an urban leisure activity. People have begun to consider shopping as an activity for pass time. As a result, more and more retail spaces are becoming 'experiential destinations' – offering food, fun, pampering, etc. Malls remain the customers' main leisure destination. "Retail therapy" the act of shopping and spending money and time to enhance one's mood is becoming an urban practice.

Table 4.13: Factor 3 - Leisure seeker (shoppers' typology)

S.no	Variables	Factor loading	Cronbach alpha
1.	Shopping helps me feel better	0.794	
2.	I shop for leisure	0.793	
3.	I feel relaxed post-shopping	0.777	0.840
4.	Shopping is fun for me	0.772	
5.	I prefer thrill and excitement while shopping	0.770	

Source: Primary data analysis, SPSS 20

4.4.5 Factor 4 Fact explorer

The fourth factor comprises of four variables - I take opinion of other co-shoppers at the store about a new product; I discuss with others before finalizing the purchase; I often look for help while shopping and I often go shopping to look for new things; and though with no intention of buying (Table 4.14). This factor is labelled 'fact explorer'. Choosing new products can be complicated and overwhelming decision, but it's crucial to take the time to do research. Indian customers usually look for information and seek advice before making a final purchase. They usually seek help from various sources like friends, co-shoppers etc. and do shopping where they get ample information and variety to search from. Co-shoppers works as marketing stimuli because of which the customers have a greater desire to purchase than when compared to shopping alone (Yim et al., 2014).

Table 4.14: Factor 4 - Fact explorer (shoppers' typology)

S.no	Variables	Factor loading	Cronbach alpha
1.	I take opinion of other co-shoppers at the store about a new product	0.832	
2.	I discuss with others before finalizing the purchase	0.825	
3.	I often look for help while shopping	0.814	0.841
4.	I often go shopping to look for new things, though with no intention of buying	0.805	

Source: Primary data analysis, SPSS 20

4.4.6 Factor 5 Variety seeker

This factor comprises of four variables, namely - I shop to check for new products available in the market; I shop to catch up with latest trends; and I relish variety in my life and I enjoy trying new outlets (Table 4.15). These are kind of customers who look for diversity and variation while shopping. These customers are low on need-based buying. They enjoy shopping from place which offers fun and entertainment. Window shopping is an essential prerequisite for such customers. Thus, this factor is labelled as 'variety seeker'.

Table 4.15: Factor 5 - Variety seeker (shoppers' typology)

S.no	Variables	Factor loading	Cronbach alpha
1.	I shop to check for new products available in the market	0.819	
2.	I shop to catch up with latest trends	0.809	0.815
3.	I relish variety in my life	0.790	
4.	I enjoy trying new outlets	0.778	

Source: Primary data analysis, SPSS 20

4.4.7 Factor 6 Native shopper

The sixth factor comprises of four variables - Local store deliver better service; Local stores offer good products at reasonable prices to me; Local store gives me more importance; and I shop at the local store to show solidarity to my community. These variables emphasis, that the local stores offer better services and quality of products. Therefore, the factor is labelled as 'native shopper' (Table 4.16). The factor highlights the importance of supporting the local businesses so as to flourish local economy. Buying local products improves the social community. When we shop from local community, the money spent helps uplift the local community. When small businesses flourish, they are able to offer more benefits to employees and invest back into their businesses, employees, and the community. As the small businesses experience growth, they are able to expand their goods and services, generating local employment.

Table 4.16: Factor 6 - Native shopper (shoppers' typology)

S.no	Variables	Factor Loading	Cronbach alpha
1.	Local store deliver better service	0.825	
2.	Local stores offer good products at reasonable prices to me	0.796	
3.	Local store gives me more importance	0.795	0.815
4.	I shop at the local store to show solidarity to my community	0.782	

Source: Primary data analysis, SPSS 20

4.4.8   Factor 7 Experience hunter

The factor labelled 'experience hunter', comprises of three variables, namely - Shopping provide me opportunity to socialise outside my circle; I enjoy going shopping with friends and family; and I relish sharing my shopping experiences with my friends (Table 4.17). These customers like to socialise and share their shopping experiences with friends and family. They expect the stores to provide social experiences outside home. Customers wishes to combine shopping with social networking (Tedeschi, 2006). In traditional offline shopping environments, social shopping has been conceptualized as "the enjoyment of shopping with friends and family, socializing while shopping and bonding with others while shopping" (Arnold and Reynolds, 2003). Customers use social shopping to share shopping experiences with other customers and to follow brands. According to a Steel House Social Shopping Survey (2012), people share their purchases on Facebook (55% of customers), Twitter (22% of customers), and Pinterest (14% of customers).

Table 4.17: Factor 7 - Experience hunter (shoppers' typology)

S.no	Variables	Factor loading	Cronbach alpha
1.	Shopping provide me opportunity to socialize outside my circle	0.884	
2.	I enjoy going shopping with friends and family	0.835	0.795
3.	I relish sharing my shopping experiences with my friends	0.799	

Source: Primary data analysis, SPSS 20

4.4.9 Factor 8 Brand aware

The eighth factor comprises of three variables - A renowned brand means good quality; I try to remain loyal to certain brands and stores; and While buying I have preference for national brand-name (Table 4.18). The entire variables speaks of the brand awareness and inclination of the customers towards brands. Some customers have the assumption that what you pay is what you get, which adds to the sales of reputable national brands, often correlating branded products with high quality. A national brand has a name which customers recognise and trust. A national brand's greatest strength is its broader recognition and intensive distribution through various retail outlets nationwide.

Table 4.18: Factor 8 - Brand aware (shoppers' typology)

S.no	Variables	Factor Loading	Cronbach alpha
1.	A renowned brand means good quality	0.869	
2.	I try to remain loyal to certain brands and stores	0.823	0.792
3.	While buying I have preference for national brand-name	0.819	

Source: Primary data analysis, SPSS 20

4.4.10 Descriptive analysis of shoppers' typology

Descriptive analysis leads to the identification of most important variables, namely - I try to remain loyal to certain brands and stores (4.21), I shop for leisure (3.82), I enjoy trying new outlets (3.72) and I regularly look for sales promotion advertisements (3.72). This clearly indicates that brand name has statistically important associations with customers' preferences. Sales promotion or sales, works as branding tool (Chopra, 2013). From the retail perspective, sales promotion in India helps in brand switching, stockpiling and purchase acceleration (Mittal and Sethi, 2011). Shopping can offer a diversion from daily life chores and thus represents a form of recreation. People devote time looking for shops as a leisure endeavour (Mintel, 2000) and the trend is most noticeable among younger adults. This suggests a reduction in the time on chores and regular shopping and a quest that the time which is spent on shopping should be more enjoyable and satisfying. It implies that family time becomes shopping time and vice versa. The customer wants a diverse, more entertaining and family oriented shopping experience (Howard, 2007). Recently, retailers are paying

emphasis on REZ (Retail Entertainment Zone) as "entertain me" segment is growing (Sit and Birch, 2014).

Table 4.19: Descriptive analysis of shoppers' typology

S.no	Variables	Mean	Std. Deviation
1.	I shop to catch up with latest trends	3.23	1.191
2.	I shop to check for new products available in the market	3.16	1.109
3.	I relish variety in my life	3.50	1.094
4.	I enjoy trying new outlets	3.72	1.038
5.	Shopping helps me feel better	3.37	1.151
6.	I feel relaxed post-shopping	3.27	1.148
7.	Shopping is fun for me	3.41	1.105
8.	I prefer thrill and excitement while shopping	3.57	1.104
9.	I shop for leisure	3.82	0.981
10.	While buying I have preference for national brand-name	3.62	0.995
11.	A renowned brand means good quality	3.53	0.963
12.	I try to remain loyal to certain brands and stores	4.16	0.914
13.	Shopping at store is wastage of time	3.62	1.096
14.	I prefer to finish shopping at the earliest	3.38	1.129
15.	I like to shop where it saves me time	3.38	1.181
16.	I generally purchase from the nearby store	3.50	1.147
17.	I am always short of time to do things that I wish to do	3.68	1.091
18.	I shop at the local store to show solidarity to my community	3.59	1.097
19.	Local stores offer good products at reasonable prices to me	3.43	1.176
20.	Local store deliver better service	3.31	1.170
21.	Local store gives me more importance	3.54	1.147
22.	The products price is indication of its quality	3.59	1.103
23.	More the price of the product, superior is its quality	3.28	1.140
24.	Prices offers tempts me	3.60	1.124
25.	I buy a great deal of products at discounted prices	3.57	1.140
26.	I regularly looks for sales promotion advertisements	3.72	1.043

S.no	Variables	Mean	Std. Deviation
27.	I often go shopping to look for new things, though with no intention of buying	3.48	1.097
28.	I often look for help while shopping	3.23	1.189
29.	I discuss with others before finalizing the purchase	3.14	1.250
30.	I take opinion of other co-shoppers at the store about a new product	3.30	1.270
31.	I relish sharing my shopping experiences with my friends	3.53	1.046
32.	Shopping provide me opportunity to socialize outside my circle	3.41	1.094
33.	I enjoy going shopping with friends and family	3.39	1.349

Source: Primary data analysis, SPSS 20

4.5   RETAIL AND STORE ATTRIBUTES

The retail industry is a battleground; companies fight to obtain the maximum sales, profits and loyal customers. Therefore, retailers use retail attributes to sway customers shopping habits. Through the literature twenty six retail and store attributes were identified. A store is what its attributes express to the customers. Retail store attributes are the soul of retail on which the retailer and retail store is distinguished and patronised. Customers distinguish and identify the store on the basis of these store attributes and generate a mental sketch of the store. Once this mental structure is shaped the customer retain this for subsequent purchase references (Mohan et al., 2013). Collected data were found to be appropriate for factor analysis in terms of correlation analysis, KMO test of sampling adequacy and Bartlett's test of sphericity (Boyd et al., 2002; Malhotra, 2004). The data was then exposed to exploratory factor analysis with varimax rotation.

Table 4.20: KMO and Bartlett's Test for retail and store attributes

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.880
Bartlett's Test of Sphericity	Approx. Chi-Square	7570.485
	df	325
	Sig.	0.000

Source: Primary data analysis, SPSS 20

The result shows a KMO value of 0.880 (Table 4.20), which signifies sufficient sampling adequacy of the responses. The p-value of chi-square statistics is less than 5% level of significance. Hence, the null hypothesis of Bartlett's test of sphericity that the correlation matrix is an identity matrix cannot be accepted. This represents that the different statements have significant correlation amongst them. As, there is sufficient sampling adequacy of the responses and significant correlation between the statements the principal component analysis can be applied on the collected responses. The result of the principal component analysis is shown below in table 4.22.

The result of the principal component analysis indicates that twenty six attributes can be extracted into 5 major factors namely - physical evidence, process, place, people and product. The extracted factors are selected on the basis of criteria of eigenvalue greater than 1. These five extracted factors are capable to explain 69.139% of the variance in the variables. The varimax rotation is also applied to augment the eigenvalue of the extracted factors. The result indicates that the first factor explains 22% variance of the variables followed by the second factor which explains approximately 19% variance of the variable and so on (Table 4.21). The graphical representations of the eigenvalues of different components extracted in the process of principal component analysis in shown in figure 4.33. The graphical depiction of extracted factors is known as scree plot (Figure 4.3).

Table 4.21: Total Variance Explained for retail and store attributes

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*
1	5.857	22.528	22.528	5.857	22.528	22.528	5.725	22.018	22.018
2	5.014	19.284	41.812	5.014	19.284	41.812	4.955	19.058	41.075
3	2.849	10.959	52.770	2.849	10.959	52.770	2.863	11.011	52.086

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
4	2.273	8.743	61.513	2.273	8.743	61.513	2.237	8.605	60.691
5	1.983	7.625	69.139	1.983	7.625	69.139	2.196	8.448	69.139
6	0.680	2.615	71.753						
7	0.600	2.308	74.061						
8	0.549	2.110	76.171						
9	0.521	2.004	78.176						
10	0.489	1.880	80.056						
11	0.471	1.811	81.866						
12	0.454	1.746	83.612						
13	0.397	1.526	85.139						
14	0.389	1.496	86.635						
15	0.386	1.486	88.121						
16	0.361	1.389	89.509						
17	0.351	1.349	90.858						
18	0.329	1.264	92.122						
19	0.318	1.222	93.344						
20	0.293	1.127	94.471						
21	0.287	1.106	95.576						
22	0.263	1.012	96.588						
23	0.247	0.950	97.538						
24	0.223	0.857	98.395						
25	0.216	0.831	99.226						
26	0.201	0.774	100.000						

Source: Primary data analysis, SPSS 20
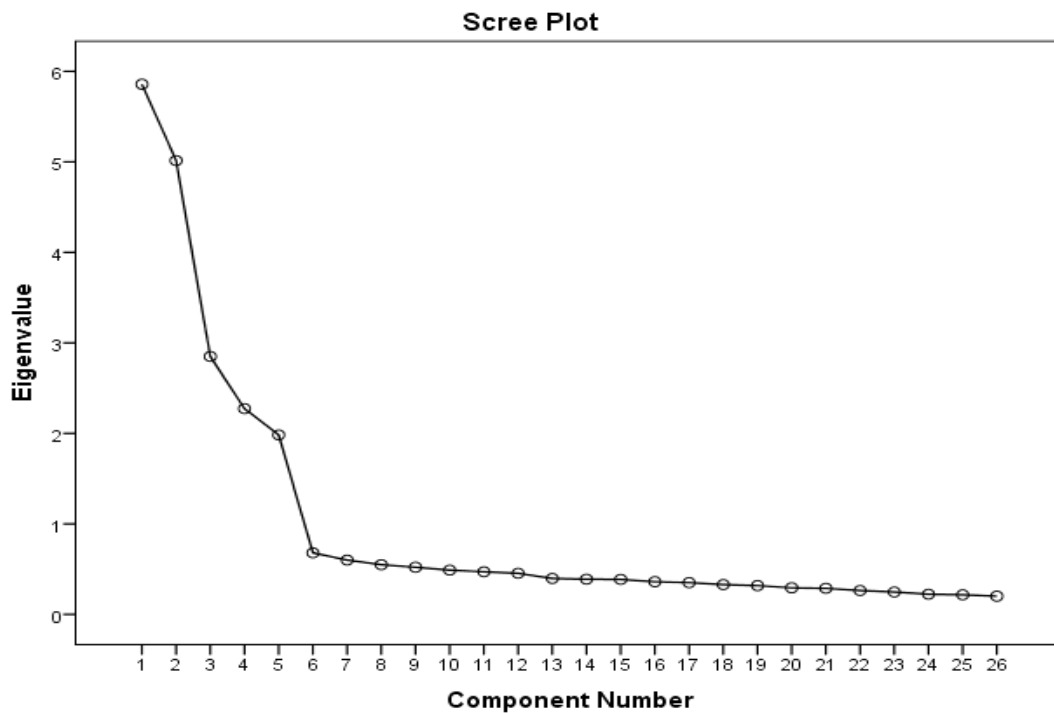
Figure 4.3: Scree Plot-Graphical Representation for the Eigenvalues of Components for retail and store attributes

The rotated component matrix demonstrates the factor loadings of the various variables with the extracted factors. The factor loadings signify the correlation between the variable and the extracted factors. The result indicates that the factor loadings of different variables have significant loadings towards single factor. Hence, the discriminant validity of the factors is ensured. The rotated component matrix is shown below in Table 4.22.

Table 4.22: Rotated component matrix for retail and store attributes

S.no	Attributes	Component				
		1	2	3	4	5
1.	Appealing store decoration	**0.860**	-0.049	-0.013	0.062	0.013
2.	Cleanliness and Hygiene	**0.857**	0.043	0.076	0.018	-0.006
3.	Air conditioning	**0.852**	0.023	0.042	0.061	0.008
4.	Signage is clearly displayed	**0.850**	0.001	0.053	0.003	-0.011
5.	Internal Layout and design	**0.841**	0.043	-0.015	-0.029	0.036
6.	Elevator	**0.837**	0.014	0.062	0.039	0.003
7.	Convenient Parking	**0.829**	-0.041	0.083	0.008	-0.015

S.no	Attributes	Component				
		1	2	3	4	5
8.	Lighting	**0.825**	0.017	0.014	0.044	-0.003
9.	Convenient check out	-0.012	**0.816**	-0.005	-0.058	0.049
10.	Ease of merchandise return	0.015	**0.800**	0.007	0.002	0.080
11.	Ease of Shopping	0.036	**0.794**	0.034	-0.039	0.028
12.	Home Delivery	-0.006	**0.781**	0.049	0.042	0.047
13.	Better Service	0.008	**0.778**	0.067	0.017	-0.019
14.	Open Seven Days a Week	0.019	**0.774**	-0.032	0.059	-0.002
15.	Parcel Pick Up	-0.018	**0.772**	0.005	-0.032	0.026
16.	Convenient Store Hours	0.008	**0.759**	0.108	0.039	0.010
17.	Service minded and helpful salespersons	0.064	0.056	**0.854**	0.054	-0.008
18.	Customer-friendly salesperson	0.067	0.013	**0.842**	0.019	0.063
19.	Knowledgeable salesperson	0.009	0.072	**0.839**	0.070	0.052
20.	Good personality salesperson	0.079	0.042	**0.816**	-0.016	0.014
21.	One Stop Shopping	0.051	0.023	0.026	**0.888**	0.065
22.	Ease of approach	0.060	0.029	0.040	**0.839**	-0.008
23.	Convenient Location	0.030	-0.029	0.050	**0.837**	0.064
24.	Uniqueness of merchandise	0.023	0.024	0.058	0.093	**0.872**
25.	Variety	-0.029	0.032	-0.009	0.043	**0.845**
26.	Availability of Branded Goods	0.023	0.102	0.065	-0.015	**0.831**

Source: Primary data analysis, SPSS 20

4.5.1 Description of the Extracted Factors

Borden in the year 1953 presented the term 'marketing mix', an augmentation of the work done by one of his associates Culliton in 1948. Marketing mix is a combination of numerous notions and strategies to endorse a particular product or brand. Numerous theories and philosophies are combined together to articulate final policies helpful in making a product or service widespread among the masses form marketing mix. The elements of the marketing mix are often called the four P's of marketing. All business enterprises have to determine its marketing-mix for the satisfaction of needs of the customers. Marketing-mix signifies a blend of assortments. These components are interrelated because choice in one area typically affects actions in the others. Thus, twenty-six statements of retail and store attributes were finally segregated into

five factors namely - Physical evidence, Process, People, Place and Product. All the factors have a Cronbach alpha value of more than 0.8 indicating a good internal consistency of the scale.

4.5.2 Factor 1 Physical evidence

Bitner (1990) claims that perceptible environment can affect the image perceived by the customers about product quality and service. The physical evidence includes the environment, the background music, the ease of seating, the physical layout etc., which prominently affect a customer's satisfaction with the service experience (Rust et al., 1996). The environmental design and décor also meaningfully impact the customer's expectations (Shostack, 1977).

The first factor is named as 'physical evidence' (Table 4.23). Physical evidence offers an endorsement of the claims made by marketers and is central in managing customer experiences (Grove et al., 1992). This factor represents the variables showing the importance of physical evidence in marketing. In today's competitive times, an eye-catching and attractive store ambience is necessary for encouraging the customers to buy the products. Certain stores have an appeal that makes the customer want to spend more time at the store, while others are either forgettable or absolutely depressing. That emotion comes from a combination of internal culture, retail-décor, design and display. These are the silent salesperson, even if the staff has their hands full, the store has the skill to engross and occupy customers and sell itself. In many ways, a store is a business's finest advertisement because it can lure customers completely into the brand experience. Customers are more likely to engage if they enjoy the space and can easily find what they came for. One can have the best merchandise in the world but if not displayed properly, customers will pass it by. Appearance is important in a retail shop and a retailer should put a great deal of thought into planning and executing store and product displays. Lighting, cleanliness and hygiene, air conditioning, signage, etc. all are a key ingredient for the store's ambience. The different variables included in the first factor are shown below along with their factor loading and the measure of internal consistency reliability of the

construct (measured by Cronbach alpha). The result indicates an excellent internal consistency reliability of 0.942.

Table 4.23: Factor 1- Physical evidence (retail and store attributes)

S.no	Variables	Factor loading	Cronbach alpha
1.	Appealing store decoration	0.860	
2.	Cleanliness and Hygiene	0.857	
3.	Air conditioning	0.852	
4.	Signage is clearly displayed	0.850	0.942
5.	Internal Layout and design	0.841	
6.	Elevator	0.837	
7.	Convenient Parking	0.829	
8.	Lighting	0.825	

Source: Primary data analysis, SPSS 20

4.5.3 Factor 2 Process

Process is defined as the application of function and action that increases value for products with low cost and high benefit to the customer. According to Hirankitti et al. (2009) the speed of the process and the skill of the service providers' forms the basis of customer satisfaction with the purchase. Hence, process management endorses the consistency and availability of quality products. The design and the execution of product elements are crucial to the formation and delivering of product.

The second factor is 'process'. Grove et al. (1992) stress the importance of processes that the retailer must include in dramatising the customer experience. Here the marketing mix is not used merely to help the customer put up with the processes but to provide the customer with something that is in itself worth experiencing. Mustaffa et al. (2017) calls for organisation's processes to be considered to enhance and improve the customer's experience. Compelled by time pressure, customers value easy-and-quick shopping trips. Retailers that spare its customer hassles and delays, earn businesses. From pre-purchase through post-purchase customer needs convenience. Retailers need to pay emphasis on good customer service specially to improve sales. Customer service should start once a purchase is made. Retailers often

fail to honour the post-purchase commitments because of which the customer feel tricked and business suffers. Having a well-thought-out return policy is basic to attract and keep customers. Respondents cited easy return policies, home delivery, efficient and centralised checkouts as important attributes. Home delivery has proved to be popular amongst respondents. Retailers need to devote serious time and resources to get delivery right. The different variables included in the second factor are shown below along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha). The result indicates an excellent internal consistency reliability of 0.910 (Table 4.24).

Table 4.24: Factor 2 – Process (retail and store attributes)

S.no	Variables	Factor loading	Cronbach alpha
1.	Convenient check out	0.816	
2.	Ease of merchandise return	0.800	
3.	Ease of Shopping	0.794	
4.	Home Delivery	0.781	0.910
5.	Better Service	0.778	
6.	Open Seven Days a Week	0.774	
7.	Parcel Pick Up	0.772	
8.	Convenient Store Hours	0.759	

Source: Primary data analysis, SPSS 20

4.5.4 Factor 3 People

Personnel, is an important component in a customer focused organisation and an approach to distinguish variables with the product, services, image and channel (Kotler, 2000). The employees of an organisation greatly affect customer's perception of service quality (Hartline and Ferrell, 1996; Rust, 1996). Personnel are the secret to the distinguished and best delivery of service to the customers. Judd (2001) highlights the significance of employee cooperation to attain customer-orientation. The personnel usually impact success of action and function of an organisation and with extra communication, skills, learning, and advice they attain to show the finest value of the product and the company.

The third factor is 'people'. Salespersons play a vital role in enabling marketing exchanges (Andaleeb and Anwar 1996). Their value depends considerably on their ability to develop enduring relationships with the customers (Crosby et al., 1990). This factor signifies the importance of employing people with the right attitudes so as to show customers due deliberation. It is essential that the employees outperform in customer service. Retail employees should have the aptitude to serenely interact with customers under all kinds of circumstances. It is essential to have a positive dialogue/communication and develop relationships with the customer. For this, it is important that the salesperson is helpful, friendly, knowledgeable and has a pleasing personality. The different variables included in the third factor are shown below along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha). The result indicates a good internal consistency reliability of 0.862 (Table 4.25).

Table 4.25: Factor 3 - People (retail and store attributes)

S.no	Variables	Factor loading	Cronbach alpha
1.	Service minded and helpful salespersons	0.854	
2.	Customer-friendly salesperson	0.842	
3.	Knowledgeable salesperson	0.839	0.862
4.	Good personality salesperson	0.816	

Source: Primary data analysis, SPSS 20

4.5.5 Factor 4 Place

Place is described by Kotler and Armstrong (2006) as a set of complementary organisations that caters to the procedure of making a product available to the customer. Jones (2007) defined place, as any way that the customer can acquire a product or receive a service. Hirankitti et al. (2009) acknowledge place as the ease of access which probable customer links to a service like location and delivery. Retailers should give consideration to place assessments, as it provides all information of customer, competition, promotion action, and marketing task. Retailers should pay attention to how it can deliver the product at the right time and at the right place, and

channel of delivery (Copley, 2004) it is the third component of the marketing mix, and it includes all decisions and tools which relate to making products and services accessible to customers.

The fourth factor is 'place'. This factor shows that a customer likes to shop from a place which offers the entire range of products and services at one place i.e. convenience of having several needs met in one location, instead of having to search all over the town to get related product and services at different stores. Marketers should contemplate what channels and methods of distribution work best for the customer. In the era of commodity channels and internet driven retailing, habitually the easiest becomes the customer's choice. The idea is to provide convenience and efficiency and also to generate the prospect for the retailer to sell more products to the customers. The site must be convenient to the customer to search and reach. The different variables included in the fourth factor are shown below along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha). The result indicates a good internal consistency reliability of 0.820 (Table 4.26).

Table 4.26: Factor 4 - Place (retail and store attributes)

S.no	Variables	Factor loading	Cronbach alpha
1.	One Stop Shopping	0.888	
2.	Ease of approach	0.839	0.820
3.	Convenient Location	0.837	

Source: Primary data analysis, SPSS 20

4.5.6 Factor 5 Product

Kotler and Armstrong (2006) defined product as anything that can be provided to a market for consideration, use, procurement or consumption that might gratify a want or need. Ferrell and Hartline (2012) pronounce product to be the core of the marketing mix policy where retailers can bid exclusive attributes that distinguishes their product from competitors. According to Borden (1964) product is characterised by features, quality, brand name design, and sizes. It is very important to know as to what the

product means to the customer. Attributes of a product like, quality, brand name, newness, etc., influence customers' behaviour. The physical impression of the product, labeling information and packaging can also affect whether customers observe a product in-store, inspect it and make a final buy.

The fifth factor is named as 'product'. This factor signifies the importance of products and services as providing customers with a solution. Merchandising is more than meek arrangement of products on the shelf. Good merchandising drives visitors to a store. It helps to engross and motivate shoppers, to inspire them to buy extra of the products, increasing sales, margin and return on space. Good merchandising encompasses the suitable arrangement of aisles, shelves, display fixtures and the complete layout of the retail space. Baumol and Ide (1956) pointed out that larger assortment makes a store more attractive to the customer by increasing the prospect of finding things that they want in the store. The different variables included in the fifth factor are shown below along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha). The result indicates a good internal consistency reliability of 0.812 (Table 4.27).

Table 4.27: Factor 5 - Product (retail and store attributes)

S.no	Variables	Factor loading	Cronbach alpha
1.	Uniqueness of merchandise	0.872	
2.	Variety	0.845	0.812
3.	Availability of Branded Goods	0.831	

Source: Primary data analysis, SPSS 20

4.5.7 Descriptive analysis of retail and store attributes

Descriptive analysis lead to the identification of most important variables: Convenient parking (3.96), Cleanliness and hygiene (3.94) and Convenient store hours (3.91). Khurana and Dwivedi (2017) recognised parking facility as one of the major store attribute considered by the customers for retail store choice (Table 4.28). With increase in space crunch in the NCR region, parking is getting difficult and a major variable considered while shopping. It is found that the customers' preference for an

organised retail store depends on various factors and convenience of parking is the facility most preferred by the customers (Mittal et al., 2011; Verma and Madan, 2011; Oghojafor et al., 2012; Deb and Lomo-David, 2014). According to, Khadilkar (2012) and Kumar (2016) maintenance and cleanliness of mall environment is considered as an important determinant of customer satisfaction. It can be an important tactic to provide a remarkable customer experience in any retail space. The best-performing retailers recognise the customer perspective and go beyond just providing convenience. They view the retail experience as a unified whole consisting of diverse but related parts. According to, Home, 2002; Carpenter and Moore, 2006; Gurusamy and Prabha (2011); Khadilkar (2012) and Kumar (2016) maintenance and cleanliness of mall environment is considered as an important determinant of customer satisfaction.

College students or dual-career households find long/24-hours services valuable. Retailers are shifting or extending their store operational hours to better fit customers preferred shopping times. It was also inferred from the study that customers consider convenient operational hours of the store as an important attribute (Sainy, 2010; Deb and Lomo-David, 2014; Ivanauskiene and Volungenaite, 2014). Demand for long shopping hours and night has grown because of the increasing proportion of women in work, this has reduced the time available for women to shop during the day (Richbell and Kite, 2007).

Table 4.28: Descriptive analysis of retail and store attributes

S.no	Variables	Mean	Std. Deviation
1.	Availability of Branded Goods	3.18	1.192
2.	Uniqueness of merchandise	3.19	1.249
3.	Variety	3.08	1.376
4.	Convenient Parking	3.96	0.950
5.	Cleanliness and Hygiene	3.94	0.975
6.	Internal Layout and design	3.35	1.072
7.	Elevator	3.18	1.073
8.	Lighting	3.24	1.086
9.	Air conditioning	3.28	1.137
10.	Signage is clearly displayed	3.14	1.186

S.no	Variables	Mean	Std. Deviation
11.	Appealing store decoration	3.16	1.170
12.	Better Service	3.78	0.993
13.	Convenient Store Hours	3.91	0.953
14.	Ease of Shopping	3.59	1.062
15.	Parcel Pick Up	3.32	1.200
16.	Home Delivery	3.25	1.165
17.	Open Seven Days a Week	3.40	1.179
18.	Ease of merchandise return	3.54	1.185
19.	Convenient check out	3.65	1.201
20.	Convenient Location	3.42	1.102
21.	One Stop Shopping	3.02	1.210
22.	Ease of approach	2.94	1.287
23.	Customer-friendly salesperson	3.49	1.130
24.	Service minded and helpful salespersons	3.26	1.155
25.	Good personality salesperson	2.96	1.168
26.	Knowledgeable salesperson	3.03	1.341

4.6 ONLINE ATTRIBUTES

The internet has transformed the way customers purchase goods and services, permitting them to buy anything from groceries to a flight to London, at the click of a button. The internet has also given sellers new prospects to broaden their spread by having an online shop to complement their bricks and mortar retail existence, or to do away with bricks and mortar retail totally. Online retailers need to show that they can satisfy individual customer's concerns. Clearly communicated return policies and trustworthy customer endorsements are few ways to do so. They help in building trust, in the lack of face-to-face assertions.

In a traditional bricks and mortar world, the retailer invests time, effort and money into managing their shelf placements, displays and product visibility in stores. A similar effort needs to be invested by brands and retailers while dealing with product information and listing across online and mobile networks. It is important that the information shared online is complete, easily available, well-presented and precise to improve online visibility and sales performance. Often, data is imprecise,

inconsistency, inadequate, and even outdated, leading to increased returns, serious brand erosion and lost sales, all of which have significant financial ramifications in terms of sales opportunity lost. As lives become more jumbled and split, it is not surprising that customers are getting enticed by the convenience of the internet for searching and buying products.

Successful, e-tailing needs strong branding. Websites must be attractive, easily navigable and repeatedly updated to meet customers' varying demands. Products and services need to stand out from competitors' offerings and add value to the customers' lives. In addition, a company's offerings must be competitively priced so that the customers do not favour one business over another based on price alone.

Twenty-four online attributes were considered to tap the customers' expectation from online shopping. Exploratory factor analysis is applied on the statements in order to categorise the latent factors. Before applying the exploratory factor analysis, the sampling adequacy and correlation structure between the statements were checked using Kaiser-Meyer-Olkin (KMO) and Bartlett's test (Table 4.29).

Table 4.29: KMO and Bartlett's Test (online attributes)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.856
Bartlett's Test of Sphericity	Approx. Chi-Square	6944.529
	Df	276
	Sig.	0.000

Source: Primary data analysis, SPSS 20

The result of KMO test (0.856) is presented in the table 4.29 and specifies that the sample size is satisfactory for factor analysis. The p-value of chi-square statistics is found to be less than 5% level of significance. Therefore, with 95% confidence level, the null hypothesis of Bartlett's test of sphericity that the correlation matrix is an identity matrix cannot be accepted. It means there exists significant correlation between the variables, thus factor analysis is useful for reducing the variables. The result of the principal component analysis is shown below in table 4.30.

Table 4.30: Total variance explained for online attributes

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*	*Total*	*% of Variance*	*Cumulative %*
1.	5.736	23.901	23.901	5.736	23.901	23.901	5.356	22.316	22.316
2.	4.049	16.873	40.774	4.049	16.873	40.774	4.290	17.875	40.191
3.	3.330	13.876	54.651	3.330	13.876	54.651	3.336	13.898	54.089
4.	2.113	8.803	63.454	2.113	8.803	63.454	2.139	8.914	63.004
5.	1.596	6.649	70.102	1.596	6.649	70.102	1.704	7.099	70.102
6.	0.691	2.878	72.980						
7.	0.624	2.601	75.581						
8.	0.573	2.388	77.969						
9.	0.493	2.052	80.021						
10.	0.448	1.869	81.890						
11.	0.436	1.816	83.706						
12.	0.413	1.720	85.426						
13.	0.408	1.702	87.128						
14.	0.378	1.575	88.703						
15.	0.354	1.473	90.176						
16.	0.336	1.400	91.577						
17.	0.316	1.317	92.893						
18.	0.298	1.242	94.135						
19.	0.284	1.185	95.320						
20.	0.253	1.054	96.375						
21.	0.243	1.014	97.389						
22.	0.219	.914	98.303						
23.	0.215	.897	99.200						
24.	0.192	.800	100.000						

Source: Primary data analysis, SPSS 20

The result of the principal component analysis indicates that 24 statements can be extracted into 5 major factors (- information quality; ease of use; delivery; trust and others). The extracted factors are selected on the basis of criteria of eigenvalue greater than 1. These 5 extracted factors are capable to describe 70 % of the variance in the variables. The varimax rotation is also applied to optimise the eigenvalue of the extracted factors. The result indicates that the first factor explains 22.31 % variance of the variables followed by the second factor which explains approximately 17.87 % variance of the variables and so on. The graphical representation of extracted factors is known as scree plot (Figure 4.4).
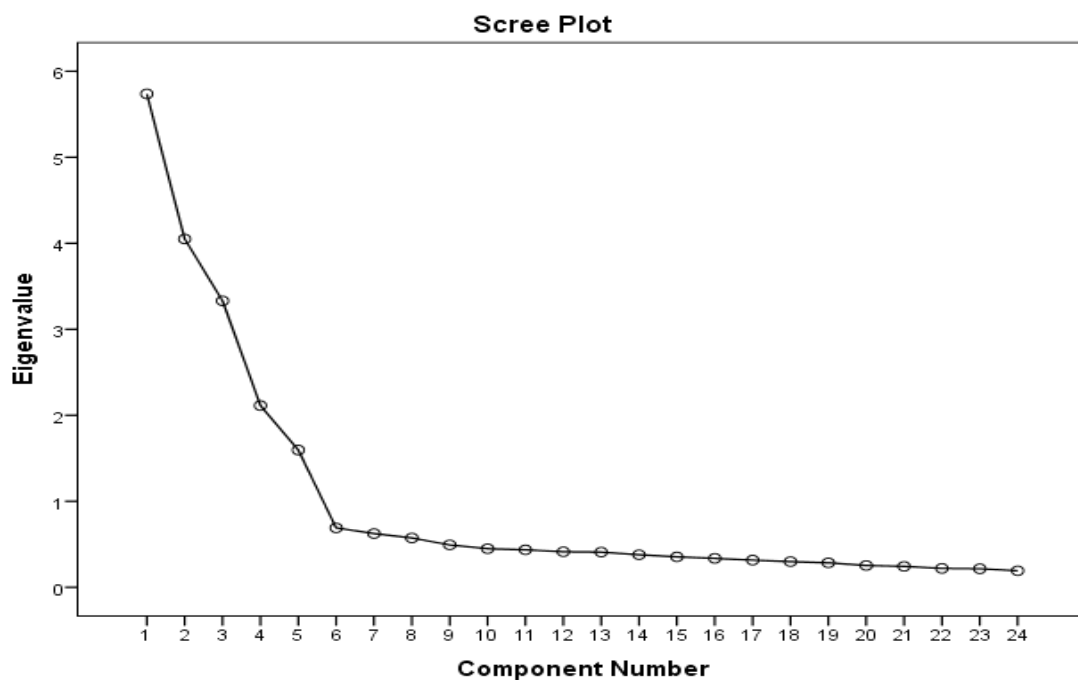
Figure 4.4: Scree Plot-Graphical Representation for the Eigenvalues of Components for online attributes

However, four factors are considered for further analysis (information quality; ease of use; delivery; and trust.). The rotated component matrix indicates the factor loadings of different variables with the extracted factors. The factor loadings represents the correlation between the variable and the extracted factors. The result indicates that the factor loadings of different variables have significant loadings towards single factor. Hence, the discriminant validity of the factors is confirmed. The rotated component matrix is presented below in table 4.31.

Table 4.31: Rotated component matrix for online attributes

S.no	Attributes	Component				
		1	2	3	4	5
1.	Information Accuracy	**0.846**	0.025	0.029	0.079	-0.080
2.	Clarity of charges before ordering	**0.826**	0.033	-0.034	0.028	0.020
3.	Availability of descriptive information about focal product, substitute products, and complementary products	**0.825**	-0.005	0.030	0.038	0.017
4.	Clarity of shipping charges	**0.810**	0.053	0.035	0.038	0.003
5.	Item information (clips, reviews)	**0.805**	0.079	-0.004	-0.003	-0.003
6.	Amount of descriptive product information (based on sensory attributes)	**0.804**	0.073	0.023	-0.031	0.029
7.	Amount of contextual product information (based on expert suggestions)	**0.801**	0.100	-0.044	0.013	0.021
8.	Price information availability	**0.796**	0.067	-0.042	0.058	0.089
9.	Ability of the customer to checkout with minimal efforts	0.057	**0.852**	0.032	-0.009	0.001
10.	Overall look and design of the website	0.029	**0.851**	0.010	-0.034	0.084
11.	Ability of the customer to find product information	0.079	**0.846**	0.033	0.074	0.071
12.	Ability of the customer to get to the web site	0.111	**0.845**	0.021	0.014	0.054
13.	Quick/ easy transaction completion	0.011	**0.840**	0.022	-0.011	0.002
14.	Ability of the customer to find product	0.089	**0.806**	-0.016	-0.002	0.037
15.	Order delivery in the time promised	0.037	0.043	**0.830**	0.065	0.055
16.	Delivery Accuracy	0.023	0.027	**0.830**	0.035	0.014
17.	Order tracking	-0.045	-0.004	**0.817**	-0.033	-0.055
18.	Variety of shipping options	0.029	0.022	**0.813**	0.000	0.061
19.	Mechanisms to disclose problems, handle returns, and uphold guarantees	-0.047	0.002	**0.776**	-0.001	0.083

S.no	Attributes	Component				
		1	2	3	4	5
20.	Security of the customer/ Transaction	0.058	0.028	0.047	**0.895**	0.014
21.	Delivering the ordered product	0.074	-0.022	0.046	**0.822**	0.078
22.	Service promises consistent with actual fulfillment	0.013	0.015	-0.032	**0.794**	-0.025
23.	Having product available in stock	0.073	0.112	0.051	0.012	**0.908**
24.	Recommendation context information (based on suggested product alternatives)	-0.012	0.080	0.090	0.053	**0.907**

Source: Primary data analysis, SPSS 20

4.6.1 Description of the Extracted Factors

The twenty-four statements are extracted into four major factors namely - information quality; ease of use; delivery; and trust. Since the value of all extracted factors is above 0.7, it can be concluded that the factors have good internal consistency. Further, the descriptive analysis including mean score and standard deviation is estimated for the different variables included in the construct.

4.6.2 Factor 1 Information quality

The first factor is known as 'information quality'. This factor denotes the variables showing the significance of information given to a customer on a retail website. Information quality plays an important role in allowing online purchase decisions in the nonexistence of a chance to physically relate with products in the online environment (Wixom and Todd, 2005; Kim and Lennon, 2008; Chhikara and Ankit, 2015). Customer place importance on price transparency, shipping charges, reviews, special deals**,** etc. The various variables incorporated in the first factor are shown below along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha). The result indicates the good internal consistency reliability of 0.928 (Table 4.32).

Table 4.32: Factor 1- Information quality (online attributes)

S.no	Variables	Factor loading	Cronbach alpha
1.	Information Accuracy	0.846	
2.	Clarity of charges before ordering	0.826	
3.	Availability of descriptive information about focal product, substitute products, and complementary products	0.825	
4.	Clarity of shipping charges	0.810	
5.	Item information (clips, reviews)	0.805	0.928
6.	Amount of descriptive product information (based on sensory attributes)	0.804	
7.	Amount of contextual product information (based on expert suggestions)	0.801	
8.	Price information availability	0.796	

Source: Primary data analysis, SPSS 20

4.6.3 Factor 2 Ease of use

The second factor is named as 'ease of use'. This factor represents the variables showing the importance the customer places on attributes which help him navigate and use the website without difficulties and glitches. It is about usability and creating your website as user-friendly as possible. It essentially involves confirming that everything is easy to find, read, and use on the website. Users have zero tolerance for websites that are slow to load, badly presented and tough to navigate. If the website is not user friendly, there are thousands of others out there to select from. The different variables involved in the second factor are shown below along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha) which is found to be 0.918 (Table 4.33).

Table 4.33: Factor 2 - Ease of use (online attributes)

S.no	Variables	Factor loading	Cronbach alpha
1.	Ability of the customer to checkout with minimal efforts	0.852	
2.	Overall look and design of the website	0.851	
3.	Ability of the customer to find product information	0.846	0.918
4.	Ability of the customer to get to the web site	0.845	
5.	Quick/ easy transaction completion	0.840	
6.	Ability of the customer to find product	0.806	

Source: Primary data analysis, SPSS 20

4.6.4 Factor 3 Delivery

The third factor is 'delivery'. This factor represents the variables that emphasise the importance the customer place on delivery of correct products on time. Today's customers want online retailers to offer personalised and convenient product delivery preferences to accommodate their busy lifestyle requirements. Customers don't shy away from abandoning shopping baskets because of poor delivery options. It is now imperative to offer multiple delivery options to ensure that specific client needs are met every time. With the fast paced online shopping environment, customers like to track delivery progress via email or mobile notifications. The different variables included in the third factor along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha) are shown in table 4.34. The result indicates good internal consistency reliability of 0.872.

Table 4.34: Factor 3 - Delivery (online attributes)

S.no	Variables	Factor loading	Cronbach alpha
1.	Order delivery in the time promised	0.830	
2.	Delivery Accuracy	0.830	
3.	Order tracking	0.817	0.872
4.	Variety of shipping options	0.813	
5.	Mechanisms to disclose problems, handle returns, and uphold guarantees	0.776	

Source: Primary data analysis, SPSS 20

4.6.5 Factor 4 Trust

The fourth factor is titled as 'trust'. This factor represents the variables showing the importance of trust that the customer places on the online retailer. In the online retailing perspective, trust and commitment are the central code of beliefs for building a successful long term relation with the customer. Unlike brick and mortar store, because of the absence of physical interface between the buyer and the seller, how websites can gain the trust of the buyers and deliver the promised, have become fundamental concerns in online customer relationship management. Due to the intangible nature of e-commerce, it is difficult to gain and maintain trust in your

brand. The different variables involved in the fourth factor are shown in table 4.35, along with their factor loading and the measure of internal consistency reliability of the construct (as measured by Cronbach alpha). The result indicates a good internal consistency reliability of 0.789.

Table 4.35: Factor 4 -Trust (online attributes)

S.no	Variables	Factor loading	Cronbach alpha
1.	Security of the customer/ Transaction	0.895	
2.	Delivering the ordered product	0.822	0.789
3.	Service promises consistent with actual fulfilment	0.794	

Source: Primary data analysis, SPSS 20

4.6.6 Descriptive analysis of online attributes

Descriptive analysis lead to the identification of most important variables (Table 4.36): Ability of the customer to get to the web site (3.91), Price information availability (3.89) and Information accuracy (3.89). As per, Shankar et al. (2003) the capability to select service providers on a 24/7 basis lowers the likelihood that the customer would go to another service provider. Customer satisfaction in e-commerce is greatly influenced by functionality, accessibility of information, and ease of ordering and navigation of a website (Reibstein, 2002; Kassim and Abdullah, 2010). Information quality plays an important role in allowing online customers' purchase decisions in the nonexistence of a chance to physically relate with products in the online environment (Wixom and Todd, 2005; Kim and Lennon, 2008; Chhikara and Ankit, 2015).

Table 4.36: Descriptive analysis of online attributes

S.no	Variables	Mean	Std. Deviation
1.	Ability of the customer to get to the web site	3.91	0.989
2.	Ability of the customer to find product information	3.73	1.039
3.	Ability of the customer to find product	3.48	1.054
4.	Ability of the customer to checkout with minimal efforts	3.52	1.054
5.	Quick/ easy transaction completion	3.52	1.114

S.no	Variables	Mean	Std. Deviation
6.	Overall look and design of the website	3.48	1.212
7.	Price information availability	3.89	0.960
8.	Item information (clips, reviews)	3.57	0.979
9.	Availability of descriptive information about focal product, substitute products, and complementary products	3.76	1.086
10.	Amount of descriptive product information (based on sensory attributes)	3.58	1.051
11.	Amount of contextual product information (based on expert suggestions)	3.68	1.059
12.	Information Accuracy	3.89	0.993
13.	Clarity of shipping charges	3.83	0.975
14.	Clarity of charges before ordering	3.82	1.028
15.	Delivering the ordered product	3.49	1.060
16.	Security of the customer/ Transaction	3.22	1.205
17.	Service promises consistent with actual fulfillment	3.34	1.260
18.	Mechanisms to disclose problems, handle returns, and uphold guarantees	3.71	1.013
19.	Variety of shipping options	3.54	1.019
20.	Order delivery in the time promised	3.49	1.022
21.	Delivery Accuracy	3.37	1.121
22.	Order tracking	3.49	1.166
23.	Having product available in stock	3.99	1.070
24.	Recommendation context information (based on suggested product alternatives)	3.77	1.087

4.7 SUMMARY

The following key points were covered in this chapter:

➢   Test statistical assumption for data analysis

➢   Exploratory factor analysis was run to identify the constructs.

➢ EFA confirmed that

- Forty seven statements of customer psychographics were reduced into 4 major factors, namely - Opinion; Activity and Interest.

- Thirty three statements lead to classification of customers into eight categories, namely - Price Vigilant; Leisure Seeker; Time Sensible; Fact Explorer; Native Shopper; Variety Searcher; Brand Aware; and Experience Hunter.

- Analysis of 'retail and store attributes' indicates that twenty six attributes can be extracted into 5 major factors, namely - Physical evidence; Process; Place; People; and Product.

- Examining of 'online attributes' indicates that twenty four attributes can be extracted into 5 major factors, namely - Information quality; Ease of use; Delivery; and Trust.

➢ Further, descriptive statistics was applied on the factors to seek the most desirable attribute by the customers.

In the following chapter analysis of the customers' demographics and grocery and apparel retail format choice in the Indian retail market using ANOVA test and independent sample test has been done.

Chapter 5
Customers' Demographics and Retail Format Choice in the Indian (National Capital Region) Retail Market

CHAPTER 5

CUSTOMERS' DEMOGRAPHICS AND RETAIL FORMAT CHOICE IN THE INDIAN (NATIONAL CAPITAL REGION) RETAIL MARKET

5.1 INTRODUCTION

In this chapter, the demographic factor like gender, marital status etc. are studied for their effect on the preference of retail formats. Two retail sectors namely - grocery and apparel are taken for the study and for each sector four retail formats are considered. The various hypothesis studied are given in table 5.1.

5.2 HYPOTHESIS

To analyse the above objective, the following hypothesis are formulated:-

Table 5.1: Hypothesis

HYPOTHESIS	STATEMENT
Ha_{5a}	Gender has a significant effect on customer preference of grocery retail formats.
Ha_{5b}	Marital status has a significant effect on customer preference of grocery retail formats.
Ha_{5c}	Age group has a significant effect on customer preference of grocery retail formats.
Ha_{5d}	Education qualification has a significant effect on customer preference of grocery retail formats.
Ha_{5e}	Occupation has a significant effect on customer preference of grocery retail formats.
Ha_{5f}	Income has a significant effect on customer preference of grocery retail formats.
Ha_{5g}	Family size has a significant effect on customer preference of grocery retail formats.
Ha_{5h}	Gender has a significant effect on customer preference of apparel retail formats.
Ha_{5i}	Marital status has a significant effect on customer preference of apparel retail formats.
Ha_{5j}	Age group has a significant effect on customer preference of apparel retail formats.
Ha_{5k}	Educational qualification has a significant effect on customer preference of apparel retail formats.
Ha_{5l}	Occupation has a significant effect on customer preference of apparel retail formats.
Ha_{5m}	Income has a significant effect on customer preference of apparel retail formats.
Ha_{5n}	Family size has a significant effect on customer preference of apparel retail formats.

5.3   CUSTOMER PREFERENCE WITH RESPECT TO GROCERY RETAIL FORMATS (GRFs).

The Indian grocery stores are going through a transformation, empowered by important changes in the customer shopping patterns and shopping formats (Singh and Sahay 2012). Till date, the typical grocery food articles are usually bought from neighboring grocery shops located in the residential localities, whereas, vegetables and fruits are bought from roadside shops. With preferential shift of the customers to convenient purchasing, the supermarket culture is growing up very fast (Mittal et al., 2011). The first era of modern retail in India has been characterised by a change from traditional channel to new formats including hypermarkets, supermarkets and so on, across a variety of categories. At present hypermarkets and supermarkets are well linked store formats in India and are growing very fast. Modern retail formats have flourished in metros and mini metros and have also established its presence in the second tier cities.

5.3.1 Role of gender in shaping customers' preference towards grocery retail formats.

Male and female differ in their perspectives, rationales, motives, and actions. Both, men and women think differently and hence show different behaviour. Acknowledging the variation, the question arises if gender has influence on customer preference towards various grocery formats. To analyse the effect of gender on retail format preference, it is hypothesised that:

Ha$_{5a}$: Gender has a significant effect on customer preference of grocery retail formats.

Independent sample test is applied on the primary data collected in the study in order to test the difference, if any that exists between the preferences of male and female customers. The outcome of the independent sample t-test indicates that the p-value of t-statistics is found to be greater than 5% level of significance for kirana and convenience stores. Thus, at 95% confidence level the alternate hypothesis for kirana and convenience stores cannot be accepted. Hence, it can be concluded that gender has no significant effect on choice of kirana and convenience stores. This is in coordination with the study of Hundal and Kohli (2014) who concluded that there is a

significant difference in the preference of women between traditional and modern grocery retail formats. However, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from different gender related to their preference towards supermarket and hypermarket is accepted. It can be concluded that gender has a significant effect on the choice of supermarket and hypermarket GRFs. In both the formats females are more inclined towards the big and modern formats. The high mean value of female customers in the supermarket GRFs indicates that females are more inclined towards the big formats. The present result is supported by the study of Oghojafor et al. (2012) who supported that majority of the women preferred supermarket for grocery shopping. These results are also concurred with previous study of Prasad and Aryasri (2011); Hundal and Kohli (2014).

Table 5.2: Independent Sample t-test - GRFs and Gender

Retail Formats	Gender	Mean (S.D)	t-Stats (p-value)	Remark
Kirana store	Male	3.04 (1.251)	-0.443 (0.658)	Alternate hypothesis is rejected
	Female	3.09 (1.203)	-0.446 (0.656)	
Convenience store	Male	3.33 (1.014)	-0.418 (0.676)	Alternate hypothesis is rejected
	Female	3.37 (1.083)	-0.414 (0.679)	
Supermarket	Male	3.39 (1.140)	-2.768 (0.006)	Alternate hypothesis is accepted
	Female	**3.67** (1.099)	-2.782 (0. .006)	
Hypermarket	Male	3.04 (1.406)	-2.714 (0.007)	Alternate hypothesis is accepted
	Female	3.37 (1.316)	-2.738 (0.006)	

Source: Primary data analysis, SPSS 20

5.3.2 Role of marital status in shaping customers preference towards grocery retail formats (GRFs).

The change in marital status leads to changes in the family unit, which drive changes in grocery patronage. Marital status is one of the important demographic variable which influence the customers' preference for shopping from a format. Thus, to analyse the preference of customers with different marital status towards various GRFs, it is hypothesised that:

Ha$_{5b}$: Marital status has a significant effect on customer preference of grocery retail formats.

Independent sample t-test is applied on the primary data gathered in the study in order to test the difference, if any, that exists between the preferences of customers with different marital status towards various GRFs. The result of independent sample t-test is shown below in table 5.3. The result of the independent sample test indicates that the p-value of t-statistics is greater than 0.5 level of significance for kirana store, convenience store, supermarket and hypermarket. Thus, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from the customers with different marital status related to their preference from different GRFs cannot be accepted. Hence, it can be concluded that marital status has no significant effect on the choice of grocery retail formats.This denotes that the customers shop as and when required, at their convenience from whichever format as per requirement, implying that the retail format choice judgment in food and grocery retailing are not dependent on customers demographic factor, namely - marital status. The result relating to consumers marital status confirms with previous study of Prasad and Aryasri (2011). However, this is in contradiction to the study of Bhanot et al. (2014) and Savitha and Sathyanarayan (2015), who concluded that, the high level of individual, social, functional and luxury value is perceived by the married shoppers when compared to unmarried, while shopping.

Table 5.3: Independent Sample t-test - GRFs and Marital Status

Retail Formats	Marital Status	Mean (S.D)	t-Stats (p-value)	Remark
Kirana store	Married	3.07 (1.277)	0.228 (0.820)	Alternate hypothesis is rejected
	Single	3.04 (1.240)	0.226 (0.821)	
Convenience store	Married	3.33 (1.048)	-0.500 (0.617)	Alternate hypothesis is rejected
	Single	3.39 (1.033)	-0.503 (0.615)	
Supermarket	Married	3.49 (1.152)	-0.629 (0.530)	Alternate hypothesis is rejected
	Single	3.57 (1.067)	-0.652 (0.515)	
Hypermarket	Married	3.16 (1.392)	-0.651 (0.515)	Alternate hypothesis is rejected
	Single	3.25 (1.335)	-0.665 (0.507)	

Source: Primary data analysis, SPSS 20

5.3.3 Role of age in shaping customers preference towards grocery retail formats.

Age is a significant predictor in shaping customers preference for grocery shopping from different GRFs. Age is an important factor to consider as expenditure depends upon the customers bracket. Given the fact it is hypothesised that:

Ha$_{5c}$: Age group has a significant effect on customer preference of grocery retail formats.

In the study the customers have been divided into five brackets. One way ANOVA test is applied on the primary data collected to test the difference, if any, that exists between the preferences of customers from different age groups. The result of the one way ANOVA test is shown below in table 5.4. The result indicates that the p-value of F statistics is greater than 5% level of significance for convenience store, hypermarket and supermarket. Thus, at 95% confidence level the alternate hypothesis has been rejected for convenience stores, supermarket and hypermarket formats. Age has no significant effect on the choice of convenience stores, supermarket and hypermarket formats. The results are in sync with a study conducted by Khan and Sharma (2015) which concluded that age group has no impact on the choice of retail outlet. However, the customers' of diverse age group perceive kirana stores different from the other formats mentioned. Descriptive analysis reveals that respondents with an age group of 25-35 years have varied preferences towards kirana stores. In a study Goswami and Mishra (2009); Ganesh and Chalam (2017) observed that kirana stores are losing customer patronage to organised retail on all parameters except location. In India, the kirana store is seen as a next door facility to top up the grocery basket, as and when required. Therefore, this format is preferred by people of all age groups.

Table 5.4: ANOVA test - GRFs and Age

Retail Formats	Age Group	Mean (S.D)	F-Stats (p-value)	Remarks
Kirana store	Less than 18 years	2.63 (1.506)	3.272 (0.012)	Alternate hypothesis is accepted
	18 – 25 years	2.89 (1.232)		
	25 – 35 years	**3.28** (1.196)		
	35 – 45 years	3.19 (1.254)		
	Above 45 years	2.84 (1.180)		
	Total	3.06 (1.229)		

Retail Formats	Age Group	Mean (S.D)	F-Stats (p-value)	Remarks
Convenience store	Less than 18 years	3.38 (1.302)	0.328 (0.859)	Alternate hypothesis is rejected
	18 – 25 years	3.31 (1.103)		
	25 – 35 years	3.42 (1.041)		
	35 – 45 years	3.35 (1.014)		
	Above 45 years	3.29 (1.022)		
	Total	3.35 (1.044)		
Supermarket	Less than 18 years	3.38 (0.916)	0.593 (0.668)	Alternate hypothesis is rejected
	18 – 25 years	3.57 (1.040)		
	25 – 35 years	3.60 (1.184)		
	35 – 45 years	3.43 (1.094)		
	Above 45 years	3.45 (1.181)		
	Total	3.51 (1.130)		
Hypermarket	Less than 18 years	2.88 (1.553)	1.126 (0.344)	Alternate hypothesis is rejected
	18 – 25 years	3.31 (1.286)		
	25 – 35 years	3.22 (1.437)		
	35 – 45 years	3.26 (1.281)		
	Above 45 years	2.98 (1.445)		
	Total	3.18 (1.377)		

Source: Primary data analysis, SPSS 20

5.3.4 Role of educational qualification in shaping customers preference towards grocery retail formats (GRFs).

It appears that the varied educational qualification of the customers may be useful in predicting preferences of the customers towards various GRFs. To study this preference, it is hypothesised that:

Ha$_{5d}$: Educational qualification has a significant effect on customer preference of grocery retail formats.

In the study customers are divided into five groups of educational qualification. One way ANOVA test is applied on collected primary data in order to test the difference in preference, if any, that exists between the customers with different educational qualification and various GRFs. The result of the one way ANOVA test is shown below in table 5.5. The result indicates that the p-value of F statistics is found to be greater than 5% level of significance for all four GRFs. Thus, at 95% confidence level

the alternate hypothesis cannot be accepted. Hence, it can be concluded that educational qualification has no significant effect on the choice of GRFs.

Table 5.5: ANOVA test - GRFs and Education Qualification

Retail Formats	Education Qualification	Mean (S.D)	F-Stats (p-value)	Remarks
Kirana store	Higher Secondary	1.00 (-)	1.908 (0.108)	Alternate hypothesis is rejected
	Senior Secondary	2.89 (1.323)		
	College Graduate	3.13 (1.229)		
	Post Graduate	3.06 (1.219)		
	PhD	2.43 (1.158)		
	Total	3.06 (1.229)		
Convenience store	Higher Secondary	3.00 (-)	1.091 (0.360)	Alternate hypothesis is rejected
	Senior Secondary	3.56 (1.042)		
	College Graduate	3.39 (1.056)		
	Post Graduate	3.33 (1.038)		
	PhD	2.86 (0.949)		
	Total	3.35 (1.044)		
Supermarket	Higher Secondary	3.00 (-)	0.583 (0.675)	Alternate hypothesis is rejected
	Senior Secondary	3.72 (0.958)		
	College Graduate	3.51 (1.098)		
	Post Graduate	3.52 (1.168)		
	PhD	3.14 (1.099)		
	Total	3.51 (1.130)		
Hypermarket	Higher Secondary	3.00 (-)	1.082 (0.365)	Alternate hypothesis is rejected
	Senior Secondary	3.22 (1.309)		
	College Graduate	3.21 (1.381)		
	Post Graduate	3.20 (1.390)		
	PhD	2.43 (1.089)		
	Total	3.18 (1.377)		

Source: Primary data analysis, SPSS 20

5.3.5 Role of occupation in shaping customers' preference towards grocery retail formats (GRFs).

The customers' occupation variable demonstrates significant impact in influencing customers' preference towards GRFs. To examine the effect, it is hypothesised that:

Ha$_{5e}$: Occupation has a significant effect on customer preference of grocery retail formats.

The study contemplates six groups of customer occupations. One way ANOVA test is applied on the primary data collected in the study in order to test the difference, if any, that exists between the preferences of customers having different occupation. The result of the one way ANOVA test is shown below in table 5.6. The result of the one way ANOVA test indicates that the p-value of F statistics is found to be greater than 5% level of significance for all four GRFs. Thus, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from customers of different occupation related to their preference from different GRFs cannot be accepted. Hence, it can be concluded occupation has no significant effect on the choice of GRFs.

Table 5.6: ANOVA test - GRFs and Occupation

Retail Formats	Occupation	Mean (S.D)	F-Stats (p-value)	Remarks
Kirana store	Employee (either private or public services)	3.17 (1.261)	0.885 (0.491)	Alternate hypothesis is rejected
	Business person	2.86 (1.188)		
	Professional (Doctor / Engineer / Advocate /Accountant etc.)	3.06 (1.173)		
	Student	2.98 (1.407)		
	Homemaker	3.13 (1.192)		
	Others	2.88 (1.092)		
	Total	3.06 (1.229)		
Convenience store	Employee (either private or public services)	3.34 (1.015)	0.899 (0.482)	Alternate hypothesis is rejected
	Business person	3.26 (1.122)		
	Professional (Doctor / Engineer / Advocate / Accountant etc.)	3.33 (1.063)		
	Student	3.46 (1.129)		
	Homemaker	3.55 (0.989)		
	Others	3.12 (0.833)		
	Total	3.35 (1.044)		

Retail Formats	Occupation	Mean (S.D)	F-Stats (p-value)	Remarks
Supermarket	Employee (either private or public services)	3.54 (1.135)	1.263 (0.279)	Alternate hypothesis is rejected
	Business person	3.45 (1.042)		
	Professional (Doctor / Engineer / Advocate / Accountant etc.)	3.39 (1.290)		
	Student	3.42 (1.108)		
	Homemaker	3.82 (1.046)		
	Others	3.56 (0.712)		
	Total	3.51 (1.130)		
Hypermarket	Employee (either private or public services)	3.30 (1.379)	1.667 (0.141)	Alternate hypothesis is rejected
	Business person	3.09 (1.361)		
	Professional (Doctor / Engineer / Advocate / Accountant etc.)	3.09 (1.418)		
	Student	3.02 (1.466)		
	Homemaker	3.45 (1.278)		
	Others	2.68 (1.145)		
	Total	3.18 (1.377)		

Source: Primary data analysis, SPSS 20

5.3.6 Role of income in shaping customers preference towards grocery retail formats (GRFs).

Income of the customers may be useful in predicting their preference towards different GRFs. Growing incomes and availability of multiple formats to shop from has thrown open varied options to the customers. To study this situation, it is hypothesised that:

Ha$_{5f}$: Income has a significant effect on customer preference of grocery retail formats.

Five slabs of income are considered for the study. One way ANOVA test is administered on the primary data collected in the study in order to test the difference, if any, exists between the preferences of customers with different income groups towards the four

GRFs. The result of the one way ANOVA test is shown below in table 5.7. The result of the one way ANOVA test indicates that the p-value of F statistics is found to be greater than 5% level of significance for all the four GRFs. Thus, at 95% confidence level the alternate hypothesis cannot be accepted. Hence, it can be concluded that income groups have no significant effect on the choice of GRFs.

Table 5.7: ANOVA test - GRFs and Income

Retail formats	Income	Mean (S.D)	F-Stats (p-value)	Remarks
Kirana store	Less than Rs. 10,000	2.83 (1.295)	0.673 (0.611)	Alternate hypothesis is rejected
	Rs. 10,000 to Rs. 25,000	3.18 (1.228)		
	Rs. 25,000 to Rs. 50,000	3.18 (1.174)		
	Rs. 50,000 to Rs. 1, 00,000	3.00 (1.267)		
	Above Rs. 1, 00,000	3.02 (1.232)		
	Total	3.06 (1.229)		
Convenience store	Less than Rs. 10,000	3.50 (1.098)	0.428 (0.789)	Alternate hypothesis is rejected
	Rs. 10,000 to Rs. 25,000	3.43 (0.900)		
	Rs. 25,000 to Rs. 50,000	3.39 (0.987)		
	Rs. 50,000 to Rs. 1, 00,000	3.27 (1.066)		
	Above Rs. 1, 00,000	3.35 (1.102)		
	Total	3.35 (1.044)		
Supermarket	Less than Rs. 10,000	3.17 (1.383)	1.089 (0.361)	Alternate hypothesis is rejected
	Rs. 10,000 to Rs. 25,000	3.51 (1.084)		
	Rs. 25,000 to Rs. 50,000	3.59 (1.088)		
	Rs. 50,000 to Rs. 1, 00,000	3.41 (1.081)		
	Above Rs. 1, 00,000	3.59 (1.184)		
	Total	3.51 (1.130)		
Hypermarket	Less than Rs. 10,000	2.72 (1.565)	1.027 (0.393)	Alternate hypothesis is rejected
	Rs. 10,000 to Rs. 25,000	3.12 (1.451)		
	Rs. 25,000 to Rs. 50,000	3.34 (1.328)		
	Rs. 50,000 to Rs. 1, 00,000	3.11 (1.356)		
	Above Rs. 1, 00,000	3.20 (1.385)		
	Total	3.18 (1.377)		

Source: Primary data analysis, SPSS 20

5.3.7 Role of family size in shaping customers preference towards grocery retail formats (GRFs).

It is indicated that customers with different family size tend to have different preferences for the various GRFs. The entire family influences household purchase and place of purchase. An analysis of household provides the "big picture" of potential retail demand and preferences However, further analysis is necessary to identify retail preferences, therefore the following hypothesis is formulated:

Ha$_{5g}$: Family size has a significant effect on customer preference of grocery retail formats.

In the study customers are divided into three family groups. One way ANOVA test is applied on the primary data collected in the study in order to test the difference, if any, exists between the preferences of customers of different family size towards the four GRFs. The result of the one way ANOVA test is shown below in table 5.8. The result of the one way ANOVA test indicates that the p-value of F statistics is found to be greater than 5% level of significance for convenience store. Thus, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from customers belonging to different family size related to their preference towards convenience stores cannot be accepted. Hence, it can be concluded that family size has no significant effect on the choice of convenience stores. Thus at 95% confidence level the alternate hypothesis has been accepted, stating that family size has a significant effect on the customers preference for kirana store, supermarket and hypermarket. Major preference for these formats is shown by smaller family size (1-3). This can be because of kirana store network prevalent in each locality. Customers with different family sizes have favored supermarkets and hypermarkets for purchase of products in bulk because of frequent price promotional offers. With increase in nuclear family setup, buying everything under one roof where offers and product range is available is important. Moreover, for families shopping has become more off a weekend outing. Rapid changes in the family life cycle, fragmentation of joint family system and emergence of nuclear families have tempted customers to spend more on consumer goods in all retail formats. The increase in

number of women employees in private and public organisations and changing configuration of workforce in India is contributing to the appearance of retail outlets because of lack of ample time for doing all household tasks. The family size change has contributed to supermarket choice behaviour (Prasad, 2010).

Table 5.8: ANOVA test - GRFs and Family Size

Retail formats	Family size	Mean (S.D)	F-Stats (p-value)	Remarks
Kirana store	1-3	3.31 (1.019)	4.167 (0.016)	Alternate hypothesis is accepted
	3-5	2.95 (1.219)		
	5 and more	2.98 (1.411)		
	Total	3.06 (1.229)		
Convenience store	1-3	3.41 (1.079)	0.374 (0.688)	Alternate hypothesis is rejected
	3-5	3.34 (0.999)		
	5 and more	3.30 (1.084)		
	Total	3.35 (1.044)		
Supermarket	1-3	**3.68** (0.934)	4.425 (0.012)	Alternate hypothesis is accepted
	3-5	3.54 (1.162)		
	5 and more	3.28 (1.231)		
	Total	3.51 (1.130)		
Hypermarket	1-3	3.37 (1.296)	8.474 (0.00)	Alternate hypothesis is accepted
	3-5	3.31 (1.356)		
	5 and more	2.77 (1.419)		
	Total	3.18 (1.377)		

Source: Primary data analysis, SPSS 20

5.4 CUSTOMERS' EXPECTATIONS WITH RESPECT TO APPAREL RETAIL FORMATS (ARFs).

The various store formats presented by various retailers presents its offering to the shoppers in a holistic way. Indian retail giants, like Future Group, offer a wide range of formats in different categories especially in the apparel segment. Basu et al. (2014) and Basu (2015) stressed that the customers' inclination for different apparel formats depends on various factors like merchandise, location, service and value for money. The customers are not only switching between retailers within a particular format but they also tend to switch among the formats (Anand and Sinha 2009).

5.4.1 Role of gender in shaping customers' preference towards apparel retail formats (ARFs).

To retain customers and keep them satisfied, apparel marketers need to identify the target market's personal determinants. Studies have shown that customers' gender play an important role in influencing apparel shopping behavior, and may determine their shopping preference towards different ARFs. A number of earlier researchers like Hyllegard et al. (2005); Ali et al. (2010) have also identified that gender plays a vital role while selecting a retail outlet. To analysis this influence, it is hypothesised that:

Ha$_{5h}$: Gender has a significant effect on customer preference of apparel retail formats.

In order to analyse the significant difference among the customers' belonging to different gender regarding their preference towards various ARFs, the independent sample t-test has been calculated and the mean scores are noted. The outcome of independent sample test is presented below in table 5.9. The result of the independent sample test shows that the p-value of t-statistics is found to be greater than 5% level of significance. Thus, at 95% confidence level the alternate hypothesis cannot be accepted. Hence, it can be concluded that gender has no significant effect on the choice of various ARFs.

Table 5.9: Independent Sample t-test - ARFs and Gender

Retail Formats	Gender	Mean (S.D)	t-Stats (p-value)	Remark
Local store	Male	2.83 (1.283)	-0.421 (0.674)	Alternate hypothesis is rejected
	Female	2.88 (1.274)	-0.422 (0.673)	
Company owned / Branded store	Male	3.71 (1.048)	-0.006 (0.995)	Alternate hypothesis is rejected
	Female	3.71 (1.036)	-0.006 (0.995)	
Category killer	Male	3.17 (1.194)	-1.483 (0.139)	Alternate hypothesis is rejected
	Female	3.32 (1.172)	-1.487 (0.138)	
Online store	Male	3.13 (1.286)	-0.319 (0.750)	Alternate hypothesis is rejected
	Female	3.17 (1.231)	-0.321 (0.748)	

Source: Primary data analysis, SPSS 20

5.4.2 Role of marital status in shaping customers' preference towards apparel retail formats (ARFs).

Marital status is an important factor to consider because personal expenditures and preferences change with marital status. Therefore, it is hypothesised that:

Ha$_{5i}$: Marital status has a significant effect on customer preference of apparel retail formats.

Independent sample test is applied on the primary data gathered for the study to test the difference if any exists between the preferences of customers' with different marital status. The result of independent sample test is shown below in table 5.10. The result indicates that the p-value of t-statistics is found to be greater than 5% level of significance. Thus, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from customers with different marital status cannot be accepted. Hence, it can be concluded that marital status has no significant effect on the choice of ARFs.

Table 5.10: Independent Sample t-test - ARFs and Marital Status

Retail Formats	Marital Status	Mean (S.D)	t-Stats (p-value)	Remark
Local store	Married	2.90 (1.282)	1.514 (0.131)	Alternate hypothesis is rejected
	Single	2.71 (1.259)	1.528 (0.128)	
Company owned /Branded stores	Married	3.74 (1.037)	1.112 (0.267)	Alternate hypothesis is rejected
	Single	3.62 (1.055)	1.103 (0.271)	
Category killer	Married	3.26 (1.190)	0.964 (0.335)	Alternate hypothesis is rejected
	Single	3.15 (1.173)	0.971 (0.333)	
Online store	Married	3.18 (1.269)	1.121 (0.263)	Alternate hypothesis is rejected
	Single	3.04 (1.240)	1.134 (0. .258)	

Source: Primary data analysis, SPSS 20

5.4.3 Role of age in shaping customers preference towards apparel retail formats (ARFs).

It appears that younger customers are most likely to be frequent shoppers for apparel at modern formats. To analyse the effect of age on various ARFs it is hypothesised that:

Ha$_{5j}$: Age group has a significant effect on customer preference of apparel retail formats.

In the study the customers are divided in five groups. One way ANOVA test is administered on the primary data collected in the study in order to test the difference, if any, exists between the preferences of customers with different age groups. The result of the one way ANOVA test is shown below in table 5.11. The result of the one way ANOVA test indicates that the p-value of F statistics is found to be greater than 5% level of significance. Thus, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from customers' of different age group related to their preference from local store, category killer and online store cannot be accepted. Hence, it can be concluded that age groups has no significant effect on the choice of local stores, category killer stores and online stores. However, alternate hypothesis of significant difference in the mean score of responses received from customers' of different age group related to company owned/ branded stores can be accepted. This implies that customers with different age group perceive company owned/ branded stores differently. Major preference is show by customers in the age group of 25-35 years. This is the working class who wishes to dress smartly for work.

The different age groups of customers will show different preference towards the store choice attributes. From the detailed review of Arshad et al. (2007); Talwar (2010); Ghosh et al. (2010) it has been observed that the younger generation is more inclined to visit organised retail outlets. Srinivasan et al. (2014) have found that the age of the customers is an important determinant of the attitude towards store brand. The attitudes of young generation customers vary from the old generation customers.

Table 5.11: ANOVA test - ARFs and Age

Retail format	Age	Mean (S.D)	F-Stats (p-value)	Remarks
Local Store	Less than 18 years	2.38 (1.685)	0.979 (0.418)	Alternate hypothesis is rejected
	18 – 25 years	2.69 (1.245)		
	25 – 35 years	2.93 (1.212)		
	35 – 45 years	2.94 (1.254)		
	Above 45 years	2.82 (1.374)		
	Total	2.85 (1.278)		

Retail format	Age	Mean (S.D)	F-Stats (p-value)	Remarks
Company owned /Branded store	Less than 18 years	3.13 (1.126)	2.725 (0.029)	Alternate hypothesis is accepted
	18 – 25 years	3.56 (1.136)		
	25 – 35 years	3.88 (0.907)		
	35 – 45 years	3.59 (1.022)		
	Above 45 years	3.78 (1.099)		
	Total	3.71 (1.042)		
Category killer	Less than 18 years	3.00 (0.926)	1.709 (0.147)	Alternate hypothesis is rejected
	18 – 25 years	3.25 (1.199)		
	25 – 35 years	3.26 (1.193)		
	35 – 45 years	3.41 (1.167)		
	Above 45 years	3.03 (1.184)		
	Total	3.23 (1.186)		
Online store	Less than 18 years	3.38 (0.916)	0.245 (0.913)	Alternate hypothesis is rejected
	18 – 25 years	3.21 (1.314)		
	25 – 35 years	3.13 (1.212)		
	35 – 45 years	3.17 (1.223)		
	Above 45 years	3.07 (1.345)		
	Total	3.15 (1.262)		

Source: Primary data analysis, SPSS 20

5.4.4 Role of educational qualification in shaping customers' preference towards apparel retail formats (ARFs).

Customers with higher educational level, tend to prefer "the finer things". For example, they may have a preference for shopping at specialty retail stores. Thus, to see the preference of customers with varied educational qualification, it is hypothesised that:

Ha_{5k}: Educational qualification has a significant effect on customer preference of apparel retail formats.

The study considers five brackets of customers' education qualification. One way ANOVA test is applied on collected primary data in order to test the difference, if any, exists between the preferences of customers' from different educational background. The result of the one way ANOVA test is presented in table 5.12. The

result of the one way ANOVA test specifies that the p-value of F statistics is found to be greater than 5% level of significance. Thus, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from customers' with educational qualification background related to their preference from different apparel retail formats cannot be accepted. Hence, it can be concluded that education qualification has no significant effect on the choice of ARFs.

Table 5.12: ANOVA test - ARFs and Educational Qualification

Retail format	Education Qualification	Mean (S.D)	F-Stats (p-value)	Remarks
Local store	Higher Secondary	4.00 (-)	0.487 (0.745)	Alternate hypothesis is rejected
	Senior Secondary	3.06 (1.474)		
	College Graduate	2.84 (1.244)		
	Post Graduate	2.86 (1.295)		
	PhD	2.57 (1.284)		
	Total	2.85 (1.278)		
Company owned /Branded branded	Higher Secondary	2.00 (-)	1.867 (0.115)	Alternate hypothesis is rejected
	Senior Secondary	3.50 (1.200)		
	College Graduate	3.69 (1.067)		
	Post Graduate	3.77 (1.007)		
	PhD	3.21 (0.975)		
	Total	3.71 (1.042)		
Category killer	Higher Secondary	3.00 (-)	1.100 (0.356)	Alternate hypothesis is rejected
	Senior Secondary	3.39 (0.979)		
	College Graduate	3.36 (1.173)		
	Post Graduate	3.14 (1.201)		
	PhD	3.14 (1.292)		
	Total	3.23 (1.186)		
Online store	Higher Secondary	3.00 (-)	0.435 (0.784)	Alternate hypothesis is rejected
	Senior Secondary	3.44 (0.856)		
	College Graduate	3.18 (1.292)		
	Post Graduate	3.11 (1.256)		
	PhD	2.93 (1.439)		
	Total	3.15 (1.262)		

Source: Primary data analysis, SPSS 20

5.4.5 Role of occupation in shaping customers preference towards apparel retail formats (ARFs).

Many researchers like Kuruvilla and Joshi (2010) and Thenmozhi and Dhanapal (2011) have acknowledged that the occupation level of the customers will influence customer store choice. The occupation of a person defines his reason for the choice of the retail outlets. Hence, it is hypothesised that:

Ha$_{51}$: Occupations has a significant effect on customer preference of apparel retail formats.

Six groups of customer occupation are considered in the study. One way ANOVA test is applied on the primary data collected in the study so as to test the difference, if any, exists between the preferences of customers having different occupation. The result of the one way ANOVA test is shown below in table 5.13.The result of the one way ANOVA test specifies that the p-value of F statistics is found to be greater than 5% level of significance. Thus, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from customers of different occupation related to their preference from different apparel retail formats cannot be accepted. Hence, it can be concluded that occupation has no significant effect on the choice of ARFs.

Table 5.13: ANOVA test - ARFs and Occupation

Retail format	Occupation	Mean (S.D)	F-Stats (p-value)	Remarks
Local Store	Employee (either private or public services)	2.82 (1.268)	0.784 (0.561)	Alternate hypothesis is rejected
	Business person	2.99 (1.268)		
	Professional (Doctor /Engineer / Advocate / Accountant etc.)	2.80 (1.231)		
	Student	2.69 (1.371)		
	Homemaker	3.07 (1.263)		
	Others	2.72 (1.458)		
	Total	2.85 (1.278)		

Retail format	Occupation	Mean (S.D)	F-Stats (p-value)	Remarks
Company owned /Branded store	Employee (either private or public services)	3.78 (1.028)	1.327 (0.251)	Alternate hypothesis is rejected
	Business person	3.56 (1.004)		
	Professional (Doctor /Engineer / Advocate / Accountant etc.)	3.80 (1.078)		
	Student	3.60 (1.106)		
	Homemaker	3.75 (0.995)		
	Others	3.36 (1.036)		
	Total	3.71 (1.042)		
Category killer	Employee (either private or public services)	3.18 (1.240)	1.817 (0.108)	Alternate hypothesis is rejected
	Business person	3.41 (1.015)		
	Professional (Doctor /Engineer / Advocate / Accountant etc.)	3.13 (1.203)		
	Student	3.19 (1.197)		
	Homemaker	3.5 (1.159)		
	Others	2.92 (1.152)		
	Total	3.23 (1.186)		
Online store	Employee (either private or public services)	2.97 (1.201)	1.745 (0.123)	Alternate hypothesis is rejected
	Business person	3.19 (1.303)		
	Professional (Doctor /Engineer / Advocate / Accountant etc.)	3.16 (1.369)		
	Student	3.40 (1.125)		
	Homemaker	3.45 (1.190)		
	Others	3.08 (1.382)		
	Total	3.15 (1.262)		

Source: Primary data analysis, SPSS 20

5.4.6 Role of income in shaping customers' preference towards apparel retail formats (ARFs).

Household income data is an indicator of customer spending power. Household income positively correlates with retail expenditure. Consumer behavior theory proposes that the customers tend to buy more as their incomes increase and less when their incomes fall (McConnell et al., 2013). Income can be used as the measure to gauge the buying preferences and store selection of the customer. Therefore, it can be hypothesised that:

Ha$_{5m}$: Income has a significant effect on customer preference of apparel retail formats.

Five income slabs of customers are considered for the study. The data regarding store format preference is collected from customers with varied income groups. One way ANOVA test is administered on the primary data collected in the study in order to test the difference, if any, exists between the preferences of customers from different income groups. The result of the one way ANOVA test is shown below in table 5.14. The result of the one way ANOVA test indicates that the p-value of F statistics is found to be greater than 5% level of significance. Thus, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from customers of different income group related to their preference from local stores, company owned/ branded stores and online stores cannot be accepted.

Table 5.14: ANOVA test - ARFs and Income

Retail format	Income	Mean (S.D)	F-Stats (p-value)	Remarks
Local store	Less than Rs. 10,000	2.67 (1.237)	0.776 (0.541)	Alternate hypothesis is rejected
	Rs. 10,000 to Rs. 25,000	2.73 (1.218)		
	Rs. 25,000 to Rs. 50,000	2.81 (1.263)		
	Rs. 50,000 to Rs. 1, 00,000	2.80 (1.271)		
	Above Rs. 1, 00,000	2.99 (1.321)		
	Total	2.85 (1.278)		

Retail format	Income	Mean (S.D)	F-Stats (p-value)	Remarks
Company owned /Branded stores	Less than Rs. 10,000	3.78 (1.215)	1.472 (0.209)	Alternate hypothesis is rejected
	Rs. 10,000 to Rs. 25,000	3.69 (1.086)		
	Rs. 25,000 to Rs. 50,000	3.84 (1.012)		
	Rs. 50,000 to Rs. 1, 00,000	3.55 (1.071)		
	Above Rs. 1, 00,000	3.76 (0.995)		
	Total	3.71 (1.042)		
Category killer	Less than Rs. 10,000	2.39 (1.092)	4.573 (0.001)	Alternate hypothesis is accepted
	Rs. 10,000 to Rs. 25,000	3.27 (1.002)		
	Rs. 25,000 to Rs. 50,000	3.42 (1.165)		
	Rs. 50,000 to Rs. 1, 00,000	3.04 (1.177)		
	Above Rs. 1, 00,000	3.35 (1.219)		
	Total	3.23 (1.186)		
Online store	Less than Rs. 10,000	2.94 (1.305)	1.055 (0.378)	Alternate hypothesis is rejected
	Rs. 10,000 to Rs. 25,000	3.39 (0.896)		
	Rs. 25,000 to Rs. 50,000	3.25 (1.235)		
	Rs. 50,000 to Rs. 1, 00,000	3.08 (1.368)		
	Above Rs. 1, 00,000	3.07 (1.271)		
	Total	3.15 (1.262)		

Source: Primary data analysis, SPSS 20

Hence, it can be concluded that income has no significant effect on the choice of local stores, company owned/ branded stores and online stores retail format. However, with 95% confidence level the alternate hypothesis of significant difference in the mean score of responses received from customers of different income group related to their preference from category killer format is accepted. Hence, it can be concluded that income has a significant effect on choice of category killer ARFs. Major preference for this format is seen by customers falling in the income bracket of Rs. 25,000 to Rs. 50,000. The results are in agreement with studies of Kim and Jin (2001); and Pugazhenthi (2011), who concluded that there is no significant difference between

store format choice and income of the customers. However, this is contrary to the study of Ravilochanan and Devi (2012) who proposed that customers with high income levels visited organised stores along with their family at weekends.

5.4.7 Role of family size in shaping customers preference towards apparel retail formats (ARFs).

Role of children has transformed in the family and society; they are termed as "hidden persuaders" in the family who propose to buy more branded and luxurious products. Family members are antecedents to shopping orientations. Change in family units would drive changes in store patronage (Zeithaml, 1985; Figurelli, 2012). Hence, it is hypothesised that:

Ha$_{5n}$: Family size has a significant effect on customer preference of apparel retail formats.

Three groups of family size are considered for this study. One way ANOVA test is directed on the primary data gathered in the study in order to test the difference, if any, that exists between the preferences of customers from different family size groups. The result of the one way ANOVA test is shown below in table 5.15. The result of the one way ANOVA test indicates that the p-value of F statistics is found to be greater than 5% level of significance. Thus, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses established from customers belonging to different family size group related to their preference from local stores and online store formats cannot be accepted. Hence, it can be concluded that customers belonging to different family size have significant effect on the choice of local stores and online ARFs. However, at 95% confidence level the alternate hypothesis of significant difference in the mean score of responses established from customers belonging to different family size group related to their preference from company owned /branded stores and category killer formats is accepted. Thus, it can be concluded that family size has a significant effect on the customer choice for company owned /branded stores and category killer format. Family size of 1-3 persons has major preference for company owned /branded stores and category killer ARFs.

Table 5.15: ANOVA test - ARFs and Family size

Retail format	Family size	Mean (S.D)	F-Stats (p-value)	Remarks
Local store	1-3	2.88 (1.235)	0.229 (0.796)	Alternate hypothesis is rejected
	3-5	2.81 (1.277)		
	5 and more	2.89 (1.332)		
	Total	2.85 (1.278)		
Company owned /Branded store	1-3	3.92 (0.946)	4.343 (0.013)	Alternate hypothesis is accepted
	3-5	3.61 (1.050)		
	5 and more	3.65 (1.098)		
	Total	3.71 (1.042)		
Category killer	1-3	3.44 (1.139)	3.937 (0.020)	Alternate hypothesis is accepted
	3-5	3.22 (1.157)		
	5 and more	3.04 (1.256)		
	Total	3.23 (1.186)		
Online store	1-3	3.25 (1.246)	0.886 (0.413)	Alternate hypothesis is rejected
	3-5	3.13 (1.261)		
	5 and more	3.05 (1.280)		
	Total	3.15 (1.262)		

Source: Primary data analysis, SPSS 20

The study reveals that in the Indian retailing context, demographic factors of customers have minimal influence on store format choice behaviour in retailing. The study shows that the customers' demographic factors have a very weak influence on the customers' preference for different retail formats. This is in line with the study of Bellenger et al., 1976; Winn and Childers, 1976, Dalwadi et al., (2010), Ramanathan and Hari (2011), found a weak association between customer demographics and their preference for retail formats.

5.5   SUMMARY

The subsequent significant points were discussed in this chapter:

➢   Simple percentages were used for profiling of the respondents.

➢   Set of assumptions related to study were empirically tested.

➢ Independent sample t-test is applied on the primary data collected in the study in order to test the difference, if any, exists between the preferences of customers from different age groups and marital status of the customers.

- The customer is classified as male and female for gender classification.

- The marital status of the customer is described as – married or single.

➢ One way ANOVA test is applied on the primary data collected in the study in order to test the difference, if any, exists between the preferences of customers from different age groups, educational qualifications, occupation, income and family size.

- In the study, the age of the customer is divided in five groups.

- Customers are grouped in five categories on the basis of qualification.

- Customers are divided in six groups on basis of occupation.

- Five slabs are considered for income in the study.

- And customers are clubbed into three groups for family size.

In the following chapter the psychographic characteristics of Indian retail customers in terms of format choice are discussed using Ward's cluster analysis and Cross-tabulation. The proposed scale is also statistically assessed using EFA.

Chapter 6
Psychographic Characteristics of the Indian Retail Customer in Terms of Format Choice

CHAPTER 6

PSYCHOGRAPHIC CHARACTERISTICS OF THE INDIAN RETAIL CUSTOMER IN TERMS OF FORMAT CHOICE

6.1 INTRODUCTION

The Indian customer has undergone a significant change. The yesteryears Indian customer believed in saving, with minimum necessities and seldom indulged or pampered himself. Whereas, today fortified with acquaintance to the shopping culture of the west and aspiration to enhance his standard of living, the Indian customer is splurging like never before. Higher income, credit cards and organised retail with its diversity of products and large number of malls and supermarkets, are stimulating their infatuation. Customers' preferences have become volatile, as each customer is different in terms of need, choice and preferences, making it challenging for the retailers to equate their offerings with the customers' expectations.

Entry of gigantic national and international players in the retail arena has made the sector very aggressive. Mass targeting is not pertinent in this dynamic and competitive retail world. Retailers need to know and well define their audience for better results (Garg, 2014). Market segmentation is important for the retailers to comprehend the type of customers and prosper an effective marketing strategy. Many studies have proposed the use of psychographic factors to segment the customers. Psychographic is connected with mental (Psycho) profiles (graphics), or the sketching of customers psychological practices. It includes the measurement of customer's lifestyle and designs of behavior (Bailey et al., 2009; Baines et al., 2013). Tough demographic factor have an important role in defining the customer but they are not adequate to explain the behavior and action of the people completely. Customer in similar age, gender, education group, income and qualification do not display the same buying behavior. Thus, psychographic is essential to provide comprehensive explanation of buyers' behavior which cannot be achieved by examining just the demographic features (Burton et al., 2015).

The study explores the relationship between store choice behavior, retail attributes and psychographic profile of the customers. The national and international players

need to understand the Indian customer to have a successful business model. To provide unique solution it is important to understand customer behavior pattern. This research enriches the literature related to customer behavior and more specially retail segmentation and store format preferences.

The macro-environmental powers overwhelmingly impact the fortune of retail sector in India. The paradigm change in customers' demographic, socio-economic and geographical levels are driving what was once a traditional small-scale retail outlet into an organised retail format, intended at catering to the developing needs and tastes of sensitive customers. However, the ever varying customers' psychographic variables like values, activities, interests, opinions, motives and lifestyles have donated enormously to the development of store format typologies such as convenience stores, discount stores, supermarkets and hypermarkets (Prasad and Reddy, 2007). Studies on shoppers in India have mainly been restricted to their time and money spending pattern, and demographic profile for a specific format (Sinha, 2003). Moreover, the adoption of "value for money" and "value for time" have unreservedly changed the customers' shopping orientations and buying behaviour towards choice of food and grocery store formats. Although, most of the former retail research studies are dedicated on store image and importance of store attributes in appreciating the concept of store choice and patronage behaviour (Woodside and Trappey, 1992; Medina and Ward, 1999; Sinha and Banerjee, 2004, Sinha and Uniyal, 2005; Carpenter and Moore, 2006; Shamsher, 2015, Kumar, 2016), yet a limited research studies have exposed a connection among demographic, psychographic features and store format choice signifying that individual characteristics of customers affect their shopping behaviour (Stone, 1995; Arnold, 1997; McGoldrick and Andre, 1997; Medina and Ward, 1999; Fox et al., 2004; Carpenter and Moore, 2006, Baltas and Argouslidis, 2007).

6.2 CLUSTER PROFILING

In order to classify the customers selected in the study hierarchical clustering is done on the extracted factors derived from EFA applied on selected variables of shoppers' typology and lifestyle. With the help of agglomeration scheduling, four major clusters

of respondents are identified. Ward's method is used in the process of hierarchical clustering. This step is followed by k-means clustering method assuming four major identifying clusters of customers. K-mean clustering is applied to identify characteristics of all the four different clusters assumed in the analysis. Further, in the k-mean clustering analysis process ANOVA test is applied to investigate whether significant difference exists among the four clusters or not. The result of ANOVA analysis and the characteristics of the cluster can be identified with the help of final cluster centers as shown in the table 6.1.

Table 6.1: Final shoppers Cluster Centers (Cluster profiling)

Factors	Clusters				F (Sig)
	Autonomous	**Socialiser**	**Conventional**	**Indulgent**	
Activity	3.59	3.61	3.06	3.78	16.921 (0.000)
Interest	3.56	3.79	2.57	3.71	51.523 (0.000)
Opinion	3.53	3.53	2.96	3.97	32.432 (0.000)
Variety searcher	3.37	3.23	3.15	3.71	10.711 (0.000)
Leisure seeker	3.67	3.58	3.09	3.45	8.400 (0.000)
Brand aware	3.81	3.67	3.49	3.95	6.678 (0.000)
Time sensible	3.21	3.82	3.29	3.61	13.826 (0.000)
Native shopper	3.20	3.14	3.61	3.93	26.343 (0.000)
Price vigilant	3.66	3.83	2.74	3.61	31.765 (0.000)
Fact explorer	3.60	2.62	2.41	4.06	138.202(0.000)
Experience hunter	2.43	4.12	2.89	4.01	210.264(0.000)

Source: Primary data analysis, SPSS 20

The result of one way ANOVA test as shown above indicates that the p-value of F statistics in case of four clusters is found to be less than 5% level of significance. Hence, the null hypothesis of no significant difference among the cluster mean score of selected factor cannot be accepted. Therefore, it can be concluded from the result that all the assumed clusters are found to be significantly different from each other. In addition to this F statistic is used to test the level of difference among the clusters. The high level of difference among the cluster is found in case of experience hunter

and fact explorer. The least difference is found in case of brand awareness and leisure seeker.

On the basis of final cluster centers estimated in the process of k-mean clustering the four clusters are identified as − autonomous, socialiser, conventional and indulgent. The descriptions of the characteristics of above identified clusters are mentioned below:-

6.2.1 Cluster I: Autonomous (27 percent)

These are the kind of customers who are marque mindful. They use product and services because of the name attach to it. They are comfortable using products and services of known brands because of the familiarity and sense of trustworthiness. These are the customer who enjoy shopping and see it as a rejuvenating experience and a leisure activity. They shop for abundant enjoyment and fun. Therefore, look for thrill and excitement while shopping. Thus, attributes like music, sports etc. motivate them. Going out, taking charge and initiative for things, attending and giving parties, visiting friends and family members and trying new and different things are the characteristics of this cluster. The results from this section expresses that it has the maximum number of male customers. 50 percent of the customers in this cluster falls in the age group of 25-45 years (both male and female) mostly post graduates, both in private or public services and with an average monthly income of Rs. 1, 00,000 and above. This cluster is independent and does not like to discuss or take shopping related advises.

6.2.2   Cluster 2: Socialiser (27.4 percent)

Shopping has become a part of the urban lifestyle. These customers are high on socialising and seek shopping as an opportunity to socialise apart from their regular groups. They love interacting with friends and family. This cluster also sees shopping as an opportunity to interact with others, outside their circle. They are very vocal about their purchase and love to shop and share their shopping experience with their friends and family. These customers are at the same time price conscious and look for value for money. This cluster regularly looks for sales promotion deals so as to buy product at discounted price. Price offers lure them to shop. For them product price is an indication of quality. This group has a major population of private or public service

employee. This segment also consists of highest percentage of students when compared to other clusters. The highest number of customers belongs to the age group of 25-35 years with a family size of 3-5 members.

This can be attributed to growing modern or organised retail sector in India and is replicated in shopping centres in the form of multiplex-malls that offer shopping, entertainment, and food all below one roof, ushering the shopping revolution in India. This retail revolution is transporting in a new culture in India which is different from the traditional culture as far as shopping and socialising is concerned.

6.2.3 Cluster 3: Conventional (15.2 percent)

This section of customers barely demonstrates interest in window shopping or socialising. Active involvement in community projects, reading books, exercising etc. are part of their persona. They take their own decisions and do not like interventions or suggestions. This cluster strongly believes in local community shopping and show strong inclination and loyalties towards local stores and brands. They believe local stores to be more personalised and reasonably priced. The respondents in this cluster are quite aware of local brands available. This cluster has the smallest group of respondents (15.2 percent) 78 percent male and 22 percent female respondent. With major respondents in the age group of 25-35 years with post graduate degree and MHI of 50,000 to 1,00,000. Customers in this cluster love to take independent decisions.

6.2.4   Cluster 4: Indulgent (30.4 percent)

These customers use product or services for intrinsic enjoyment. They are low on need based shopping and are not time conscious while shopping. Sharing their shopping experience and discussing at length with friends is must. They look for shopping experience as way to connect with others. They look for advice and recommendations from co-shoppers before finalising sales. This cluster looks for help while shopping. They indulge into window shopping, looking for new things without intention to make final purchase. What they shop is a reflection of them. The segment has the largest number of female customers. The findings from the section further

unveils that it has the maximum number of customers (both female and male) belonging to age group of 25-35 years having a MHI Rs. 1,00,000.

After identifying the characteristics of cluster, the next step included relating each cluster with the demographic profile of the selected customers. This step is known as cluster profiling. The purpose of cluster profiling is to identify the different profiling groups having different shopping behavior, for which the various hypothesis are formulated (Table 6.2). The detailed discussion of the cluster profiling of the clusters with demographic profile is explained below.

6.3 HYPOTHESIS

The following Hypothesis were formulated on the basis of research gap and in-depth interview as follows:-

Table 6.2: Hypothesis

HYPOTHESIS	STATEMENT
Ha_{6a}	There is a significant association between the clusters and the gender of the respondents.
Ha_{6b}	There is a significant association between the clusters and the age of the respondents.
Ha_{6c}	There is a significant association between the clusters and the educational qualification of the respondents.
Ha_{6d}	There is a significant association between the clusters and the occupation of the respondents.
Ha_{6e}	There is a significant association between the clusters and the marital status of the respondents.
Ha_{6f}	There is a significant association between the clusters and the family size of the respondents.
Ha_{6g}	There is a significant association between the clusters and the income of the respondents.
Ha_{6h}	There is a significant association between the clusters and the preference of the customer to shop from the kirana stores.
Ha_{6i}	There is a significant association between the clusters and the preference of the customer to shop from the convenience stores.
Ha_{6j}	There is a significant association between the clusters and the preference of the customer to shop from the supermarket.

HYPOTHESIS	STATEMENT
Ha_{6k}	There is a significant association between the clusters and the preference of the customer to shop from the hypermarket.
Ha_{6l}	There is a significant association between the clusters and the money spent at the kirana stores for grocery shopping.
Ha_{6m}	There is a significant association between the clusters and the money spent at the convenience stores for grocery shopping.
Ha_{6n}	There is a significant association between the clusters and the money spent at the supermarket for grocery shopping.
Ha_{6o}	There is a significant association between the clusters and the money spent at the hypermarket for grocery shopping.
Ha_{6p}	There is a significant association between the clusters and preference of the customers to shop from the local apparel stores.
Ha_{6q}	There is a significant association between the clusters and preference of the customers to shop from the company owned/ branded stores.
Ha_{6r}	There is a significant association between the clusters and preference of the customers to shop from the category killer stores.
Ha_{6s}	There is a significant association between the clusters and preference of the customers to shop from the online stores.
Ha_{6t}	There is a significant association between the clusters and the money spent at the local apparel stores.
Ha_{6u}	There is a significant association between the clusters and the money spent at the company owned/ branded stores.
Ha_{6v}	There is a significant association between the clusters and the money spent at the category killer stores.
Ha_{6w}	There is a significant association between the clusters and the money spent at the online stores.

6.4 CLUSTER PROFILING WITH GENDER

The gender of the customers plays a very important role in shopping behavior and it is included as a variable to study the attitude of the customer on the buying preference of a male and female customers. In order to study the probable association of the cluster identified in the study and gender of the customers χ^2 test is performed and it is hypothesised that:

Ha$_{6a}$: There is a significant association between the clusters and the gender of the respondents.

The above hypothesis of χ^2 assumes significant association between different clusters and genders of the customers. The result of χ^2 is shown below in table 6.3. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (64.414) is found to be less than 5% level of significance. Hence, the alternate hypothesis of significant association between the clusters and the gender of the respondents is accepted. Males are more autonomous in characteristics and females are indulgent shoppers.

Table 6.3: Cross-tabulation-Gender and cluster members

Group 1 / Group 2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Male	96	81	59	48	64.414 (0.000)	Alternate hypothesis accepted
Female	39	56	17	104		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.5   CLUSTER PROFILING WITH MARITAL STATUS

The marital status of the customers plays a very important role in shaping customers shopping behavior. Marital status influences the buying pattern of individuals in clusters. In order to analyse the possible association of the cluster identified in the study and occupation of the customers' χ^2 test is applied and it is hypothesised that:

Ha$_{6b}$: There is a significant association between the clusters and the marital status of the respondents.

The alternate hypothesis of χ^2 assumes significant association between different clusters and marital status of the customers. The result of χ^2 is shown below in table 6.4. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (4.246) is found to be more than 5% level of significance. Hence, the alternate hypothesis of significant association between the clusters and the marital status of the respondents cannot be accepted and it can be concluded that the marital status of the customers has nothing to do with different clusters in the study.

Table 6.4: Cross-tabulation-Marital status and cluster members

Group 1 / Group 2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Married	97	103	51	120	4.246 (0.236)	Alternate hypothesis rejected
Single	38	34	25	32		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.6 CLUSTER PROFILING WITH AGE

Personality of an individual changes with age and also influences the consumption pattern. People in different age brackets show different consumption pattern because of change in personality lifestyle and choice (Khan and Chawla, 2014). Ghosh et al., (2010) observed that the younger generation has greater tendency to visit organised retail outlets. To examine the potential association of the cluster identified in the study and age of the customers χ^2 test is applied and it is hypothesised that:

Ha$_{6c}$: **There is a significant association between the clusters and the age of the respondents.**

The result of χ^2 is shown below in table 6.5. The result of chi-square indicates that the p-value of χ^2 statistics is found to be more than 5% level of significance. Hence, the alternate of significant association amongst the clusters and the age of the respondents cannot be accepted and it can be determined that there is no relationship between the clusters and the age of respondents.

Table 6.5: Cross-tabulation-Age and cluster members

Group 1 / Group 2	CLUSTER MEMBERS				Chi-Square	emark
	1	2	3	4		
Less than 18 years	1	3	2	2	6.963 (0.860)	Alternate hypothesis rejected
18 – 25 years	27	27	15	28		
25 – 35 years	34	47	25	43		
35 – 45 years	34	30	15	42		
Above 45 years	39	30	19	37		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.7 CLUSTER PROFILING WITH EDUCATION QUALIFICATION

The education qualification of the customers plays a very important role in shopping behavior. Education qualification has a profound influence on the buying pattern of an individual. In order to analyse the possible association of the cluster identified in the study and education qualification of the customers' χ^2 test is applied and it is hypothesised that:

Ha$_{6d}$: There is a significant association between the clusters and the educational qualification of the respondents.

The alternate hypothesis of χ^2 assumes significant association between different clusters and education qualification of the customers. The result of χ^2 is shown below in table 6.6. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (8.785) is found to be more than 5% level of significance. Hence, the alternate hypothesis of significant association between the clusters and the education qualification of the respondents cannot be accepted and it can be concluded that the education qualification of the customers does not differentiate its cluster profiling.

Table 6.6: Cross-tabulation-Education qualification and cluster members

Group 1 Group 2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Higher Secondary	0	0	1	0		
Senior Secondary	4	5	3	6		
College Graduate	49	60	34	59	8.785 (0.721)	Alternate hypothesis rejected
Post Graduate	78	69	36	82		
PhD	4	3	2	5		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.8 CLUSTER PROFILING WITH OCCUPATION

The occupation of the customers plays a very important role in format choice selection for shopping. Thenmozhi and Dhanapal (2011) identified that the occupation level of the customers will influence his store choice and attributes preferences.

Occupation has a profound influence on the buying pattern of an individual. In order to analyse the possible association of the cluster identified in the study and occupation of the customers' χ^2 test is applied and it is hypothesised that:

Ha$_{6e}$: There is a significant association between the clusters and the occupation of the respondents.

The alternate hypothesis of χ^2 assumes significant association between different clusters and occupation of the customers. The result of χ^2 is shown below in table 6.7. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (18.139) is found to be more than 5% level of significance. Hence, the alternate hypothesis of significant association between the clusters and the occupation of the respondents cannot be accepted and it can be concluded that the occupation of the customers does not define the clusters it belongs to.

Table 6.7: Cross-tabulation-Occupation and cluster members

Group 1 / Group 2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Employee (either private or public services)	47	53	30	52	18.139 (0.255)	Alternate hypothesis rejected
Business person	26	19	14	21		
Professional (Doctor / Engineer / Advocate / Accountant etc.)	32	26	18	33		
Student	12	16	7	13		
Homemaker	10	15	3	28		
Others	8	8	4	5		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.9 CLUSTER PROFILING WITH MONTHLY INCOME

The monthly income influences the format choice selection for shopping. In order to analyse the possible association of the cluster identified in the study and occupation of the customers' χ^2 test is applied and it is hypothesised that:

Ha$_{6f:}$ There is a significant association between the clusters and the income of the respondents.

The alternate hypothesis of χ^2 assumes significant association between different clusters and occupation of the customers. The result of χ^2 is shown below in table 6.8. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (41.431) is found to be less than 5% level of significance. Hence, the alternate hypothesis of significant association between the clusters and the monthly income of the respondents is accepted and it can be concluded that the monthly income of the customers define the clusters it belongs to.

Table 6.8: Cross-tabulation - Monthly Income

Group1 \ Group 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less than Rs 10,000	7	4	5	2		
Rs 10,000 to Rs 25,000	19	13	14	5		
Rs 25,000 to Rs 50,000	31	42	14	31	41.431 (0.000)	Alternate hypothesis accepted
Rs 50,000 to Rs 1, 00,000	42	36	28	42		
Above Rs 1, 00,000	36	42	15	72		
Total		137	76	152		

Source: Primary data analysis, SPSS 20

6.10 CLUSTER PROFILING WITH FAMILY SIZE

The family size effects the format choice selection for shopping. In order to examine the probable association of the cluster identified in the study and occupation of the customers' χ^2 test is applied and it is hypothesised that:

Ha$_{6g:}$ There is a significant association between the clusters and the family size of the respondents.

The alternate hypothesis of χ^2 assumes significant association between different clusters and family size of the customers. The result of χ^2 is shown below in table 6.9. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (8.097) is found to be more than 5% level of significance. Hence, the alternate hypothesis of significant association between the clusters and the occupation of the respondents cannot be

accepted and it can be concluded that the family size of the customers does not define the clusters it belongs to. No significant difference is observed between the clusters in terms of household income. The results are similar to the results Mehta et al. (2013).

Table 6.9: Cross-tabulation - Family Size

Group 1 / Group 2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
1-3	35	43	29	35		
3-5	59	59	32	76	8.097 (0.231)	Alternate hypothesis rejected
5 and more	41	35	15	41		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.11 GROCERY

Food and Grocery is by far the most encouraging domain for the corporate majors to get into organised retail businesses (Prasad, 2010). It is the largest section of the retail trade and dominated by the neighborhood kirana stores, with organised retailing formats such as supermarkets, hypermarkets, convenience stores etc. accounting for a very small one percent of food and grocery retails value. The domestic food retail market is estimated to observer an impressive growth and set to cross Rs. 61 lakh crore by 2020 from the present Rs. 25 lakh crore. Indian retail food market has the potential to not only double but triple in the next 4-5 years (PTI, 2016).

6.11.1 The preference of the cluster members to shop at kirana stores

Preference of shopping place has a profound influence on the buying pattern of an individual. In order to analyse the possible association of the cluster identified in the study and their preference to shop from kirana store, χ^2 test is applied. Therefore, it is hypothesised that:

Ha$_{6h}$: There is a significant association between the clusters and the preference of the customer to shop from the kirana stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and preference of the customer to shop from kirana store. The result of χ^2 is shown below in table 6.10. The result of chi-square indicates that the p-value of

Pearson χ^2 statistics (6.517) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and preference of the customer to shop from kirana store cannot be accepted. This implies that all cluster members have undifferentiated preference from kirana for grocery shopping purpose.

Table 6.10: Cross-tabulation-Preference of the cluster members to shop at kirana stores

Group 2 \ Group 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less Preference for Kirana store	47	48	22	42	6.517 (0.368)	Alternate hypothesis rejected
Neutral	44	52	30	50		
High Preference For Kirana store	44	37	24	60		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.11.2 The preference of the cluster members to shop at convenience stores

Retail destination influences the buying pattern of an individual. In order to analyse the possible association of the cluster identified in the study and preference of the customer to shop from convenience store, χ^2 test is applied and it is hypothesised that:

Ha$_{6i}$: There is a significant association between the clusters and the preference of the customer to shop from the convenience stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and preference of the customer to shop from convenience store. The result of χ^2 is shown below in table 6.11. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (3.317) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and preference of the customer to shop from convenience store cannot be accepted. This implies that all cluster members have identical preference from convenience for grocery shopping purpose.

Table 6.11: Cross-tabulation-Preference of the cluster members to shop at convenience stores

Group 2 / Group 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Low preference for Convenience store	33	33	17	26	3.317 (0.768)	Alternate hypothesis rejected
Neutral	44	46	25	51		
High preference for Convenience store	58	58	34	75		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.11.3 The preference of the cluster members to shop at supermarkets

The preference of the customers to shop at supermarket has a significant role in shopping behavior. With new supermarkets opening frequently, the customer's have options to choose. The big format offers some differentiated attributes to attract the customers. To understand the varying consumer behavior, χ^2 test is applied and it is hypothesised that:

Ha$_{6j}$: There is a significant association between the clusters and the preference of the customer to shop from the supermarkets.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and preference of the customer to shop from supermarket. The result of χ^2 is shown below in table 6.12.

Table 6.12: Cross-tabulation-Preference of the cluster members to shop at supermarkets

Group2 / Group 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Low preference for Supermarket	30	24	17	23	10.081 (0.121)	Alternate hypothesis rejected
Neutral	44	33	22	35		
High preference for Supermarket	61	80	37	94		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

The result of chi-square indicates that the p-value of Pearson χ^2 statistics (10.081) is found to be more than 5% level of significance. Hence, the alternate hypothesis of significant association between the clusters and preference of the customer to shop from supermarket cannot be accepted. This implies that all cluster members have homogenous preference from supermarket for grocery shopping purpose.

6.11.4 The preference of the cluster members to shop at hypermarkets

The preference of the customers to shop at hypermarket plays a very important role in shopping behavior. Hypermarkets have emerged as a significant retail format in Indian retail market. These modern retail outlets spend a lot of money and resources in identifying customer preferences. To study the likely association of the identified cluster and their preference to shop from hypermarket χ^2 test is applied. The alternate hypothesis of χ^2 assumes a significant association between different clusters and preference of the customer to shop from supermarket. It is hypothesised that:

Ha$_{6k}$: There is a significant association between the clusters and the preference of the customer to shop from the hypermarkets.

The result of χ^2 is shown below in table 6.13. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (10.081) is found to be more than 5% level of significance. Hence, the alternate hypothesis of significant association between the clusters and preference of the customer to shop from hypermarket cannot be accepted. This implies that all cluster members have undifferentiated preference from hypermarket for grocery shopping.

Table 6.13: Cross-tabulation-Preference of the cluster members to shop at hypermarkets

Group 2 \ Group 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less preference for Hypermarket	54	51	23	39	9.111 (0.167)	Alternate hypothesis rejected
Neutral	32	30	17	44		
High preference for Hypermarket	49	56	36	69		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.11.5 Money spent at kirana stores

In order to comprehend the possible association of the cluster identified in the study and amount of money spent at kirana stores for grocery shopping χ^2 test is applied. The null hypothesis of χ^2 assumes no significant association between different clusters and the money they spend at kirana for grocery shopping. Hence, it is hypothesised that:

Ha_{61}: There is a significant association between the clusters and the money spent at the kirana stores for grocery shopping.

The result of χ^2 is shown below in table 6.14. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (5.547) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and amount of money spent at kirana stores for grocery cannot be accepted. This implies that all cluster members spend undifferentiated amount of money on buying groceries from kirana stores. This means none of the cluster members spend too much or too low on kirana stores.

Table 6.14: Cross-tabulation-Money spent at kirana stores and clusters

Group 1 / Group 2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less than Rs3000	80	84	44	88	5.547 (0.784)	Alternate hypothesis rejected
Rs. 3000-4000	31	26	15	37		
Rs. 4000- 5000	9	16	8	10		
Above Rs. 5000	15	11	9	17		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.11.6 Money spent at convenience stores

To observe the likely association of the cluster identified in the study and amount of money spent at convenience stores for grocery shopping, χ^2 test is executed. The alternate hypothesis of χ^2 assumes a significant association between different clusters and the money they spend at convenience store for grocery shopping. The result of χ^2

is shown below in table 6.15. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (17.912) is found to be less than 5% level of significance. Thus it can be hypothesised that:

Ha$_{6m}$: There is a significant association between the clusters and the money spent at the convenience stores for grocery shopping.

Hence, the alternate hypothesis of a significant association between the clusters and amount of money spent at convenience stores for grocery is accepted. Cluster 4 has the highest number of total respondents with maximum money spent in the range of Rs. 3000-4000. Cluster 2 has the highest number of individual respondents spending in the same money bracket.

Table 6.15: Cross-tabulation-Money spent at convenience stores and clusters

Group 1 / Group 2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less than Rs. 3000	57	44	28	54	17.912 (0.036)	Alternate hypothesis accepted
Rs. 3000-4000	62	69	35	55		
Rs. 4000- 5000	12	17	7	31		
Above Rs. 5000	4	7	6	12		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.11.7 Money spent at supermarkets

In order to understand the possible association of the cluster identified in the study and amount of money spent at supermarket for grocery shopping, χ^2 has been applied and it is hypothesised that:

Ha$_{6n}$: There is a significant association between the clusters and the money spent at the supermarkets for grocery shopping.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and the money they spend at supermarket for grocery shopping. The result of

χ^2 is shown below in table 6.16. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (16.379) is found to be more than 5% level of significance. Hence, the alternate hypothesis of significant association between the clusters and amount of money spent at supermarket for grocery cannot be accepted. This implies that all cluster members spend undifferentiated amount of money on buying groceries from supermarket. This implies none of the cluster members spend too much or too low on groceries at supermarket.

Table 6.16: Cross-tabulation-Money spent at supermarkets and clusters

Group 1 / Group 2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less than Rs3000	26	17	15	22		
Rs. 3000-4000	29	23	17	36	16.379 (0. 059)	Alternate hypothesis rejected
Rs. 4000- 5000	32	61	24	47		
Above 5000	48	36	20	47		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.11.8 Money spent at hypermarkets

In order to examine the probable association of the cluster identified in the study and amount of money spent at hypermarket for grocery shopping, χ^2 test is applied and it is hypothesised that:

Ha$_{6o}$: There is a significant association between the clusters and the money spent at the hypermarkets for grocery shopping.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and the money they spend at hypermarket for grocery shopping. The result of χ^2 is shown below in table 6.17. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (5.521) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and amount of money spent at hypermarket for grocery cannot be accepted. This indicates that all cluster members spend undifferentiated amount of money on buying groceries from

hypermarket, i.e., none of the cluster members spend too much or too low on groceries at hypermarket.

Table 6.17: Cross-tabulation-Money spent at hypermarkets and clusters

Group 1 / Group 2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less than Rs.3000	22	17	14	20		
Rs. 3000-4000	29	26	11	29		Alternate hypothesis rejected
Rs. 4000- 5000	37	50	22	48	5.521 (0.787)	
Above Rs. 5000	47	44	29	55		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.12 APPAREL

Indian textiles and apparel have a history of fine craftsmanship and global appeal. Indian apparel too has found success in the fashion centres of the world. According to a global textile report by Axis Direct, by 2025, the apparel market is expected to grow to $180 billion from $59 billion in 2015. India shall be the fastest developing apparel market in 8 years, increasing at a compounded annual growth rate (CAGR) of 11.8 per cent and more than tripling the consumption (Financial Chronicle, 2017).

6.12.1 The preference of the cluster members to shop at local stores

The preference of the customers to shop at local store plays a very important role in shopping behavior. In order to analyse the possible association of the cluster identified in the study and preference of the customer to shop from local store, χ^2 test is applied and it is hypothesised that:

Ha_{6p}: There is a significant association between the clusters and preference of the customers to shop from the local apparel stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and preference of the customer to shop from local store. The result of χ^2 is shown below in table 6.18. The result of chi-square test indicates that the p-value of Pearson χ^2 statistics (9.629) is found to be more than 5% level of significance. Hence,

the alternate hypothesis of a significant association between the clusters and preference of the customer to shop from local store cannot be accepted. This implies that all cluster members have identical preference from local stores for apparel shopping purpose.

Table 6.18: Cross-tabulation- Preference of the cluster members to shop at local stores

Group 2 / Group 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less Preference for local store	69	55	26	58	9.629 (0.141)	Alternate hypothesis rejected
Neutral	22	34	17	30		
High Preference for local store	44	48	33	64		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.12.2 The preference of the cluster members to shop at category killer stores

The preference of the customers to shop at category killer store plays a very important role in shopping behavior. To examine the likely association of the cluster identified in the study and preference of the customer to shop from category killer store, χ^2 test is applied and it is hypothesised that:

Ha$_{6q}$: There is a significant association between the clusters and preference of the customers to shop from the company owned/ branded stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and preference of the customer to shop from category killer stores. The result of χ^2 is shown below in table 6.19. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (8.620) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and preference of the customer to shop from category killer stores cannot be accepted. This implies that all cluster members have similar preference from category killer stores for apparel shopping.

Table 6.19: Cross-tabulation-Preference of the cluster members to shop at category killer stores

Group 2 / Group 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less Preference for category killer	46	37	17	34	8.620 (0.196)	Alternate hypothesis rejected
Neutral	37	30	21	40		
High Preference for category killer	52	70	38	78		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.12.3 The preference of the cluster members to shop at company owned/ branded stores

The preference of the customers to shop at company owned/ branded store plays a very important role in shopping behavior. To evaluate the potential association of the cluster identified in the study and preference of the customer to shop from company owned/ branded store, χ^2 test is applied and it is hypothesised that:

Ha$_{6r}$: There is a significant association between the clusters and preference of the customers to shop from the category killer stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and preference of the customer to shop from company owned/ branded store. The result of χ^2 is shown below in table 6.20.

Table 6.20: Cross-tabulation-Preference of the cluster members to shop at company owned/ branded stores

Group 2 / Grup 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less Preference for company owned/ branded stores	26	19	16	15	9.696 (0.138)	Alternate hypothesis rejected
Neutral	26	34	17	45		
High Preference for company owned/ branded stores	83	84	43	92		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

The result of chi-square indicates that the p-value of Pearson χ^2 statistics (9.696) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and preference of the customer to shop from company owned/ branded store cannot be accepted. This implies that all cluster members have the same preference from company owned/ branded stores for apparel shopping.

6.12.4 The preference of the cluster members to shop at online stores

The preference of the customers to shop at online store has an important role in shopping behavior, as place of shopping influences the buying pattern of an individual. In order to analyse the potential association of the cluster identified in the study and preference of the customer to shop from online store, χ^2 test is applied and it is hypothesised that:

Ha$_{6s}$: There is a significant association between the clusters and preference of the customers to shop from the online stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and preference of the customer to shop from online store. The result of χ^2 is shown below in table 6.21. The result of chi-square indicates that the p-value of Pearson χ^2 statistics (9.696) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and preference of the customer to shop from online store cannot be accepted. This implies that all cluster members have similar preference from company owned/ branded stores for online shopping purpose.

Table 6.21: Cross-tabulation-Preference of the cluster members to shop at online stores

Group 1 / Group2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less Preference for online stores	50	39	21	53	5.227 (0.515)	Alternate hypothesis rejected
Neutral	28	38	16	33		
High Preference for online stores	57	60	39	66		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.12.5 Money spent at local stores

To analyse the potential association of the cluster identified in the study and the amount of money spent at local apparel stores for shopping, χ^2 test is performed and it is hypothesised that:

Ha$_{6t}$: There is a significant association between the clusters and the money spent at the local apparel stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and the money they spend at local stores for apparel shopping. The result of χ^2 is shown below in table 6.22. The result of χ^2 indicates that the p-value of Pearson χ^2 statistics (16.264) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and amount of money spent at local apparel stores cannot be accepted. This implies that all cluster members spend similar amount of money on buying apparels from local stores. This means none of the cluster members spend too much or too low on local apparel stores.

Table 6.22: Cross-tabulation- Money spent at local stores and clusters

Group2 ╲ Group 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less than Rs 2000	93	94	53	96		
Rs. 2000-4000	33	36	13	37		
Rs. 4000-6000	9	5	6	9	16.264 (0.062)	Alternate hypothesis rejected
More than Rs. 8000	0	2	4	10		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.12.6 Money spent at company owned / branded stores

In order to analyse the possible association of the cluster identified in the study and the amount of money spent at company owned / branded stores for apparel shopping, χ^2 test is applied and it is hypothesised that:

Ha$_{6u}$: There is a significant association between the clusters and the money spent at the company owned/ branded stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and the money they spend at Company owned / Branded stores for apparel shopping. The result of χ^2 is shown below in table 6.23. The result of χ^2 indicates that the p-value of Pearson χ^2 statistics (15.456) is found to be more than 5% level of significance. Hence, the alternate hypothesis of no significant association between the clusters and amount of money spent at Company owned / Branded apparel stores cannot be accepted. This implies that all cluster members spend identical amount of money on buying apparels from company owned / branded stores, i.e. none of the cluster members spend too much or too low on company owned / branded stores while apparel shopping.

Table 6.23: Cross-tabulation-Money spent at company owned / branded stores and clusters

Group2 ⟍ Group 1	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less than Rs 2000	12	14	11	22		
Rs. 2000-4000	30	37	19	40		Alternate hypothesis rejected
Rs. 4000-6000	59	49	17	42	15.456 (0.079)	
More than Rs. 8000	34	37	29	48		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.12.7 Money spent at category killer stores

In order to analyse the possible association of the cluster identified in the study and the amount of money spent at category killer stores for apparel shopping χ^2 test is applied and it is hypothesised that:

Ha$_{6v}$: There is a significant association between the clusters and the money spent at the category killer stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and the money they spend at category killer stores for apparel shopping. The

result of χ^2 is shown below in table 6.24. The result of χ^2 indicates that the p-value of Pearson χ^2 statistics (14.751) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and amount of money spent at category killer apparel stores cannot be accepted. This implies that none of the cluster members spend too much or too low on category killer stores while apparel shopping.

Table 6.24: Cross-tabulation-Money spent at category killer stores and clusters

Group 1 / Group2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less than Rs 2000	33	38	20	41		
Rs. 2000-4000	57	51	33	42		Alternate hypothesis rejected
Rs. 4000-6000	41	40	20	53	14.751 (0.098)	
More than Rs 8000	4	8	3	16		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

6.12.8 Money spent at online stores

In order to analyse the possible association of the cluster identified in the study and the amount of money spent at online stores for apparel shopping, χ^2 test is applied and it is hypothesised that:

Ha$_{6w}$: There is a significant association between the clusters and the money spent at the online stores.

The alternate hypothesis of χ^2 assumes a significant association between different clusters and the money they spend at online stores for apparel shopping. The result of χ^2 is shown below in table 6.25. The result of χ^2 indicates that the p-value of Pearson χ^2 statistics (12.959) is found to be more than 5% level of significance. Hence, the alternate hypothesis of a significant association between the clusters and amount of money spent at online stores cannot be accepted. This implies that none of the cluster members spend too much or too low on online apparel shopping.

Table 6.25: Cross-tabulation-Money spent at online stores and clusters

Group 1 Group2	CLUSTER MEMBERS				Chi-Square	Remark
	1	2	3	4		
Less than Rs. 2000	51	49	22	56	12.959 (0.164)	Alternate hypothesis rejected
Rs. 2000-4000	52	44	29	49		
Rs. 4000-6000	25	31	20	25		
More than Rs. 8000	7	13	5	22		
Total	135	137	76	152		

Source: Primary data analysis, SPSS 20

The results of the research work states that in terms of demographic variables, the clusters were not significantly different. This finding corresponds to the findings of Westbrook and Black (1985) and Groeppel-Klein et al. (1999) indicating that the customers shopping motives and clusters identified in this study are not simply a function of customers' socioeconomic standings.

6.13 SUMMARY

The following key points were discussed in this chapter:

➢ Hierarchical clustering was done on the extracted factors to classify the customers. With the help of agglomeration scheduling four major clusters of respondents were identified.

➢ Ward's method is used in the process of hierarchical clustering. This step is followed by k-means clustering method assuming four major identifying clusters of customers. The results of k-mean clustering analysis are discussed below.

➢ On the basis of final cluster centers estimated in the process of k-mean clustering the four clusters are identified as –

- Autonomous,

- Socialiser,

- Conventional and

- Indulgent.

➢ Cross tabulation was used to record the clusters profiling that have the specific characteristics described in the cells of the table, providing a wealth of information about the relationship between the variables.

➢ Cross tabulation was done between clusters and:

- Gender,

- Age,

- Education qualification,

- Occupation,

- Marital status,

- Preference of shopping at different retail formats in grocery and apparel retail and Money spent at grocery and apparel retail.

In the following chapter the customers' preference towards various retail and store attributes with respect to different retail format in grocery and apparel retail is captured.

Chapter 7
Perceptual Mapping of Retail Formats

CHAPTER 7

PERCEPTUAL MAPPING OF RETAIL FORMATS

7.1 INTRODUCTION

Globalisation of Indian economy coupled with the opening of the retail sector has led to a shift in the perceived differential value of retail in the mind of the customer. The retail industry in India has undergone a sea change in terms of delivering products and value-added services to the customer. Today's customer has an option to choose from a range of products offered by different retail formats depending upon their needs. The Indian market has come a long way from kirana stores to today's modern formats and is still in the process of evolving.

In such scenario, the study of customer perception and expectation is of paramount importance for the success of any company. Creating an image in the minds of the customer is the winning mantra in today's competitive scenario. This research attempts to know as to how customer associate selected retail formats with the different attributes in the National Capital Region of Delhi. The overall objective of this study is to suggest an inclusive assessment of the positioning of various retail attributes compared with retail formats as perceived by the customers.

7.2 ANALYSIS

Factor analysis and discriminant analysis is performed to ascertain the attributes that are best associated with the certain retail formats. The perceptual maps of the attributes and the retail formats are made to examine the fundamental dimensions that differentiate customers' perception of the selected retail format with respect to various RASAs.

Stage 1: In the first stage, factor analysis is administered to condense the number of variables. Factor model was carefully chosen on the basis of Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy criteria (have to be close to 1 as possible) which indicates the goodness-of-fit coefficient; Bartlett's test of sphericity (must be as

close to 0 as possible) which is a sign of badness-of-fit test; an eigenvalues above one and amount of variance explained by the model. The principal component analysis is used and data reduction is done using varimax rotation (Hair et al., 1998). The twenty six attributes are further divided into five factors derived from EFA, namely - Product, Place, Process, People and Physical evidence.

Stage 2: To draw the attribute-based perceptual map, the customers were asked to rate the selected retail formats on 26 attributes. The attributes are measured using a ten-point rating scale. A series of discriminant analysis is performed using SPSS and the results are tabulated in consecutive tables shown below. Perceptual maps are derived for each discriminant analysis and are presented in figures 7.1–7.10. The conclusions about the significance of the model were made on the basis of the values of Wilks' lambda, which is commonly used in the discriminant analysis. The specific locations of the retail formats on the perceptual map are derived by plotting the corresponding mean scores on both the horizontal and vertical axis. For each factor different perceptual map is plotted in order to compare all the four retail formats in each industry for different statements in the factor. The study focuses on analysing the preference of customer for different retail formats. It is necessary to study as to why one format is preferred and how much are they different from each other on the basis of attributes as seen by the customers. The statistical results and discussions are given below in subsequent sections.

7.2.1 Attribute based perceptual mapping for 'product' in grocery formats

The nucleus of marketers should be on product efficacy. Escalating above the noise of advertising, products have to provide value to the customers. This study considers four types of retail formats (namely - kirana, convenience store, supermarket and hypermarket) along with three criterion of factor 'product' (namely - availability branded product, uniqueness of merchandise and variety) so as to study the preferences of customers with respect to different criterions towards different retail formats. Discriminant analysis is applied to the gathered responses to develop the perceptual map, explaining customers liking for different retail formats. The outcome of the discriminant analysis is shown in table 7.1 below.

Table 7.1: Eigenvalues and Wilks' Lambda for 'Product' (grocery)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig.
1	7.628	98.8	98.8	0.940	0.106	0.000
2	0.051	0.7	99.5	0.220	0.914	0.000
3	0.041	0.5	100.0	0.199	0.961	0.000

Source: Primary data analysis, SPSS 20

The result specifies that the three functions explain the variation of responses collected in the study. The first functions have an eigenvalue of 7.628, which explains 98.8 percent of the variance of the responses. The second functions has an eigenvalue of 0.051 explains only 0.7 percent of variance of the responses. Finally, the third function with an eigenvalue of 0.041 explains only 0.5 percent of the variance. As the first two functions explains 99.5 percent of variance in total, two dimensional perceptual plot is sufficient to explain the customers liking for various retail formats with respect to selected criterion. An eigenvalue represents the ratio of explained variance to unexplained variance. It is the measure of goodness-of-fit. More an eigenvalue, better it is. Similarly, the wilks' lambda is a measure of the badness of fit. Less the value, better it is. The wilks' lambda of all the three functions is shown in table 7.1.

The discriminant analysis yields the location of the retail formats along with the coordinates of different criterions. Coordinates of function 1 and function 2 are only considered. The first function is considered as X coordinate (coordinate of X axis). Similarly, coordinate of function 2 is considered as Y axis. X axis is labelled as availability and Y axis is labeled as assortment. Two dimensional perceptual map is plotted with the help of the given coordinates. The coordinates of function 1 and function 2 along with perceptual map are shown below in table 7.2, table 7.3 and figure 7.1.

Table 7.2: Standardised Canonical Discriminant Function Coefficients for 'Product' (grocery)

Attributes	Function	
	1	**2**
Availability of branded product	0.685	-0.013
Uniqueness of merchandise	0.509	-0.701
Variety	0.512	0.729

Source: Primary data analysis, SPSS 20

Table 7.3: Functions at Group Centroids for 'Product' (grocery)

Retail Formats	Function	
	1	2
Kirana	-3.941	-0.219
Convenience	-1.129	0.351
Supermarket	1.908	0.041
Hypermarket	3.162	-0.172

Source: Primary data analysis, SPSS 20

The horizontal dimension contrasts availability of branded product on the right, while the vertical dimension distinguishes variety on the top and uniqueness of merchandise on the bottom. Several important observations can be made about the perceptual map 7.1. Convenience store and kirana stores are positioned in different quadrants, whereas, the supermarket and hypermarket are clustered to the upper and lower right quadrants.

Figure 7.1 shows a clear shift in the customer preference towards modern and bigger retail formats. The retail attributes have shown a strong inclination towards two formats- supermarkets and hypermarkets. Modern retail formats have flooded the Indian market with a new concept of shopping and provided Indian customers with varied option to shop from. One of the reasons for the increase in liking towards modern formats is the ability of the bigger formats to give the customer a plethora of options of product category, product line, national and international brands to pick and choose from. Kirana and convenience stores are losing grounds on this front. However, the grocery retailing still runs parallel in both traditional and modern formats (Chattopadhyay et al., 2010). Besides, the frequency of shopping and the different shopping missions' g u i d e customers to divide their purchases and patronise both large supermarkets and neighbourhood stores. This configuration proposes that the customer has not shifted to the "one-stop" shopping pattern, buying all their grocery needs at modern food formats or traditional formats, suggesting that the modern formats are the target of a big fraction of customer shopping baskets, yet not the total (Hino, 2014).
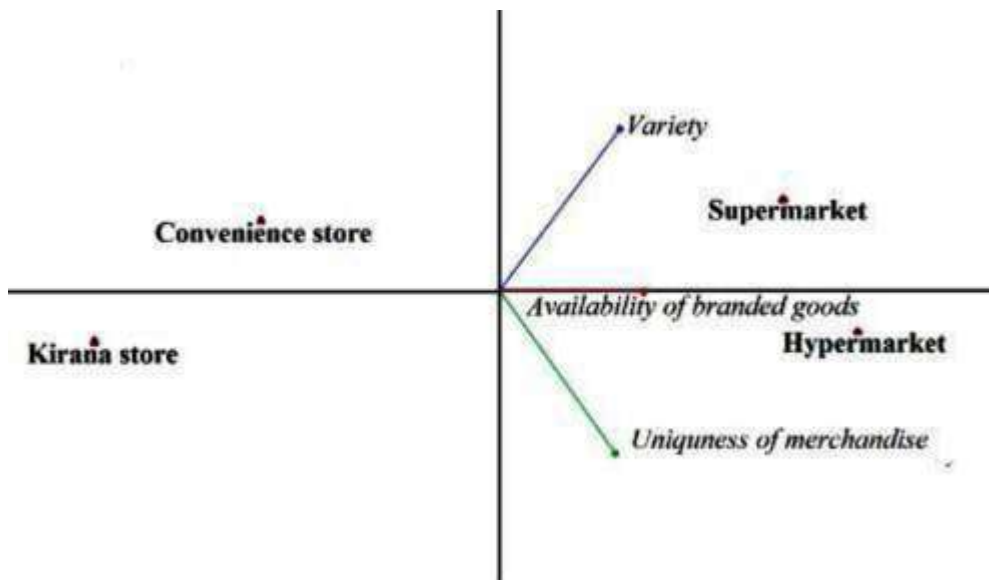
Figure 7.1: Perceptual Map- Product (grocery)

7.2.2 Attribute based perceptual mapping for 'place' in grocery formats

Owing to limited time for shopping and increasing customer demands, selecting a location in retail has become a strategic decision for the retailers. Four types of retail formats along with three criterions of 'place' are considered in the study to review the inclination of the customer with respect to different criterion towards various retail formats. Perceptual mapping is done on the basis of discriminant analysis applied on the collected responses, explaining the fondness of customers for different retail formats. The result of the discriminant analysis is shown below in table 7.4.

Table 7.4: Eigenvalues for 'Place' (grocery)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig
1	5.436	96.4	96.4	0.919	0.128	0.000
2	0.152	2.7	99.1	0.363	0.826	0.000
3	0.051	0.9	100.0	0.220	0.952	0.000

Source: Primary data analysis, SPSS 20

The outcome specifies the presence of three functions that explain the variation of responses collected in the study. The first function has an eigenvalue of 5.436 and explains 96.4 percent of the variance of the responses (table 7.4). The second function

has an eigenvalue of 0.152 and explains only 2.7 percent of the variance of the responses. Finally, the third function with an eigenvalue of 0.051 percent explains only 0.9 percent of the variance. The first two functions in total explain 99.1 percent of the variance, therefore, two dimensional perceptual plot is adequate to explain the customers' preference towards retail formats with respect to selected criterion. The wilks' lambda of all the three functions is shown in table 7.4.

Discriminant analysis delivers coordinates of the retail formats and for different criterions. For coordinates, function 1 and function 2 are only considered. Function 1 is assessed for the coordinate of X axis and function 2 is assessed as coordinate of Y axis. X axis is labelled as facility and Y axis is labeled as convenience. The two dimensional perceptual map is plotted with the help of these provided coordinates. The coordinates of function 1 and function 2 along with a perceptual map are shown below in table 7.5, table 7.6 and figure 7.2.

Table 7.5: Standardized Canonical Discriminant Function Coefficients for 'Place' (grocery)

Attributes	Function	
	1	2
Convenient location	-0.563	0.795
One stop shopping	0.772	0.609
Ease of shopping	0.275	-0.097

Source: Primary data analysis, SPSS 20

Table 7.6: Functions at Group Centroids for 'Place' (grocery)

Retail Formats	Function	
	1	2
Kirana	-3.022	-0.447
Convenience	-1.400	0.604
Supermarket	1.569	0.042
Hypermarket	2.854	-0.199

Source: Primary data analysis, SPSS 20

The Figure 7.2 clearly indicates that the modern formats give the customer the benefit of one stop shopping and ease of shopping. These modern formats invest

heavily in infrastructure making shopping a pleasurable experience for the customer. Convenience stores being in near vicinity are in a better position to fulfil customer's day to day and immediate needs. Hence, time taken to travel to the store and locational convenience are the key factors affecting shopping at retail formats (Findlay and Sparks, 2008; Rhee and Bell, 2002). Though in India, kirana stores are the "stores next door", but these stores are losing their position to other modern formats.
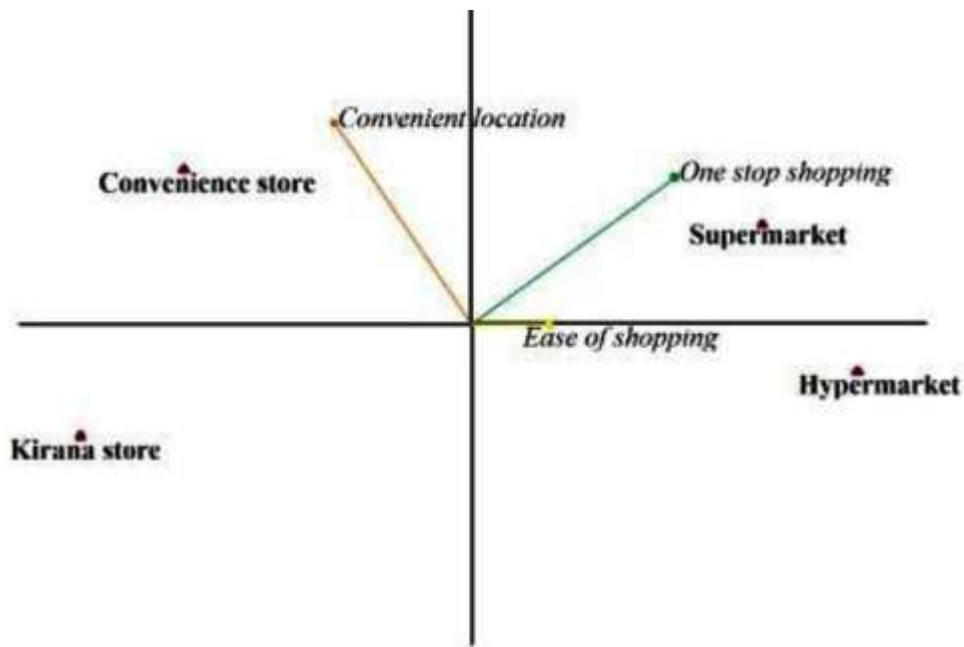
Figure 7.2: Perceptual map- Place (grocery)

7.2.3 Attribute based perceptual mapping for 'people' in grocery formats

Customer is the most significant person in a business. Therefore, it is essential to have a well-educated and trained employee team to provide excellent customer service and then monitor it. In the study four types of retail formats along with four criterions of 'people' are taken in order to study the preferences of the customer with respect to different criterion towards retail formats. Discriminant analysis is applied to the collected responses in order to develop the perceptual map, explaining the inclination of the customer for the different retail format. The result of the discriminant analysis is shown below in table 7.7.

Table 7.7: Eigenvalues and Wilks' Lambda for 'People' (grocery)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig.
1	4.407	98.0	98.0	0.903	0.170	0.000
2	0.081	1.8	99.8	0.273	0.918	0.000
3	0.008	0.2	100.0	0.090	0.992	0.000

Source: Primary data analysis, SPSS 20

The result indicates that there are three functions that explain the variation of responses collected in the study. The first function has an eigenvalue of 4.407 and explains 98 percent of the variance of the responses. The second function has an eigenvalue of 0.081 and explains only 1.8 percent of the variance of the responses. Finally, the third function with an eigenvalue of 0.008 percent explains only 0.2 percent of the variance. Since, the first two functions explain 99.8 percent of variance in total, two dimensional perceptual plot is sufficient to explain the customers liking towards retail formats with respect to selected criterion. The wilks' lambda of all the three functions is shown below in table 7.7.

The discriminant analysis provides the coordinates of different criterions as well as the location of the retail formats. The coordinates are considered for function 1 and function 2 only. The function one is considered as X coordinate (coordinate of X axis). Similarly, the coordinate of the second function is considered as coordinate of Y axis. X axis is labeled as empathy and Y axis is labeled as personality. The two dimensional perceptual map is plotted with the help of these provided coordinates. The coordinates of function 1 and function 2 along with the perceptual map are shown below in table 7.8, table 7.9 and figure 7.3.

Table 7.8: Standardized Canonical Discriminant Function Coefficients for 'People' (grocery)

Attributes	Function	
	1	2
Customer friendly salesperson	0-.259	0.153
Service minded salesperson	0.167	-0.210
Good personality salesperson	0.688	-0.609
Knowledgeable salesperson	0.659	0.751

Source: Primary data analysis, SPSS 20

Table 7.9: Functions at Group Centroids for 'People' (grocery)

Retail formats	Function	
	1	2
Kirana	-2.743	-0.191
Convenience	-1.194	0.131
Supermarket	1.300	0.396
Hypermarket	2.637	-0.335

Source: Primary data analysis, SPSS 20

The perceptual map 7.3 shows that the customers do not associate customer friendly salesperson with the supermarket and hypermarket. These variables count more on convenience store format. Service minded salesperson, knowledgeable, and good personality salesperson vectors are in the opposite directions, thus, representing a poorer association with convenience and kirana stores and high association with supermarket and hypermarket respectively. This is because big formats spend time and money in training and grooming their sales staff. Modern formats also run reward schemes for their staff, like employee of the month award, bonus, knowledge contingent pay etc. that keeps the employee motivated to perform. Whereas, most of the traditional formats are family run businesses with all family members striving for the same share of the pie (Halepete et al., 2008).
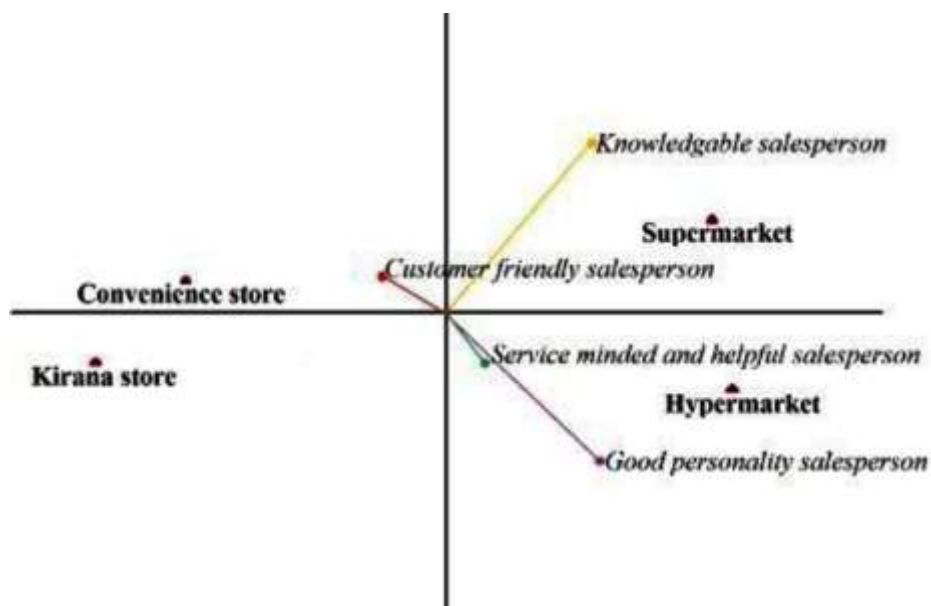
Figure 7.3: Perceptual map- People (grocery)

7.2.4 Attribute based perceptual mapping for 'physical evidence' in grocery formats

This refers to the outer facade of the product, service, and everything about the company. Customers tend to rely on physical cues to aid them to weigh the product before they buy it. The study takes in account eight criterions of 'physical evidence'- Convenient parking, Cleanliness and Hygiene, Internal layout, Elevator, Lighting, AC, and Signage are clearly displayed and appealing store décor, along with four types of retail formats. Discriminant analysis is done to generate perceptual mapping on the collected responses. The result of the discriminant analysis is shown below in table 7.10.

Table 7.10: Eigenvalues for 'Physical Evidence' (grocery)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig.
1	40.979[a]	98.6	98.6	0.988	0.015	0.000
2	0.449[a]	1.1	99.7	0.557	0.619	0.000
3	0.114	0.3	100.0	0.320	0.898	0.000

Source: Primary data analysis, SPSS 20

The result point out that the three functions explain the variation of responses collected in the study. The first function has an eigenvalue of 40.979 and explains 98.6 percent of the variance of the responses. The second function has an eigenvalue of 0.449 and explains only 1.1 percent of the variance of the responses. Finally, the third function with an eigenvalue of 0.3 percent explains only 0.3 percent of the variance. The first two functions explain 99.7 percent of the variance in total. Therefore, two dimensional perceptual plot is appropriate to describe the customers' preference towards retail formats regarding selected criterion. The wilks' lambda of all the three functions is shown in table 7.10.

The coordinates of different criterions as well as the location of the retail formats is furnished by discriminant analysis. Function 1 and function 2 coordinates are only taken into account. Function 1 is considered as X coordinate and function 2, is considered as Y axis. On the basis of the provided coordinates, perceptual map is plotted. X axis is labelled as visual presentation and Y axis is labelled as amenities. The coordinates of function 1 and function 2 along with perceptual map are shown below in table 7.11, table 7.12 and figure 7.4.

Table 7.11: Standardised Canonical Discriminant Function Coefficients for 'Physical Evidence' (grocery)

Attributes	Function	
	1	**2**
Convenient parking	0.194	-0.187
Cleanliness and hygiene	0.293	-0.193
Internal layout	0.528	0.141
Elevator	0.407	-0.725
Lighting	0.308	0.234
AC	0.339	0.418
Signage are clearly displayed	0.359	-0.008
Appealing store decor	0.260	0.429

Source: Primary data analysis, SPSS 20

Table 7.12: Functions at Group Centroids for 'Physical Evidence' (grocery)

Retail Formats	Function	
	1	**2**
Kirana	-8.143	-0.765
Convenience	-4.279	0.989
Supermarket	5.237	0.211
Hypermarket	7.176	-0.433

Source: Primary data analysis, SPSS 20

Both supermarket and hypermarket are perceived as strong on offering a broad set of attributes for enforcing physical evidence. All attributes show an inclination towards both these formats. Kirana and convenience stores are not seen strongly associated with any of the eight attributes, implying that the customer is not expecting frill and fancies from these formats. Our finding reveals limitations in the positioning of the kirana and convenience format. Until now hypermarket and supermarket have been quite dominant on most of the attributes, especially when compared to kirana and convenience format.

Figure 7.4 shows a strong inclination of customer preferences for different facilities and attributes towards the modern retail formats. This is a clear indication that the customers expect more and better elements of retail from the modern formats i.e., a retail environment in which service is delivered and tangible commodities that

facilitate performance and enhances the customer shopping experience. The perceptual map shows that the impact of hypermarkets and supermarkets is especially strong over the other two retail formats for physical evidence. Therefore, managing this marketing 'P' should be an important strategy for all retailers as the customer usually rely on the physical evidence, which are concrete or tangible cues to judge the quality of the service and the product.
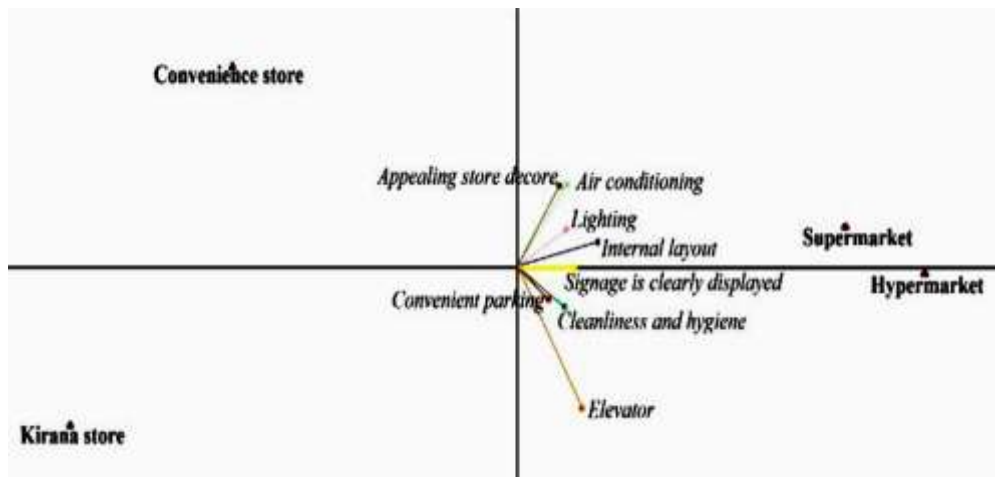
Figure 7.4: Perceptual map- Physical evidence (grocery)

7.2.5 Attribute based perceptual mapping with respect to 'process' for grocery

Rock-hard processes and strategies are put in place, which pertains to the company's products and/or services for efficient delivery to the customer. Process is a valuable component of the marketing strategy. The study incorporates four types of retail formats along with eight criterions of 'process' so as to study the preferences of the customer with respect to different criterion with regard to retail formats. Discriminant analysis is carried out on the gathered responses in order to develop the perceptual map, to describe the inclination of customers towards different retail formats. The discriminant analysis results are shown below in table 7.13.

Table 7.13: Eigenvalues and Wilks' Lambda for 'Process' (grocery)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig.
1	6.638	86.4	86.4	0.932	0.062	0.000
2	0.975	12.7	99.1	0.703	0.475	0.000
3	0.066	0.9	100.0	0.248	0.938	0.000

Source: Primary data analysis, SPSS 20

The result specifies the importance of three functions which explain the variation of responses collected in the study. The first function has an eigenvalue of 6.638 and explains 86 percent of the variance of the responses. The second function has an eigenvalue of 0.975 and explains only 12.7 percent of variance of the responses. Finally, the third function with an eigenvalue of 0.066 explains only 0.9 percent of the variance. Since, first two functions explains 99.1 percent of the variance in aggregate, two dimensional perceptual plot is adequate to describe the customers preference towards retail formats with respect to the designated criterion. The wilks' lambda of all the three functions is shown in table 7.13.

The discriminant analysis furnishes the coordinates of the criterions along with the location of the retail formats. Function 1 and function 2 coordinates are only examined. Function 1 is considered as X axis and coordinate of second function is considered as Y axis. A two dimensional perceptual map is plotted with the help of these provided coordinates. X axis is labeled as accessibility and Y axis is labeled as efficiency. The coordinates of function 1 and function 2 along with perceptual map is shown below in table 7.14, table 7.15 and figure 7.5.

Table 7.14: Standardized Canonical Discriminant Function Coefficients for 'Process' (grocery)

Attributes	Function	
	1	**2**
Better service	0.288	0.454
Convenient store hours	0.457	0.309
Ease of shopping	0.207	0.177
Parcel pickup	-0.337	0.527
Home delivery	-0.265	0.546
Open seven days a week	0.640	-0.030
Ease of merchandise return	0.125	0.123
Convenient checkout	0.139	0.227

Source: Primary data analysis, SPSS 20

Table 7.15: Functions at Group Centroids for 'Process' (grocery)

Retail formats	Function	
	1	2
Kirana	-3.333	-0.905
Convenience	-1.617	1.445
Supermarket	1.966	-0.918
Hypermarket	2.984	0.377

Source: Primary data analysis, SPSS 20
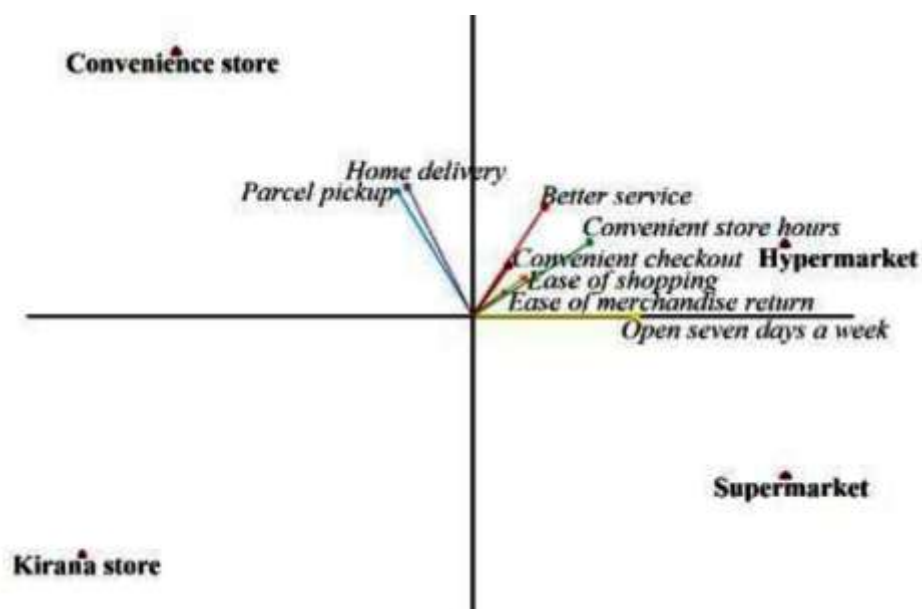
Figure 7.5: Perceptual Map- Process (grocery)

Examination of the 'process', variable for their effect on the grocery formats indicate that the organised retail is preferred for their cleanliness, better service, convenient store hours, ease of shopping, open seven days a week and convenient checkout. Attributes like parcel pickup, home delivery and ease of merchandise return are associated with convenience store and also show a weak relation with kirana stores. These are the services which are not usually offered by the big formats. Convenience stores and kirana store because of their location and ability to cater to the immediate neighborhood is in a better position to offer personalised services to retain and maintain goodwill with the customers and ward off against competition from supermarkets and hypermarkets.

7.2.6 Attribute based perceptual mapping with respect to 'product' for apparel

Product is what you offer to the consumers. It is very important that the product delivers value to the customers. In the study four types of retail formats (namely - Local stores, Company owned/ branded, category killer and online) along with three criterions of 'product' (namely- Availability of branded products, Uniqueness of merchandise and Variety) are taken in account to study the inclination of customer with respect to different criterion towards various retail formats. Discriminant analysis is administered on the collected responses to develop perceptual map, explaining the fondness of customers towards various retail formats. The result of discriminant analysis is shown below in table 7.16.

Table 7.16: Eigenvalues for 'Product' (apparel)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig.
1	6.773	97.4	97.4	0.933	0.109	0.000
2	0.156	2.2	99.7	0.367	0.846	0.000
3	0.023	0.3	100.0	0.149	0.978	0.000

Source: Primary data analysis, SPSS 20

The result pinpoints the presence of three functions that describes the variation of responses collected in the study. The first function has an eigenvalue of 6.773 and explains 97.4 percent of variance of the responses. The second function has an eigenvalue of 0.156 and explains 2.2 percent of variance of the responses. Finally, the third function with an eigenvalue of 0.023 percent and explains only 0.3 percent of the variance. Since, first two functions explains 99.7 percent of variance in total, two dimensional perceptual plot is adequate to explain the customers preference towards retail formats with respect to selected criterion. The wilks' lambda of all the three functions is shown in table 7.16.

The discriminant analysis provides the coordinates of different criterions as well location of the retail formats. The coordinates are considered of only function 1 and function 2. The first function one, is considered as X coordinate (coordinate of X axis). Likewise, the coordinate of second function is considered as coordinate of Y

axis. The two dimensional perceptual map is plotted with the help of these given coordinates. X axis is labeled as availability and Y axis is labeled as assortment. The coordinates of function 1 and function 2 along with perceptual map is shown below in table 7.17, table 7.18 and figure 7.6.
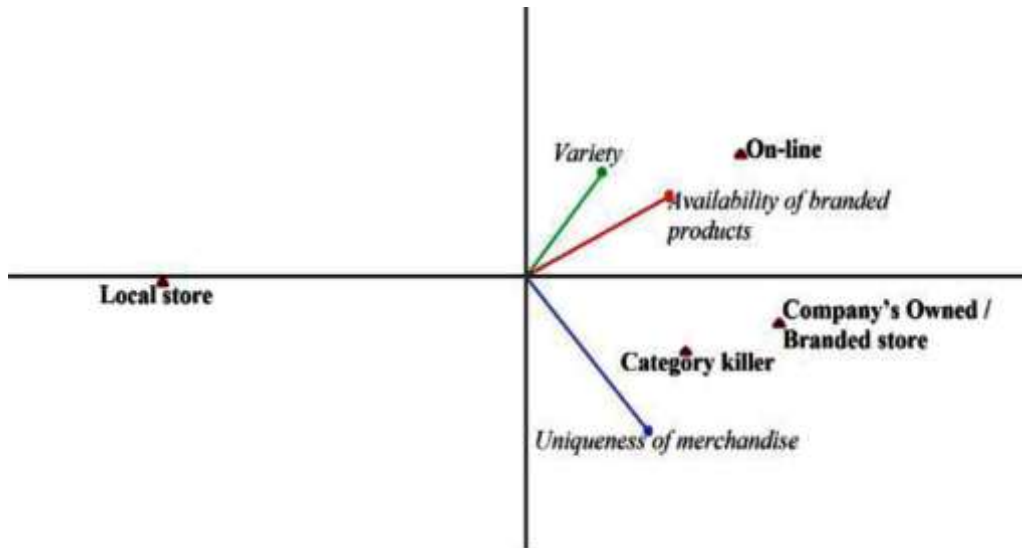
Figure 7.6: Perceptual Map- Product (apparel)

Table 7.17: Standardized Canonical Discriminant Function Coefficients for 'Product' (apparel)

Attributes	Function	
	1	**2**
Availability of branded products	0.732	0.376
Uniqueness of merchandise	0.631	-0.743
Variety	0.366	0.497

Source: Primary data analysis, SPSS 20

Table 7.18: Functions at Group Centroids for 'Product' (apparel)

Retail formats	Function	
	1	**2**
Local Store	-4.467	-0.029
Company owned branded	2.022	-0.256
Category Killer	1.182	-0.366
On line	1.264	0.650

Source: Primary data analysis, SPSS 20

The vertical measurement discriminates variety and availability of branded products on the top and uniqueness of merchandise on the bottom. Numerous important interpretations can be made about the perceptual map 7.6. Online retailing and local stores are positioned in different quadrants, whereas, company owned/ branded stores and category killer stores are bunched to the lower right quadrants. Figure 7.6 depicts an inclination of customers towards modern formats. Customers these days are becoming more and more brand conscious. They are selective of brands they use and the store they visit to make their purchase (Krishnakumar and Kavitha, 2014). The demand for branded apparel has risen over the past decade (Huddleston and Cassil, 1990). All big retailers are showing their presence in brick and mortar format and online as well. Rao and Monroe (1989) found that customers use a brand name as a cue to assess quality, thus justifying a willingness to pay a higher price for a product. Online option gives the customer the liberty to shop and search for information before finalising sales. Moreover, it also gives the liberty of displaying large variety and compare products.

7.2.7 Attribute based perceptual mapping with respect to 'place' for apparel

Place is where and how the customers can use the products and services that are delivered by the business. The product has to be placed and distributed from a place that is accessible to potential buyers. In the study four types of retail formats along with four criterions of 'place' (namely - Convenient location, One stop shopping and Ease of shopping) are considered for studying the preferences of customer with respect to different criterion towards retail formats. Discriminant analysis is applied on the collected responses to develop perceptual mapping, to get an understanding of customers' preference for different retail formats. The outcome of discriminant analysis is presented below in table 7.19.

The outcome specifies three functions which explain the variation of responses gathered in the study. The first function has an eigenvalue of 1.213 and explains 70.3 percent of variance of the responses. The second function has an eigenvalue of 0.485 and explains only 28.1 percent of variance of the responses. Finally, the third function with an eigenvalue of 0.027 explains only 1.6 percent of the variance. Since, first two functions explains 99.4 percent of variance in total, two dimensional perceptual map

is suitable to explain the customers orientation towards retail formats with respect to selected criterion. The wilks' lambda of all the three functions is shown in table 7.19.

Table 7.19: Eigenvalues for 'Place' (apparel)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig.
1	1.213[a]	70.3	70.3	0.740	0.296	0.000
2	0.485[a]	28.1	98.4	0.572	0.655	0.000
3	0.027[a]	1.6	100.0	0.163	0.973	0.000

Source: Primary data analysis, SPSS 20

The discriminant analysis provides the coordinates for different criterions along with the location of the retail formats. Function 1 and function 2 coordinates are considered. The first function is considered as X coordinate and second function is considered as Y axis. The two dimensional perceptual map is plotted with the help of these provided coordinates. The coordinates of function 1 and function 2 along with perceptual map is shown below in table 7.20, table 7.21 and figure 7.7.

Table 7.20: Standardized Canonical Discriminant Function Coefficients for 'Place' (apparel)

Attributes	Function	
	1	**2**
Convenient location	-0.359	0.933
One stop shopping	0.926	0.375
Ease of shopping	0.055	0.006

Source: Primary data analysis, SPSS 20

Table 7.21: Functions at Group Centroids for 'Place' (apparel)

Retail formats	Function	
	1	**2**
Local Store	-1.819	-0.093
Company owned branded	0.395	-0.866
Category killer	1.138	-0.119
On line	.285	1.078

Source: Primary data analysis, SPSS 20
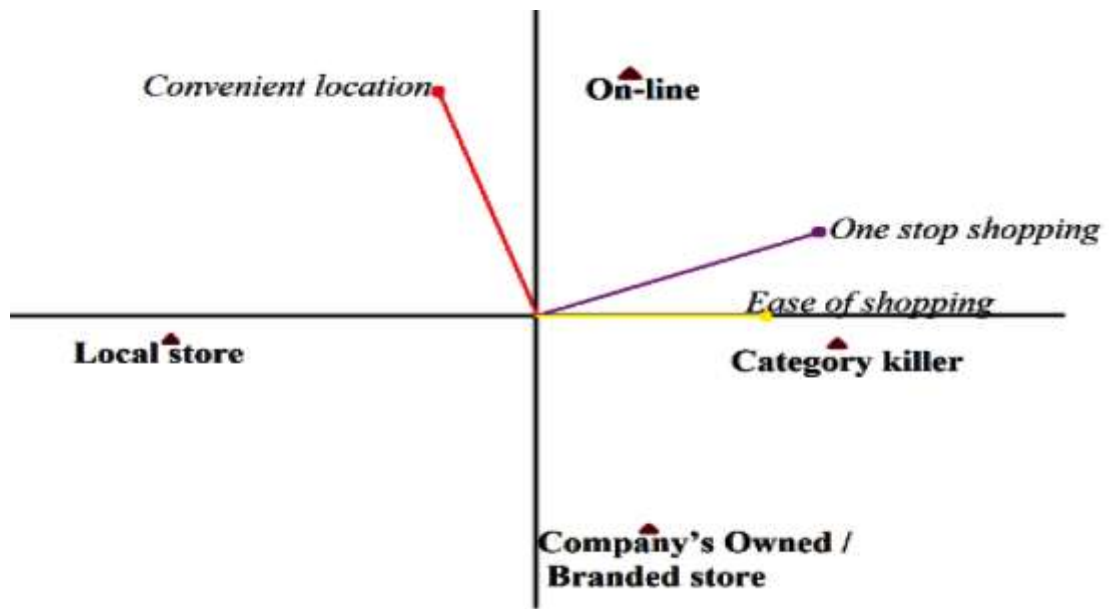
Figure 7.7: Perceptual Map- Place (apparel)

The horizontal dimension contrasts ease of shopping on the right, while the vertical dimension distinguishes convenient location and one stop shopping on the top. Several important observations can be made about the perceptual map. Online stores and local stores are positioned in different quadrants, while category killer and company's owned/ branded stores are positioned in lower right quadrants. Figure 7.7 clearly reveals that local stores are preferred over other formats because of convenient location. However, attributes namely - one stop shopping and ease of shopping score high on other three formats.

7.2.8 Attribute based perceptual mapping with respect to 'people' for apparel

This is a secret, "in-house" competitive advantage any business can have over other competitors which has a direct bearing on business's market position. In the study four types of retail formats along with four criterions of 'people'- Customer friendly salesperson, Service minded salesperson, Good personality salesperson and Knowledgeable salesperson are taken into consideration to learn about the preferences of the customer with respect to different criterion towards varied retail formats. Discriminant analysis is used to develop perceptual map, elucidating the liking for different retail formats. The result of discriminant analysis is shown below in table 7.22.

Table 7.22: Eigenvalues for 'People' (apparel)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig.
1	7.444	72.9	72.9	0.939	0.031	0.000
2	2.756	27.0	99.8	0.857	0.262	0.000
3	0.017	0.1	100.0	0.128	0.984	0.000

Source: Primary data analysis, SPSS 20

The outcome specifies the presence of three functions that explain the variation of responses gathered in the study. The first function has an eigenvalue of 7.444 and explains 72.9 percent of variance of the responses. The second function has an eigenvalue of 2.756 and explains 27.0 percent of variance of the responses. Lastly, the third function with an eigenvalue of 0.017 explains only 0.1 percent of the variance. Since, first two functions explains 99.8 percent of variance in total, two dimensional perceptual map is enough to define the customers preference towards retail formats with respect to chosen criterions. The wilks' lambda of all the three functions is shown in table 7.22.

The discriminant analysis provides the coordinates of different criterions along with the location of the retail formats. The coordinates are considered for only function 1 and function 2. The first function one is considered as X coordinate. Similarly, coordinate of second function is considered as coordinate of Y axis. X axis is labeled as empathy and Y axis is labeled as personality. With the help of provided coordinates, two dimensional perceptual map is plotted. The coordinates of function 1 and function 2 along with perceptual map is shown below in table 7.23, table 7.24 and figure 7.8.

Table 7.23: Standardized Canonical Discriminant Function Coefficients for 'People' (apparel)

Attributes	Function	
	1	**2**
Customer friendly salesperson	0.062	0.330
Service minded salesperson	0.085	0.487
Good personality salesperson	0.986	-0.169
Knowledgeable salesperson	0.153	0.787

Source: Primary data analysis, SPSS 20

Table 7.24: Functions at Group Centroids for 'People' (apparel)

Retail formats	Function	
	1	2
Local Store	-1.686	-2.589
Company owned branded	2.927	0.917
Category killer	2.341	-0.178
On line	-3.582	1.851

Source: Primary data analysis, SPSS 20

The perceptual map 7.8 shows that the customers does not associate any of the variables of factor 'people' with on-line and local stores, showing no association with these formats. The variables namely - Service minded salesperson, Knowledgeable and good personality salesperson count more on company owned / branded stores and category killer formats. Employees are often seen as brand ambassadors and first line of communication with the customer. Therefore, the staff of company owned / branded stores and category killer formats are better trained and groomed.
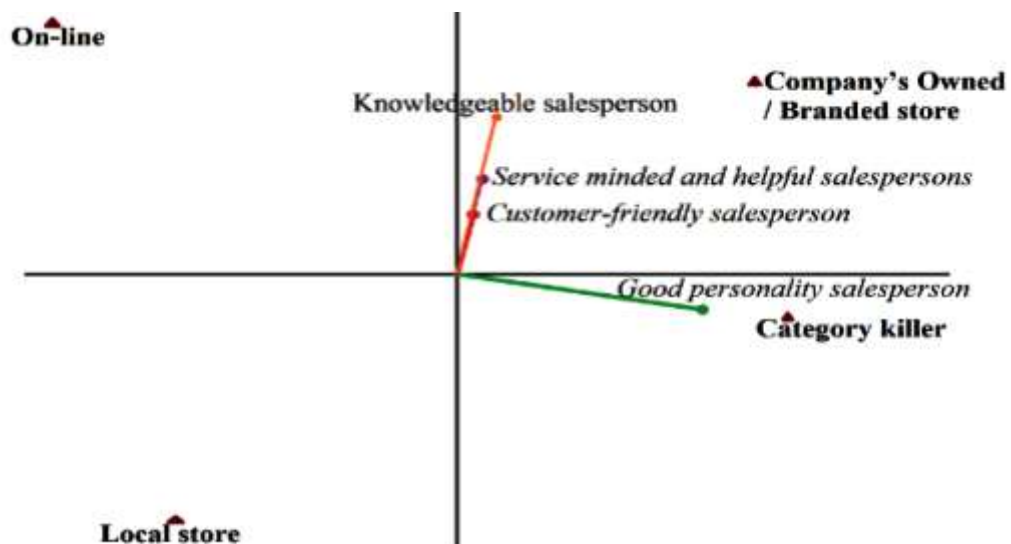
Figure 7.8 Perceptual Map-People (apparel)

7.2.9 Attribute based perceptual mapping with respect to 'physical evidence' for apparel

Physical evidence is an essential part of retailing. This is because products are nowadays sold mainly through retail and e-commerce. Both these formats are services

within themselves. Physical evidence helps the retailers to focus on elements which make their service and product better and different. The study focuses on four types of retail formats along with eight criterions of 'physical evidence' (namely- Convenient parking, Cleanliness and hygiene, Internal layout, Elevator, Lighting, AC, Signage are clearly displayed and Appealing store décor) in order to study the preferences of customers with respect to different criterion towards retail formats. Discriminant analysis is applied on the collected responses in order to develop perceptual map, explaining the preference of customers for different retail formats. The result of discriminant analysis is shown in table 7.25.

Table 7.25: Eigenvalues for 'Physical evidence' (apparel)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig.
1	43.303	82.2	82.2	0.989	0.002	0.000
2	9.206	17.4	99.6	0.950	0.082	0.000
3	0.202	0.4	100.0	0.410	0.832	0.000

Source: Primary data analysis, SPSS 20

The outcome shows that there are three functions that describe the variation of responses collected in the study. The first function has an eigenvalue of 43.303 and explains 82.2 percent of variance of the responses. The second function has an eigenvalue of 9.206 and explains only 17.5 percent of variance of the responses. Finally, the third function with an eigenvalue of 0.202 explains only 0.4 percent of the variance. As the first two functions explains a cumulative of 99.6 percent of variance, two dimensional perceptual design is suitable to explain the customers preference towards retail formats with respect to particular criterions. The wilks' lambda of all the three functions is shown in table 7.25.

The discriminant analysis gives the coordinates of different criterions as well as location of the retail formats. The coordinates are considered of only function 1 and function 2. The function one is considered as X coordinate (coordinate of X axis). Similarly, coordinate of second function is considered as Y axis. X axis is labeled as visual presentation and Y axis is labeled as amenities. The two dimensional perceptual map is plotted with the help of these provided coordinates. The coordinates

of function 1 and function 2 along with perceptual map is shown below in table 7.26, table 7.27 and figure 7.9.

Table 7.26:   Standardized Canonical Discriminant Function Coefficients for 'Physical evidence' (apparel)

Attributes	Function	
	1	2
Convenient parking	0.387	-0.051
Cleanliness and hygiene	0.426	-0.068
Internal layout	0.036	0.428
Elevator	0.476	0.146
Lighting	0.498	-0.146
AC	0.421	-0.094
Signage are clearly displayed	0.021	0.741
Appealing store décor	0.120	0.459

Source: Primary data analysis, SPSS 20

Table 7.27: Functions at Group Centroids for 'Physical evidence' (apparel)

Retail formats	Function	
	1	2
Local Store	-2.893	-5.053
Company owned branded	6.643	1.406
Category killer	5.653	0.687
On line	-9.403	2.961

Source: Primary data analysis, SPSS 20

Both, company owned/ branded stores and category killers are perceived as strong on offering a broad set of attributes for enforcing physical evidence, as all attributes show inclination towards both these formats. Online and local stores have shown no association with any of the eight attributes. Customer expectations are minimal from local stores.

The Figure 7.9 shows a strong disposition of customer preference of various facilities and attributes, towards the company's owned/ branded stores and category killers. This is a clear indication that the customer expects more and better elements of retail

from the modern formats. The environment in which service and products are delivered to the customer can enhances the customer shopping experience. The perceptual map shows that the impact of company's owned/ branded stores and category killers is strong over the other two retail formats for physical evidence. Managing the physical evidence is important as the customers take hints from the physical evidence for the services and product quality that they would receive from the retailer.
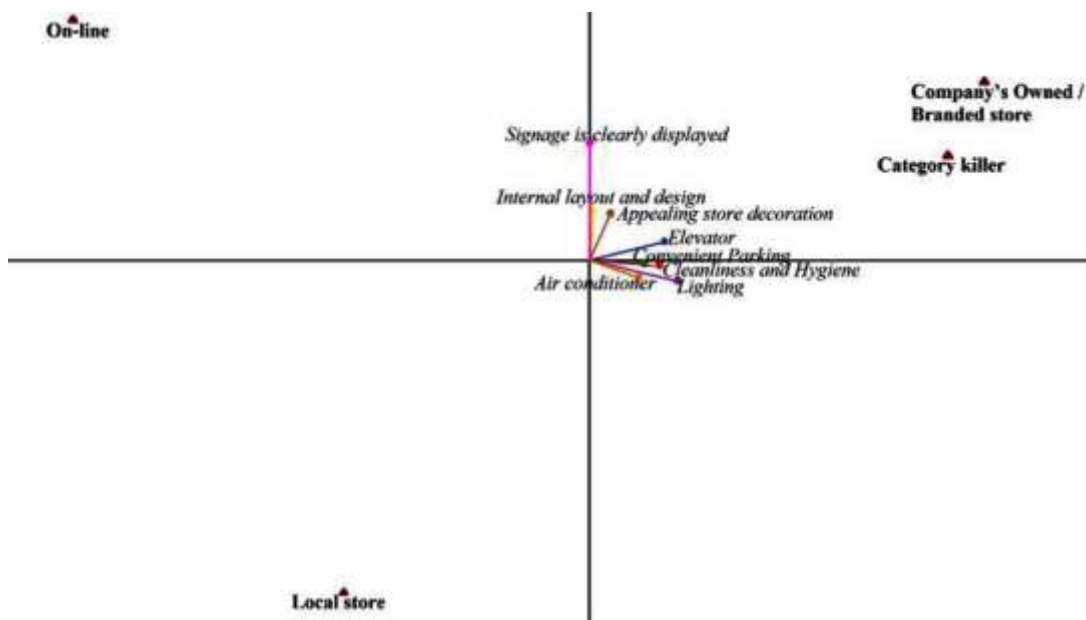
Figure 7.9: Perceptual Map-Physical Evidence (apparel)

7.2.10 Attribute based perceptual mapping with respect to 'process' for apparel

Along with customer service there are number of processes which are involved in effective marketing in an organisation. In this study eight such 'processes', namely - Better service, Convenient store hours, Ease of shopping, Parcel pickup, Home delivery, Open seven days a week, Ease of merchandise return and Convenient checkout are considered along with four retail formats, to analyse the preference of customer with respect to different criterion towards various retail formats. Discriminant analysis is used on the gathered responses in order to develop perceptual mapping, explaining the inclination of customers for different retail formats. The result of discriminant analysis is shown below in table 7.28.

Table 7.28: Eigenvalues for 'Process' (apparel)

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Sig.
1	9.924	64.7	64.7	0.953	0.009	0.000
2	4.590	29.9	94.6	0.906	0.098	0.000
3	0.829	5.4	100.0	0.673	0.547	0.000

Source: Primary data analysis, SPSS 20

The result indicates that there are three functions that describe the variation of responses gathered in the study. The first function has an eigenvalue of 9.924 and explains 64.7 percent of variance of the responses. The second function has an eigenvalue of 4.590 and explains only 29.9 percent of variance of the responses. Finally, the third function with an eigenvalue of 0.829 explains only 5.4 percent of the variance. Since, first two functions explain 94.6 percent of variance in total, two dimensional perceptual plot is sufficient to describe the customers' preference towards retail formats with respect to selected criterion. The wilks' lambda of all the three functions is shown in table 7.28.

The coordinates of different criterions as well location of the retail formats is given by discriminant analysis. Function 1 and function 2 coordinates are only considered. The first function 1 is considered as X coordinate (coordinate of X axis). Likewise, function 2 is considered as Y coordinate (coordinate of Y axis). The two dimensional, perceptual map is plotted with the help of these provided coordinates. X axis is labeled as accessibility and Y axis is labeled as efficiency. The coordinates of function 1 and function 2 along with perceptual map is shown below in table 7.29, table 7.30 and figure 7.10.

All the four formats in apparel are positioned in different quadrants, with category killer and company owned/ branded stores clustered together in the upper left quadrant. Local store format is positioned in extreme lower right quadrant. Examination of the 'process' variable for their effect on the apparel formats indicate that the local stores are losing ground and this factor too. All the retail attributes have shown a strong preference towards online format. Convenience has been the most quoted shopping motivation or advantage for internet shopping (Jarvenpaa and Todd, 1997). Convenience is obtained from services like, 24-hours a day, seven-days a week accessibility, speed of transaction and the instant delivery of products and information that can be ordered from work, home or on the road

Kim, (2002). The accessibility and speed of shopping are very important features for e-tailing customers (Cho and Sagynov, 2015).

Table 7.29: Standardized Canonical Discriminant Function Coefficients Eigenvalues for 'Process' (apparel)

Attributes	Function	
	1	2
Better service	0.074	0.340
Convenient store hours	0.278	0.555
Ease of shopping	0.026	0.062
Parcel pickup	0.551	0.056
Home delivery	0.775	-0.330
Open seven days a week	0.063	0.667
Ease of merchandise return	0.184	-0.084
Convenient checkout	0.087	00.239

Source: Primary data analysis, SPSS 20

Table 7.30: Functions at Group Centroids Eigenvalues for 'Process' (apparel)

Retail formats	Function	
	1	2
Local Store	-1.586	-3.511
Company owned branded	-1.159	1.979
Category killer	-2.627	1.438
On line	5.372	0.094

Source: Primary data analysis, SPSS 20
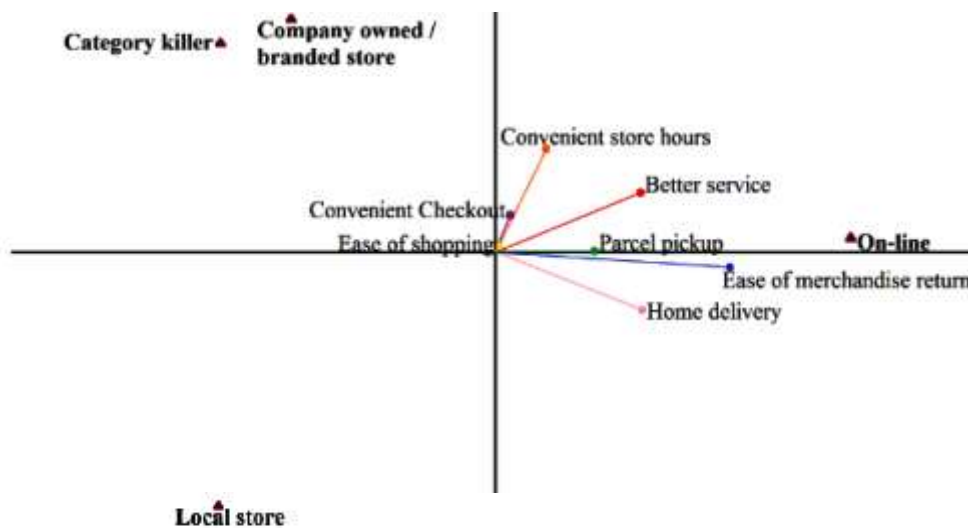
Figure 7.10 Perceptual Map-Process (apparel)

7.3   SUMMARY

Attribute based perceptual mapping is used to understand the customers' perspective and preference regarding different retail formats. For this attribute perceptual maps were created for five factors of retail and store attributes, to capture the positioning of various attributes with respect to different retail formats.

In this research study perceptual mapping with respect to four types of retail formats are done for two different industries namely - grocery and apparel. For grocery four formats are considered:

➢   Kirana store;

➢   Convenience store;

➢   Hypermarket and

➢   Supermarket.

For apparel the following retail formats are considered:

➢   Local store;

➢   Category killer;

➢   Company owned / branded store and

➢   Online formats are considered.

The consequent chapter discusses customer expectation and retail and store attributes and its impact on customer satisfaction.

Chapter 8
Impact of Customer Expectation and Retail and Store Attributes on Customer Satisfaction

CHAPTER 8

IMPACT OF CUSTOMER EXPECTATION AND RETAIL AND STORE ATTRIBUTES ON CUSTOMER SATISFACTION

8.1   INTRODUCTION

The retail shoppers' behavior is a topic of curiosity and investigation across the globe (Sinha and Banerjee, 2004). Shopping is a deed of finding the right store and acquiring the right product. The shoppers' behavior differs according to the place of shopping, level of participation, and involvement with shopping (Berman and Evans, 2007). In countries with varied cultures, taste, and lifestyles, companies need to be conscious and adaptive to local customer needs (Hofstede, 1980; Prahalad and Doz, 1987). On account of dynamic geographic market development of popular retail organisations, the internationalisation of retail businesses, and the expansion of a global customer market (Severin et al., 2001), customer perceptions, attitudes, likings, and needs have transformed in non-western countries (Jamal et al., 2006; Jin and Kim 2003). Therefore, there is an increasing need to gauge the true drivers of shopping behaviour in the Indian retailing perspective (Sinha and Banerjee, 2004) that leads to satisfaction.

Ever since Tauber (1972) recommended numerous shopping motives for retail store visits, researchers have established that there are emotional features of shopping motives other than just functional or product acquisition. As it is shopping motives that drive the customers to the marketplace, their evaluation of a store's attributes and successive shopping outcomes, such as satisfaction, should differ according to their shopping motives and typology (Groeppel-Klein et al., 1999; Van Kenhove et al., 1999), price and quality of products offered.

The impact of new retail formats, competition and rising customer aspirations in the retail industry has been substantial. Therefore, this research is an effort to narrow the current research gaps by examining the link between customer typology, retail attributes, price, quality and its effects on customer satisfaction. Specifically, the interplay of these factors contributing to customer satisfaction is considered. This chapter focuses on analysing the impact of customer expectation and retail and store attributes on customer satisfaction. This is achieved with the help of confirmatory

factor analysis (CFA) and structural equation modelling (SEM) approach applied to the primary data collected in the research study.

8.2 HYPOTHESIS

On the basis of literature review, the following measurement model and hypothesis are framed for the exogenous variables and the endogenous variables to explain the interrelationship between the affecting factor and their impact on the customer satisfaction. The research model consists of four exogenous latent constructs, namely - "Shoppers' typology" (ST), "Retail and store attributes" (RASA), "Quality", "Price" and endogenous latent construct namely - "Customer satisfaction" (CS). Following hypothesis are examined:

Table 8.1: Hypothesis

HYPOTHESIS	STATEMENT
Ha_{8a}	Shoppers' typology affect the price of the product.
Ha_{8b}	Shoppers' typology positively affect the quality of products offered in the retail formats.
Ha_{8c}	Retail and store attributes may have a significant effect on the price of the product.
Ha_{8d}	Retail and store attributes positively affect the quality of the product.
Ha_{8e}	Price of the product has a positive effect on customer satisfaction.
Ha_{8f}	Quality of product has a positive effect on customer satisfaction.

These hypotheses are tested empirically based on data collected from the customer who shopped from multiple formats in the retail sector.

8.3 THE MEASUREMENT MODEL

The measurement model was tested by confirmatory factor analysis (CFA) using AMOS 20.0 for an acceptable level of validity and reliability prior to testing for a significant interrelationship in the structural model (Drost, 2011; Ifinedo, 2006). Figure 8.1 shows the measurement model for shoppers' typology and figure 8.2 shows the measurement model for retail and store attributes. Constructs: - "Shoppers typology (ST)", "Retail and store attributes (RASAs)", "Price",
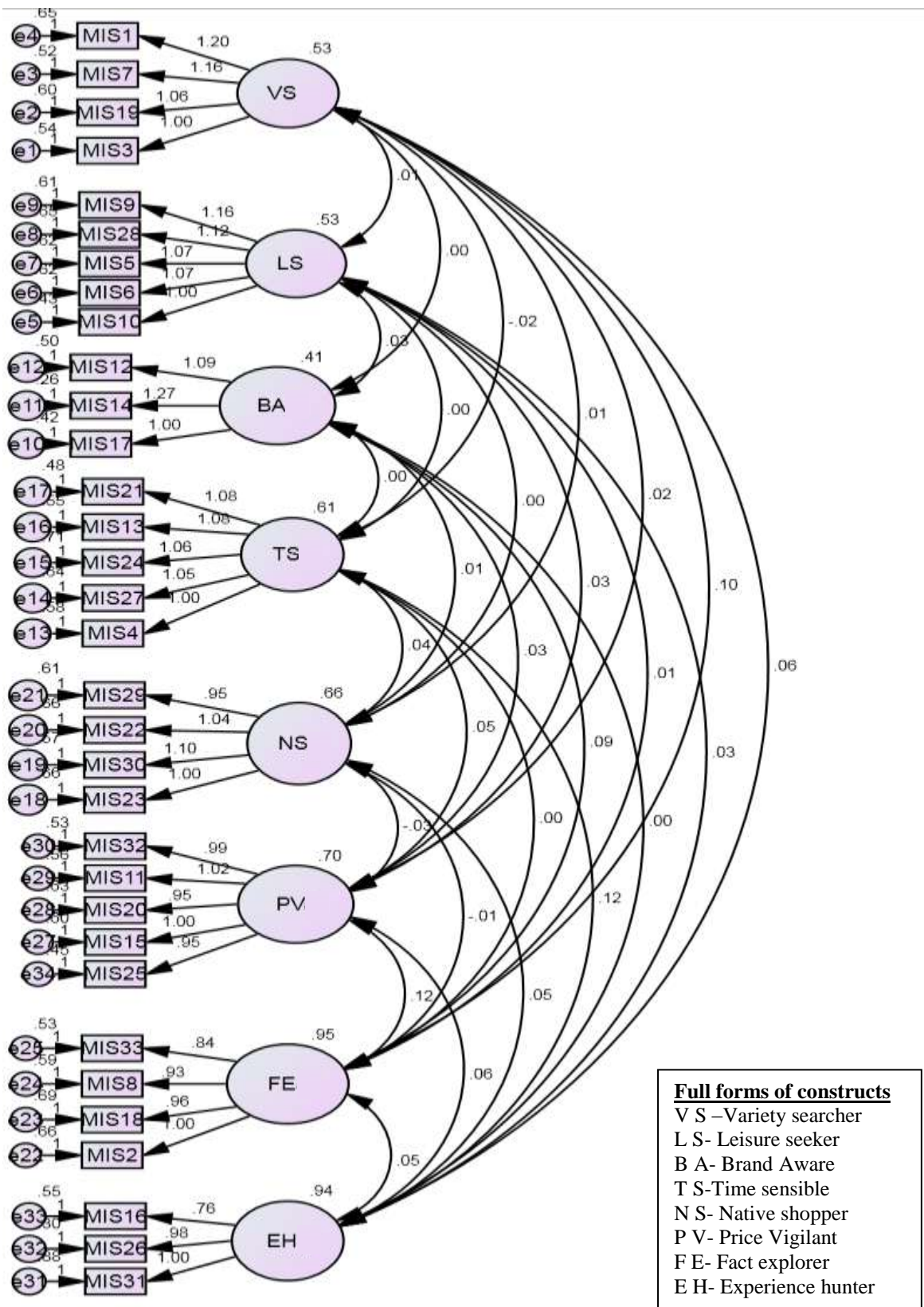
Figure 8.1: Measurement model for Shoppers' typology
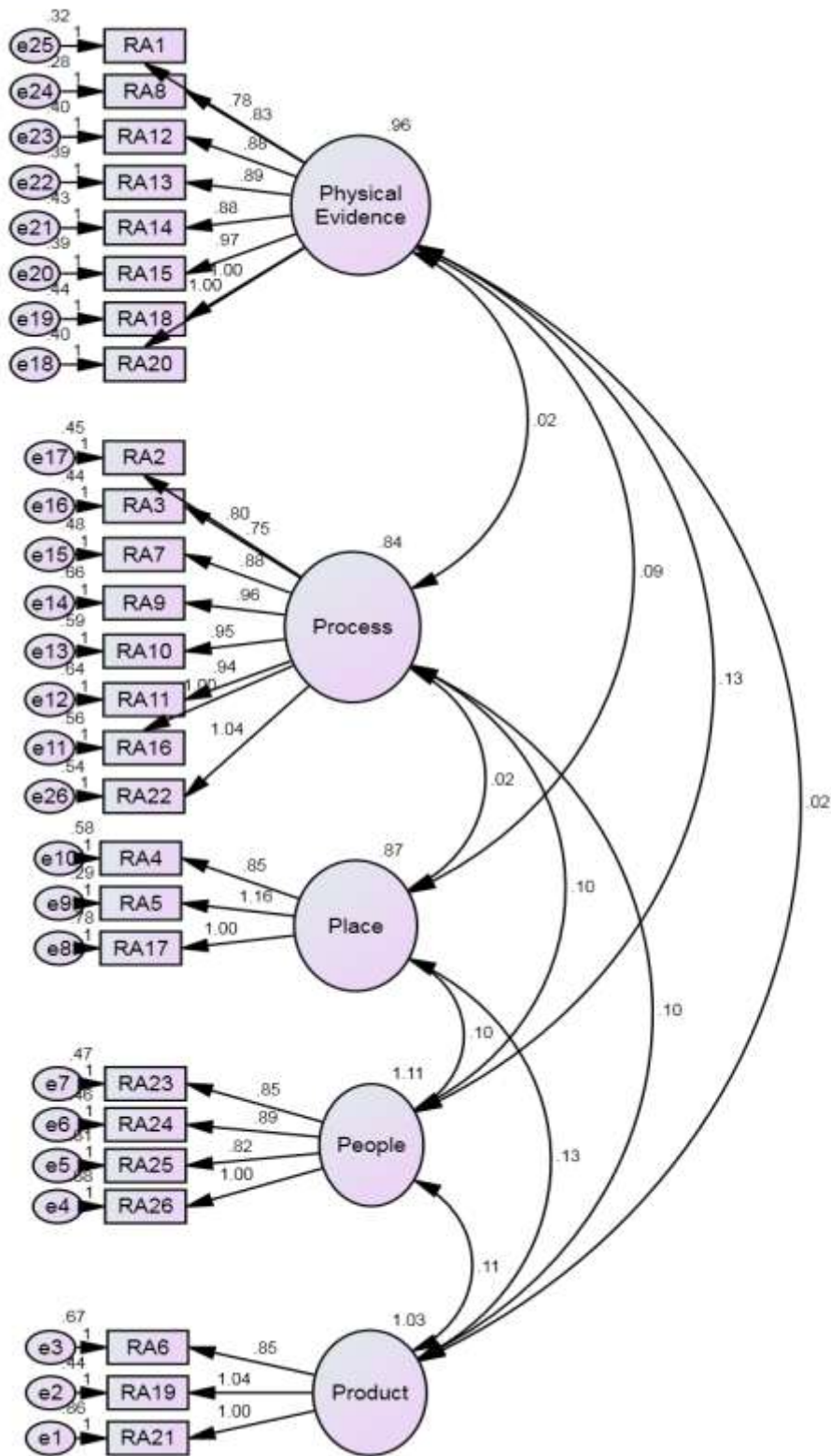
Figure 8.2: Measurement model for Retail and Store Attributes

"Quality" and "Customer Satisfaction (CS)" are indicated by eight, five, eleven, twelve and ten indicators items, respectively.

The psychometric character of the measurement model in terms of reliability, convergent validity and discriminant validity are calculated (Table 8.2). For reliability purpose, internal consistency is calculated with the help of Cronbach's α, which is a measure of the reliability of different survey items intended to measure the same characteristics. The Cronbach's α score is computed for each construct to measure the internal consistency (Table 8.2). A value of 0.6 - 0.7 for Cronbach α is considered as an "appropriate" amount of reliability, value above 0.7 is deliberated as a "good" degree of reliability (Sekaran, 2016). All the constructs achieved a respectable level of reliability. The Cronbach's α for construct ST is 0.736, for RASAs is 0.828, for Price is 0.908, for Quality is 0.943, and for CS is 0.90. Thus, these measures are appropriate for SEM analysis.

Table 8.2: Reliability and items loading

Construct	Items	Description	Standard factor loading	Cronbach α	Composite reliability	Average variance extracted	Average shared variance
Shoppers typology	*Price vigilant*	I regularly looks for sales promotion advertisements	0.812	0.859	0.860	0.551	0.006
		More the price of the product, superior is its quality	0.808				
		I buy a great deal of products at discounted prices	0.799				
		The products price is indication of its quality	0.794				
		Prices offers tempts me	0.771				
	Leisure seeker	Shopping helps me feel better	0.794	0.840	0.841	0.515	0.004
		I shop for leisure	0.793				
		I feel relaxed post-shopping	0.777				
		Shopping is fun for me	0.772				
		I prefer thrill and excitement while shopping	0.770				

Construct	Items	Description	Standard factor loading	Cronbach α	Composite reliability	Average variance extracted	Average shared variance
	Time sensible	Shopping at store is wastage of time	0.824	0.852	0.852	0.536	0.005
		I prefer to finish shopping at the earliest	0.797				
		I am always short of time to do things that I wish to do	0.781				
		I generally purchase from the nearby store	0.781				
		I like to shop where it saves me time	0.767				
	Fact explorer	I take opinion of other co-shoppers at the store about a new product	0.832	0.841	0.842	0.572	0.009
		I discuss with others before finalizing the purchase	0.825				
		I often look for help while shopping	0.814				
		I often go shopping to look for new things, though with no intention of buying	0.805				
	Native shopper	Local store deliver better service	0.825	0.815	0.815	0.525	0.002
		Local stores offer good products at reasonable prices to me	0.796				
		Local store gives me more importance	0.795				
		I shop at the local store to show solidarity to my community	0.782				
	Variety searcher	I shop to check for new products available in the market	0.819	.815	0.817	0.527	0.005
		I shop to catch up with latest trends	0.809				
		I relish variety in my life	0.790				
		I enjoy trying new outlets	0.778				
	Brand aware	A renowned brand means good quality	0.869	0.792	0.796	0.567	0.004

Construct	Items	Description	Standard factor loading	Cronbach α	Composite reliability	Average variance extracted	Average shared variance
		I try to remain loyal to certain brands and stores	0.823				
		While buying I have preference for national brand-name	0.819				
	Experience hunter	Shopping provide me opportunity to socialize outside my circle	0.884	0.795	0.809	0.587	0.007
		I enjoy going shopping with friends and family	0.835				
		I relish sharing my shopping experiences with my friends	0.799				
Retail and store attribute	*Physical Evidence*	Appealing store decoration	0.860	0.942	0.943	0.674	0.006
		Cleanliness and hygiene	0.857				
		Air conditioning	0.852				
		Signage is clearly displayed	0.850				
		Internal Layout and design	0.841				
		Elevator	0.837				
		Convenient Parking	0.829				
		Lighting	0.825				
	Process	Convenient check out	0.816	0.910	0.911	0.562	0.006
		Ease of merchandise return	0.800				
		Ease of Shopping	0.794				
		Home Delivery	0.781				
		Better Service	0.778				
		Open Seven Days a Week	0.774				
		Parcel Pick Up	0.772				
		Convenient Store Hours	0.759				
	People	Service minded and helpful salespersons	0.854	0.862	0.827	0.617	0.009
		Customer-friendly salesperson	0.842				
		Knowledgeable salesperson	0.839				
		Good personality salesperson	0.816				

Construct	Items	Description	Standard factor loading	Cronbach α	Composite reliability	Average variance extracted	Average shared variance
	Place	One Stop Shopping	0.888	0.820	0.827	0.617	0.009
		Ease of approach	0.839				
		Convenient Location	0.837				
	Product	Uniqueness of merchandise	0.872	0.812	0.816	0.598	0.010
		Variety	0.845				
		Availability of Branded Goods	0.831				
Quality		Availability of Store Brands	0.701	0.921	0.944	0.583	0.031
		Assurance and trust	0.773				
		Guarantees	0.741				
		Reputation	0.775				
		Sound retail policy	0.781				
		Durability	0.783				
		Higher price charged	0.721				
		Easy to use	0.762				
		Reparability	0.802				
		Celebrity Endorser	0.755				
		Packaging	0.757				
		Trendiness & Innovation	0.805				
Price		Promotions and Offers	0.733	0.937	0.927	0.535	0.079
		Frequent Shopper Program	0.722				
		Credit policies of store	0.703				
		Free Gifts	0.772				
		Discounts	0.722				
		Psychological pricing (eg. Rs. 99.90)	0.746				
		Multiple pricing	0.726				
		Lucky Draws	0.739				
		%Cash Discount for the next purchase	0.754				
		The products are value for money based on my previous experience with other product	0.715				
		Product offering is value for money compared with that of competitors	0.714				

Construct	Items	Description	Standard factor loading	Cronbach α	Composite reliability	Average variance extracted	Average shared variance
Customer Satisfaction		I shall repurchase at the same place	0.727	0.914	0.923	0.547	0.087
		I shall buy additional products from the same place	0.728				
		I will always recommend this retailer to my friends	0.738				
		I say positive things about the retailer to other people	0.717				
		Price fluctuation will not affect me	0.700				
		I am satisfied with the staffs response and prompt services	0.724				
		I am satisfied with products and services offered	0.770				
		I paid a reasonable price	0.742				
		Value for money is excellent	0.767				
		Excellent product quality	0.779				

Source: Primary data analysis, SPSS 20

Composite reliability (CR) is the degree of the reliability of a construct in the measurement model. CR is a reflective method to overall reliability and evaluates the consistency of the construct itself, comprising of the equivalence and stability of construct (Hair et al., 2010). A value of 0.70 or greater is believed to be indicative of good scale reliability (Fornell and Larcker, 1981; Nunnally and Bernstein, 1994). Table 8.1 shows the composite reliability of ST as: - Price vigilant (PV) 0.860, Leisure seeker (LS) 0.841, Time sensible (TS) 0.852, Fact explorer (FE) 0.842, Native shopper (NS) 0.815, Variety searcher (VS) 0.817, Brand aware (BA) 0.796, and Experience hunter (EH) 0.809. Composite reliability of RASAs is: - Physical evidence 0.943, Process 0.911, People 0.827, Place 0.827, and Product 0.816. Whereas, the composite reliability for Price is 0.927, for Quality is 0.944, and for CS is 0.923. It can be concluded that composite reliability of the constructs in measurement model is above 0.70. Thus, all constructs in the measurement model have good reliability.

Convergent validity demonstrates the degree to which indicators of a specific construct converge or have a high amount of variance in common (Hair et al., 2010). Standardised factor loadings are used to measure this validity. The significance of standardised regression weight (standardized factor loading) estimates unveils that the indicator variables are significant and representative of their latent variable. The factor loadings of latent to observed variables should be above 0.50 (Hair et al., 2010). The factor loadings of all the observed variables (Table 8.2) range from 0.700 to 0.888. This indicates that the observed variables are acceptable and related to their constructs. Therefore, the construct convergent validity is confirmed.

Discriminant validity expresses the degree to which a construct is truly different from other constructs (Hair et al., 2010). Two common methods to measure discriminant validity are used by the researchers. First, the association amongst measures of academically different constructs should not be high, implying that different instruments used to measure different constructs, should not correlate intensively with instruments of comparable but different characteristics. Second, average variances extracted (AVE) of each constructs should be higher than the shared variances between the constructs, and the level of the square root of AVE must be superior to the correlations including the constructs.

Figure 8.1 shows that the construct VS has a low positive correlation with constructs: LS, BA, NS, PV, FE, and EH (0.01, 0.00, 0.01, 0.02, 0.01 and 0.06), however, construct VS has a low negative correlation with TC (-0.02). On the same lines construct LS has a low positive correlation with constructs: BA, TC, NS, PV, FE, and EH (0.03, 0.00, 0.00, 0.03, 0.09 and 0.00 respectively). Also, construct BA has low positive correlation with constructs: TC, NS, PV, FE and EH (0.00, 0.01, 0.03, 0.09 and 0.00). Construct TC also shows low positive correlation with constructs: NS, PV, FE, and EH (0.04, 0.05, 0.00 and 0.12). Construct, NS also shows low negative correlation with PV and FE (-0.03 and -0.01) and low positive correlation with EH (0.05). Similarly, construct PV shows low positive correlation with constructs: FE and EH (0.12 and 0.06). Construct, FE shows positive low correlation (0.05) with the construct EH.

Figure 8.2 show that the construct, Physical Evidence has a low positive correlation with the constructs: Process, Place, People and Product (0.02, 0.09, 0.13 and 0.02

respectively). Likewise, construct, Process has low positive correlation with constructs: Place, People, and Product (0.2, 0.10 and 0.10 respectively). Similarly, construct Place has a low positive correlation with People and Product (0.10 and 0.13). Construct, People also has a low positive correlation with Product (0.11). The low correlation suggests that all the constructs are independent of the measurement model.

Additionally, the average variances extracted (AVE) of the individual constructs are higher than the shared variances between the constructs (Table 8.2). And square roots of the AVEs (Table 8.3 and 8.4) are larger than the off-diagonal components in the corresponding rows and columns exceeding the correlations between a given construct, suggesting that a construct is intensely correlated with its indicators than with the other constructs in the measurement model. This confirms that the discriminant validity is satisfactory at the construct level for all the constructs.

Table 8.3: Correlation matrix and square roots of AVE's (Shoppers' typology)

	Price vigilant	Variety searcher	Leisure seeker	Brand aware	Time sensible	Native shopper	Fact explorer	Experience hunter
Price vigilant	**0.742**							
Variety searcher	0.039	**0.726**						
Leisure seeker	0.054	0.026	**0.718**					
Brand aware	0.065	0.004	0.067	**0.753**				
Time sensible	0.080	-0.037	0.004	0.010	**0.732**			
Native shopper	-0.044	0.024	-0.004	0.020	0.063	**0.724**		
Fact explorer	0.141	0.145	0.020	0.141	0.003	-0.013	**0.756**	
Experience hunter	0.071	0.085	0.048	0.005	0.163	0.062	0.052	**0.766**

Source: Primary data analysis, SPSS 20

Table 8.4: Correlation matrix and square roots of AVE's (Retail and store attributes)

	Process	Product	People	Place	Physical evidence
Process	**0.750**				
Product	0.105	**0.773**			
People	0.102	0.104	**0.784**		
Place	0.024	0.135	0.097	**0.785**	
Physical evidence	0.018	0.022	0.122	0.096	**0.821**

Source: Primary data analysis, SPSS 20

The model fit indices like the Goodness of Fit Index (GFI), Comparative Fit Index (CFI), Normed Fit Index (NFI), Tucker Lewis Index (TLI), and Root Mean Square of Error Approximation (RMSEA) are chosen to determine the model fit (Hair et al., 2010). To obtain an acceptable fit with data, the acceptable respective values of $\chi2/df$ should be less than 3, CFI, GFI, NFI and TLI must be more than 0.9 and the RMSEA value must be below 0.08 (Gefen and Straub, 2000). Table 8.5 illustrates the summary of goodness-of- fit indices for measurement model.

Table 8.5: Summary of goodness-of-fit indices for measurement model

Model Fit Index	$\chi2/df$	CFI	GFI	NFI	TLI	RMSEA
Shoppers' typology	1.35	0.973	0.929	0.904	0.969	0.027
Retail and store attributes	1.91	0.964	0.921	0.928	0.960	0.043

Source: Primary data analysis, SPSS 20

The respective $\chi2/df$, CFI, GFI, NFI, TLI and RMSEA values for Shoppers typology and shopping motives are 1.35, 0.973, 0.929, 0.904, 0.969, and 0.027. For the Retail and store attributes the values are 1.91, 0.964, 0.921, 0.928, 0.960, and 0.043. Separate scales for shoppers' typology and retail and store attributes are used for SEM. The constructs are transformed into single variables using regression imputation method. The computed variable scores are further used in SEM.

8.4   STRUCTURAL EQUATION MODELING (SEM)

Structural equation modelling is a second-generation multivariate technique which syndicates confirmatory factor analysis and multiple regressions. It is used to evaluate

concurrently a sequence of affiliations between the constructs of the hypothesised model. Essentially, SEM has two parts: the measurement model and the structural measurement model. As, reported by Doloi et al. (2011) the measurement model elucidates the associations among latent variables and observed variables. It conveys reliability and validity based on these variables. The structural model examines the path strength and the course of the relationships between the latent variables. The measurement model within the structural equation syndicates estimates of measurement errors of the exogenous variables and their proposed latent variables (Green, 1990).

To examine the hypothesised conceptual research model, the test of the structural model is performed using SEM (Figure 8.3). Table 8.6, shows that the goodness-of-fit for the model is marginally adequate: $\chi 2/df$, CFI, GFI, NFI and TLI values are 2.039, 0.911, 0.856, 0.841 and 0.905. The RMSEA displays a value of 0.043. Although the GFI and NFI value of 0.856 and 0.841 did not meet up with the threshold of 0.90, the values are very close to the threshold, thus the structural model is accepted as per fit indices and further analysis of the research hypothesis defined in our model can be continued (Kline, 1998; Garg and Chauhan, 2015).

Table 8.6: Summary of goodness-of-fit indices for full model

Model Fit Index	**$\chi 2/df$**	**CFI**	**GFI**	**NFI**	**TLI**	**RMSEA**
	2.039	0.911	0.856	0.841	0.905	0.043

Source: Primary data analysis, SPSS 20

Table 8.7, shows the values of the structural model (standardised path coefficients (β), standard error, critical ratio and hypothesis result) set at 0.05 level of significance (α) and squared multiple correlation R^2, which weighs the strength of the proposed model. The R^2 is the results of the multivariate test of the structural model and shows that 22 percent variance of the price of the product, 18 percent variance of quality of product and 16 percent variance of customer satisfaction can be explained by the model.

The results of hypothesis testing are presented in table 8.7, where each of the beta coefficients explains the relative importance of the affecting factor and customer satisfaction. All expected relationships are positive in nature. All four factors affecting customer satisfaction are significant with a different value of the beta coefficients, therefore, contributing different weights to the variance of success of customer satisfaction.

Table 8.7: Summary of testing of hypothesis

Endogenous Constructs		Exogenous Constructs	Unstandardised Slope coefficient	Estimates (β)	Critical Ratio	p	Squared multiple correlation	Result
Price	<---	Shoppers typology	1.372	0.433	4.224	***	0.227	Supported
Price	<---	Retail and store attributes	0.528	0.198	2.313	0.021	0.227	Supported
Quality	<---	Shoppers typology	0.810	0.259	3.291	***	0.182	Supported
Quality	<---	Retail and store attributes	0.887	0.339	3.044	0.021	0.182	Supported
Customer Satisfaction	<---	Price	0.325	0.352	6.910	***	0.163	Supported
Customer Satisfaction	<---	Quality	0.136	0.145	3.129	0.021	0.163	Supported

*Notes: β, standardised beta coefficients SE, standard error; CR, critical ratio. p<0.05; ***p <0.001*
Source: Primary data analysis, SPSS 20

The most significant finding is the relation of price of the product and shoppers' typology ($β = 0.433$; $p<0.05$). Hence H_1, which states that Price has a positive effect on the Customer Satisfaction is supported. Next significant hypothesis is H_4, stating that Retail and Store Attributes positively affect the Quality of product purchased ($β = 0.339$; $p<0.05$). H_5 is supported, as the Price has a positive effect on the Customer Satisfaction ($β = 0.352$; $p<0.05$).
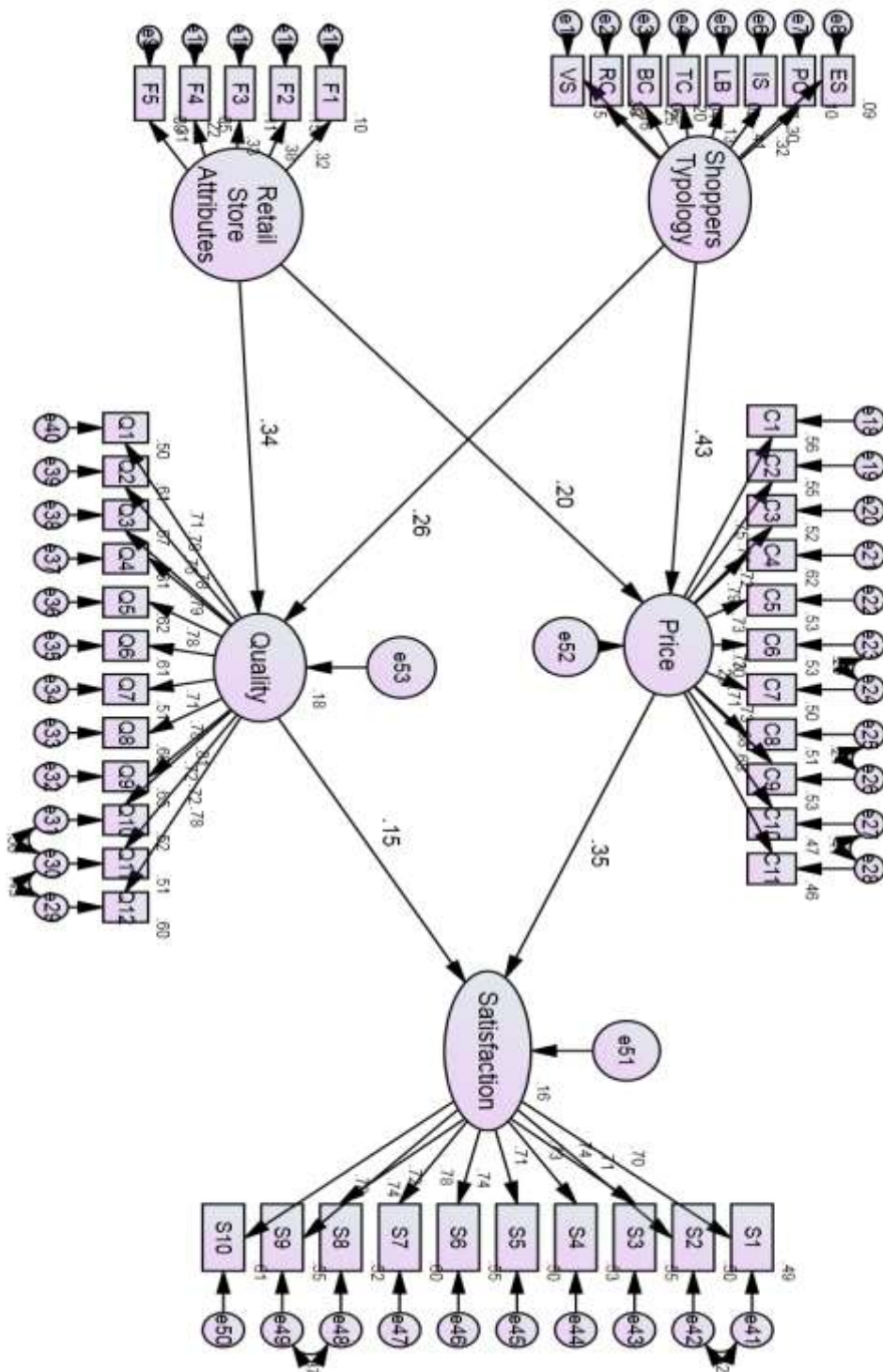
ST- Shoppers' typology; RASAs- Retail and store attributes

Figure 8.3 Structural model

The fourth significant hypothesis is H_2, stating shoppers typology and shopping motives positively affect the quality of products offered in the retail formats (β = 0.259; p<0.05) is also supported. The fifth hypothesis is reinforced signifying that price of the product has a positive effect on satisfaction. H_3 is also sustained as retail and store attributes have a significant impact on the price of the product (β = 0.198; p<0.05).The result, also supports H_6, affirming that quality has a positive effect on the satisfaction.

8.5 PRICE AND QUALITY CORRELATION

The relationship between price and quality is important for customers as they perceive price as a signal of quality (Judd, 2000). Correlation coefficient was used to examine the relationship between price and quality.

Table 8.8: Summary of Price and Quality Correlation

Correlation between	Pearson Correlation	p-value
Price and Quality	0.207	0.000

The result of correlation analysis indicate that the p-value of Pearson correlation coefficient is found to be less than 1% level of significance. Hence, with 99% confidence level it can be concluded that there exists a significant correlation between price and quality. The result also indicate that the Pearson Correlation Coefficient is found to be positive and significant indicating that the nature of correlation between price and quality is found to be positive. In other words the positive correlation indicating that both the constructs in the pair have a tendency to move in similar directions.

8.6 SUMMARY

The following important points were discussed in this chapter:

➢ Testing of statistical assumption for data analysis.

➤ CFA for first-order measurement model for exogenous and endogenous constructs.

➤ Statistical assessment of the constructs provided evidence for acceptable validity and reliability of the underlying constructs.

➤ CFA confirmed 33 variables under 8 exogenous factor (shoppers' typology) and 26 variables under 5 exogenous factors of retail and store attributes.

➤ Further, all the hypothesis in the conceptual framework were tested using structural equation modelling.

➤ The results supported that all the hypothesis positively affects the total model.

➤ The results from the structural model shed light on the relationships between shoppers' typology; retail and store attributes; price; and quality and satisfaction, which are important from a management perspective.

The subsequent chapter discusses the result, discussion and limitation of the research and concludes the current research. It also includes the suggestions and recommendations made by the researcher on the basis of findings and conclusions made in the study.

Chapter 9
Summary and Conclusion

CHAPTER 9

SUMMARY AND CONCLUSION

This chapter discusses the findings and conclusions of the study conducted to find out the customers typology, their expectations and preference for store and retail attributes. In this study primary data is collected from customers of NCR Delhi, India through a structured questionnaire. The responses of the questionnaire are studied using several statistical techniques and the results are discussed in chapters 5-8. In this chapter, the results of all these chapters are summarised and contributions of the study reported.

9.1 BRIEF SUMMARY

The Indian retail sector is amongst the fastest developing in the world. It is the most preferred retail destination globally. The country is among the highest in the world in terms of per capita retail store availability. India's retail sector is experiencing exponential growth, with retail development taking place not just in major cities and metros, but also in Tier-II and Tier-III cities. Strong economic growth, increase in disposable incomes, change in demographic profile, urbanisation, varying customer tastes and preferences are the other factors driving growth in the organised retail market in India.

In such a dynamic and important sector, a need was felt based on the discussions with customers and retailers and also through literature review to study the customer expectations for retail and store attributes and how this affect their satisfaction. To achieve the objectives of the research, primary data for the study has been collected through a structured questionnaire from the customer. The target population of the research study includes the customers belonging to Delhi, NCR (National Capital Region including Gurugram, Noida and Delhi) in India, who are shopping from different retail formats.

9.2   SUMMARY OF THE RESULTS

The important findings of the study are summarised as follows:

1.   Customers are grouped into three categories on the basis of their activities, interests and opinions in order to understand the psychographic and lifestyle

patterns which facilitate segmentation. This can help in understanding the attitudes, motives, needs and perception of the customer regarding format choice and to know the satisfaction parameters. Descriptive analysis lead to the identifying the most important lifestyle variables, namely - 'Exercising', 'Pursuing hobbies', 'Vacationing', and 'Doing new and different things', indicating that today's Indian customer is becoming self-conscious and is fun loving. Indians are now realizing the importance of personal time. They are willing to spend time and money on self-grooming and recreation. Indicating that today's Indian customer is becoming experimental and does not hesitate in exploring new things. This can be attributed to some extend to the media boom which has empowered the customer.

2. This research develops a typology based upon motivations for shopping from various retail formats. There are numerous factors that influence customer purchase behaviour and thus it is important to identify and understand these factors. Exploratory factor analysis has identified eight factors namely - Price Vigilant, Leisure Seeker, Time Sensible, Fact Explorer, Native Shopper, Variety Searcher, Brand Aware and Experience Hunter. Descriptive analysis identified the most important variables as, 'I try to remain loyal to certain brands and stores', with highest mean score. Followed by, 'I shop for leisure', 'I enjoy trying new outlets', and 'I regularly look for sales promotion advertisements'. These variables speak of the increased awareness and inclination of the customers towards brands, as they assume that what they pay is what you get, often correlating branded products with high quality. The second variable explains the growing importance of leisure activities in the life of the customers. Shopping can offer a diversion from daily life chores and thus represents a form of recreation. People spend time looking for shops as a leisure activity and the trend is most noticeable among younger adults. This suggests, a reduction in the time on chores and routine shopping and a demand that time which is spent on shopping should be more enjoyable and satisfying. This implies that family time becomes shopping time and vice versa, so the customer wants a diverse, more family oriented and entertaining shopping experience. New trends are towards REZ (Retail Entertainment Zone).

3. In grocery and apparel retailing (the sector studied in this research), the customers have cross-shopping behaviour and they patronise multiple store formats. No particular retail format appears to be the key in meeting customer needs/wants. Customers first select a store format and then move into a specific store within the format where they can save time, money and effort.

4. The study shows that customers' demographic and socioeconomic characteristics does not have strong relation with the choice of retail formats. This is important in developing retail strategies. The four psychographic clusters identified in this study are autonomous, socialiser, conventional and indulgent. The customers in these clusters differed in terms of lifestyle, value system and shopping orientation.

5. By applying principal component analysis of "retail and store attributes" twenty six attributes have been extracted into four major factors namely - Physical evidence, Process, Place, People and Product. Descriptive analysis leads to the identification of most important variables such as - convenient parking, cleanliness and hygiene and convenient store hours.

The principal component analysis of "online attributes" resulted in twenty four attributes extracted into four major factors namely - information quality, ease of use, delivery and trust. Descriptive analysis identified of most product availability in stock, ability of the customer to get to the web site, price information availability, information accuracy and clarity of charges as the important variables. Information quality is very important for online customers in their purchasing process as good information helps them physically relate with the products and also provide price transparency, shipping charges, reviews, special deals etc.

6. In grocery retail supermarket and hypermarket are unique and different from the other two formats. Supermarket and hypermarket are strongly associated with the factor 'product'. Customers' expectation is more in terms of variety, uniqueness of product and branded products from these formats. They also offers better facilities, ambience, entertainment facilities, air conditioning, etc. Kirana store and convenience store are perceived to be low on product but high

on location convenience. They have constraints of space, technology and assets and thus cannot stock large variety of products.

7. In apparel retail company owned/ branded stores and category killer store are somewhat considered alike by the customers. These are the brand reflection and persona of the organisation, therefore, the staff of this format is usually high on all aspect of performance, etiquettes and knowledge.

8. The results reveal that variety and availability of branded products have strong presence at online formats. Online shopping gives the customers the leverage to pick from various brands and also compare and choose among all categories and subcategories of products.

9. The result of structural equation modeling (SEM) reveals that shoppers' typology and price of the product are important drivers of customer satisfaction. Shoppers' typology have positive influences on price of the product. This research also elucidates that the price of the product affects customer satisfaction. A product sold from a modern format/ mall is considered to be more expensive than from the local market as the customer has to pay for the frills and fancies of the bigger formats and for the attributes which make the customer shopping experience pleasurable. It is often referred to as price-quality signaling. The study suggests that the importance of different retail and store attributes varied depending on the purpose of shopping (i.e. the types of motives of shopping).

10. The findings of the research propose that quality has a positive affect the on satisfaction. Customers' standards can be established by diverse aspects of products and services provided by the retailers, such as quality of the product/service. For this reason, retailers need to comprehend what customers' values and how those values are connected to their buying decision. Customers can expect certain quality of the product, considering how much they pay for the product. Thus, customers can have different expectations of quality and price. Customers expect a high-quality product from luxury brands as they pay a high price for that product.

9.3   SUGGESTIONS AND RECOMMENDATIONS

➢   The finding emphasises the importance of understanding the shoppers' typology for identification of the target customers and their buying behavior. The factors identified in this study can be used to understand the amount that the customer is willing to spend for their purchase. It is important to improvise according to the target customers and their needs in the customer-oriented era.

➢   It is essential that the retail managers could discern the significance of retail and store attributes for different segments of shoppers so as to develop suitable and applicable retail strategies and plans.

➢   The factors intimidating traditional departmental store shopping are the increasing accessibility to an enormous range of retail options for the continuously growing number of bargain-hunting and time-starving customers. These comprise of factory-outlet malls, category killers etc. and non-traditional

9.4   PRACTICAL IMPLICATIONS

In the developing Indian retail market, the study can help in improved understanding of the shopper's behaviour in the perspective of varying customer demographic and psychographic characteristics. The findings will assist the retailers in identifying and targeting the retail customers to carry out more successful and constructive retail marketing strategies for competitive advantages. The empirical results also provide in depth analysis and complete understanding about retail customers segmentation.

This study also contributes valuable findings and data-points to the retailers regarding behavior/parameters used by Indian shopper to choose a retail store. It further assists in identifying the factors which change customer's preferences in making effective retail marketing strategies. The findings reveal that customer's socio-economic, demographic and geographic characteristics do not impact the selection of retail formats. Further, scarcity of time has also affected shopping behaviour and, hence, lead to decline in the frequency of shopping trips made by the individual households. The result of the study recognises the relationship between the behaviour and attitude of the shoppers. The four psychographic clusters identified

are different in terms of lifestyles, values, and shopping orientations. These outcomes shall help retailers to develop an operative and efficient approach to optimise the use of marketing and promotional tools to fulfil the aspirations of the prospective target customers. With intense competition in retail market, an increasing number of stores are facing difficulties in running profitably. This study empowers marketers to fine-tune marketing strategies and in re-positioning themselves to keep possession of the existing customers and attracting new ones.

9.5 SCOPE FOR FURTHER RESEARCH

Further research can be conducted to explore the additional factors leading to customer satisfaction. Some of the aspects that the future research may work upon are as follows:

1   There exists scope for further studies covering some more retail formats and in different retail categories. This will allow validation of the findings of existing research and will also help in generalising the findings.

2   Another potential course for future research is the analysis of the association between customer satisfaction and customer loyalty.

3   The association of post purchase behavior is largely unexplored and can be taken up.

4   Present research and its findings are confined to NCR of Delhi. So, there exists scope for further research in other parts of the country.

9.6 LIMITATION OF THE STUDY

Despite of the beneficial findings of this empirical study, it has some limitations that need to be underlined:

1.   This study was confined to Delhi National Capital Region. The customers in the other regions of the country may be different in terms of household, buying characteristics, individualities and shopping attitudes. Therefore, the outcome of this study may not be generalised for other geographical areas.

2. Perceptual data provided by the customers in retail sector is used in the study, which may not give a perfect and clear measure of performance. But, this limitation can be overcomed by using several methods to collect data in future studies.

3. Respondents have participated and delivered good responses. Still, a common limitation in social science research of biasness in responses by the customers cannot be overruled.

4. The results encompassed in the present research were collected and testified on individual format basis, so as to represent customer choices across various retail formats. However, respondents were not asked to compare these formats. Additionally, data relating to whether customers had access to the various formats in the study was not collected.

5. Structural equation modelling is an extremely data quality sensitive technique; caution is required while designing instrument and collecting data from respondents. Irrespective of precautions taken, some amount of non-sampling bias could disturb the modeling process, hence careful research design and pilot testing is carried out before rolling out the questionnaire. Likewise, for construct design and questionnaire wording, utmost care is taken to avoid any instrument, respondent, or researcher bias.

In spite of above mentioned limitations, the approach has positive aspects as well. The method is able to test series of hypothetical relations simultaneously. The method is best suited for testing complex inter-construct relationships, which no other traditional statistical methods can perform. Overall, the approach taken is appropriate in context of the study objectives.

9.7   SUMMARY

This chapter has summarised the research work carried out and discussed in previous chapters. Major contribution of the study and scope of further research are also identified. The thesis has revealed several important issues, especially relevant for Indian retail sector. It is expected that this modest attempt to understand and analyse customer typology and customer satisfaction with respect to retail formats will help the retailers in their effort to fulfill the requirements of customers in the highly competitive retail environment.

References

REFERENCES

A.T. Kearney 2017, The 2017 Global Retail Development Index™ The Age of Focus. Available at: https://www.atkearney.com/global-retail-development-index (Accessed on 23 Sep 2017).

Aaker, D. A., & Jacobson, R. (1994). The financial information content of perceived quality. *Journal of marketing research*, *31*(May), 191-201.

Abrams, R.M. (1996). Make your store a work of art. *Advertising Age*, 4 April, report.

Ailawadi, K. L., & Keller, K. L. (2004). Understanding retail branding: conceptual insights and research priorities. *Journal of retailing*, *80*(4), 331-342.

Ailawadi, K. L., Neslin, S. A., & Gedenk, K. (2001). Pursuing the value-conscious consumer: store brands versus national brand promotions. *Journal of marketing*, *65*(1), 71-89.

Akhter, S., & Equbal, I. (2012). Organized retailing in India-challenges and Opportunities. *Zenith International Journal of Multidisciplinary Research*, *2*(1), 281-291.

Alba, J., Lynch, J., Weitz, B., Janiszewski, C., Lutz, R., Sawyer, A., & Wood, S. (1997). Interactive home shopping: consumer, retailer, and manufacturer incentives to participate in electronic marketplaces. *The Journal of Marketing*, 38-53.

Albayrak, T., & Caber, M. (2014). Symmetric and asymmetric influences of service attributes: The case of fitness clubs. *Managing Leisure*, *19*(5), 307-320.

Ali, J., Kapoor, S., & Moorthy, J. (2010). Buying behaviour of consumers for food products in an emerging economy. *British Food Journal*, *112*(2), 109-124.

Allaway, A. W., Huddleston, P., Whipple, J., & Ellinger, A. E. (2011). Customer-based brand equity, equity drivers, and customer loyalty in the supermarket industry. *Journal of Product & Brand Management*, *20*(3), 190-204.

Anand, K. S., & Sinha, P. K. (2009). Store format choice in an evolving market: role of affect, cognition and involvement. *The International Review of Retail, Distribution and Consumer Research*, *19*(5), 505-534.

Andaleeb, S. S., & Anwar, S. F. (1996). Factors influencing customer trust in salespersons in a developing country. *Journal of International Marketing*, 35-52.

Anderson, E. W., Fornell, C., & Lehmann, D. R. (1994). Customer satisfaction, market share, and profitability: Findings from Sweden. *The Journal of marketing*, *58*(January), 53-66.

Andreassen, W. T. (1994). Satisfaction, loyalty and reputation as indicators of customer orientation in the public sector. *International Journal of Public Sector Management*, *7*(2), 16-34.

Anselmsson, J. (2006). Sources of customer satisfaction with shopping malls: a comparative study of different customer segments. *International Review of Retail, Distribution and Consumer Research*, *16*(1), 115-138.

Arentze, T. A., & Timmermans, H. J. P. (2001). Deriving performance indicators from models of multipurpose shopping behavior. *Journal of Retailing and Consumer Services*, *8*(6), 325-334.

Arnett, D. B., Laverie, D. A., & Meiers, A. (2003). Developing parsimonious retailer equity indexes using partial least squares analysis: a method and applications. *Journal of Retailing*, *79*(3), 161-170.

Arnold, M. J., & Reynolds, K. E. (2003). Hedonic shopping motivations. *Journal of retailing*, *79*(2), 77-95.

Arnold, S. (1997). Shopping habits at Kingston department stores: wave III: three years after Wal-Mart's entry into Canada. *Queen's University of Business*.

Arnold, S. J., & Tigert, D. J. (1982). Comparative analysis of determinants of patronage. In *Retail Patronage Theory: 1981 Workshop Proceedings, University of Oklahoma: Center for Management and Economic Research*.

Arnold, S. J., Oum, T. H., & Tigert, D. J. (1983). Determinant attributes in retail patronage: seasonal, temporal, regional, and international comparisons. *Journal of Marketing Research*, *20* (May), 149-157.

Arshad, A., Amin, S. N., Siraj, S. S., & Japar, S. B. (2007). New distribution records of sergestid shrimp, Acetes intermedius (Decapoda: Sergestidae) from Peninsular Malaysia with notes on its population characteristics. *J. Biol. Sci*, *7*(8), 1305-1313.

Awang, Z. (2012). *Structural equation modeling using AMOS graphic*. Penerbit Universiti Teknologi MARA.

Babin, B. J., Darden, W. R., & Griffin, M. (1994). Work and/or fun: measuring hedonic and utilitarian shopping value. *Journal of consumer research*, *20*(4), 644-656.

Baig, F. N., & Khalid, H. (2016). Shopper typology and multi-channel shopping preferences for groceries. *The Business & Management Review*, *7*(3), 34.

Bailey, C., Baines, P. R., Wilson, H., & Clark, M. (2009). Segmentation and customer insight in contemporary services marketing practice: why grouping customers is no longer enough. *Journal of Marketing Management*, *25*(3-4), 227-252.

Baines, P., Fill, C., & Page, K. (2013). *Essentials of marketing*. Oxford University Press.

Baker, D. A., & Crompton, J. L. (2000). Quality, satisfaction and behavioral intentions. *Annals of tourism research*, *27*(3), 785-804.

Baker, J. (1987). The role of the environment in marketing services: The consumer perspective: Chicago: American Marketing Association.

Baker, J., & Cameron, M. (1996). The effects of the service environment on affect and consumer perception of waiting time: An integrative review and research propositions. *Journal of the Academy of Marketing Science*, *24*(4), 338-349.

Baker, J., Grewal, D., & Parasuraman, A. (1994). The influence of store environment on quality inferences and store image. *Journal of the academy of marketing science*, *22*(4), 328-339.

Baker, J., Levy, M., & Grewal, D. (1992). An experimental approach to making retail store environmental decisions. *Journal of retailing*, *68*(4), 445.

Baker, J., Parasuraman, A., Grewal, D., & Voss, G. B. (2002). The influence of multiple store environment cues on perceived merchandise value and patronage intentions. *Journal of marketing*, *66*(2), 120-141.

Bakewell, C., & Mitchell, V. W. (2003). Generation Y female consumer decision-making styles. *International Journal of Retail & Distribution Management*, *31*(2), 95-106.

Bakewell, C., & Mitchell, V. W. (2004). Male consumer decision-making styles. *The International Review of Retail, Distribution and Consumer Research*, *14*(2), 223-240.

Bakewell, C., Mitchell, V. W., & Rothwell, M. (2006). UK Generation Y male fashion consciousness. *Journal of Fashion Marketing and Management: An International Journal*, *10*(2), 169-180.

Ballantine, P. W. (2005). Effects of interactivity and product information on consumer satisfaction in an online retail setting. *International Journal of Retail & Distribution Management*, *33*(6), 461-471.

Baltas, G., & Argouslidis, P. C. (2007). Consumer characteristics and demand for store brands. *International Journal of Retail & Distribution Management*, *35*(5), 328-341.

Baltas, G., & Papastathopoulou, P. (2003). Shopper characteristics, product and store choice criteria: a survey in the Greek grocery sector. *International Journal of Retail & Distribution Management*, *31*(10), 498-507.

Bart, Y., Shankar, V., Sultan, F., & Urban, G. L. (2005). Are the drivers and role of online trust the same for all web sites and consumers? A large-scale exploratory empirical study. *Journal of marketing*, *69*(4), 133-152.

Bartlett, M. S. (1951). A further note on tests of significance in factor analysis. *British Journal of Mathematical and Statistical Psychology*, *4*(1), 1-2.

Basu, R. (2015). Are they really different? A study on apparel shoppers' retail format perception in USA and India. *Global Business Review*, *16*(1), 123-136.

Basu, R., K. Guin, K., & Sengupta, K. (2014). Do apparel store formats matter to Indian shoppers?. *International Journal of Retail & Distribution Management*, *42*(8), 698-716.

Batra, R., & Ahtola, O.T. (1991). Measuring the hedonic and utilitarian sources of consumer attitudes. *Marketing letters*, *2*(2), 159-170.

Bauman, Z., & May, T. (2014). *Thinking sociologically*. John Wiley & Sons.

Baumgartner, H., & Homburg, C. (1996). Applications of structural equation modeling in marketing and consumer research: A review. *International journal of Research in Marketing*, *13*(2), 139-161.

Baumol, W. J., & Ide, E. A. (1956). Variety in retailing. *Management Science*, *3*(1), 93-101.

Bawa, K., & Ghosh, A. (1999). A model of household grocery shopping behavior. *Marketing letters*, *10*(2), 149-160.

Bearden, W. O. (1977). Determinant attributes of store patronage-Downtown versus outlying shopping centers. *Journal of Retailing*, *53*(2), 15.

Beatty, S.E., Mayer, M., Coleman, J.E., Reynolds, K.E. and Lee, J. (1996) 'Customer-sales associate retail relationships', *Journal of Retailing*, Vol. 72, No. 3, pp.223–247.

Bei, L. T., & Chiao, Y. C. (2001). An integrated model for the effects of perceived product, perceived service quality, and perceived price fairness on consumer satisfaction and loyalty. *Journal of consumer satisfaction, dissatisfaction and complaining behavior*, *14*, 125.

Bell, D. R., & Lattin, J. M. (1998). Shopping behavior and consumer preference for store price format: Why ―large basket‖ shoppers prefer EDLP. *Marketing Science*, *17*(1), 66-88.

Bell, S. J. (1999). Image and consumer attraction to intraurban retail areas: an environmental psychology approach. *Journal of Retailing and Consumer services*, *6*(2), 67-78.

Bellenger, D. N. (1980). Profiling the recreational shopper. *Journal of retailing*, *56*(3), 77-92.

Bellenger, D. N., Robertson, D. H., & Greenberg, B. A. (1977). Shopping center patronage motives. *Journal of retailing*, *53*(2), 29-38.

Bellenger, D. N., Steinberg, E., & Stanton, W. W. (1976). Congruence of store image and self image-as it relates to store loyalty. *Journal of retailing*, *52*(1), 17-32.

Bellenger, D.N., & Korgaonkar, P.K. (1980). Profiling the recreational shopper. *Journal of Retailing*, 56, 77-91.

Bellizzi, J. A., Crowley, A. E., & Hasty, R. W. (1983). The effects of color in store design. *Journal of retailing*, *59*(Spring), 21-45.

Benoun, M., & Héliès-Hassid, M. L. (1995). Distributeurs: acteurs et stratégies, 2e éd. *Economica, Paris*.

Berkman, H. W., & Gilson, C. C. (1974). Consumer life styles and market segmentation. *Journal of the academy of marketing science*, *2*(1-4), 189-200.

Berman, B., & Evans, J.R. (2007). *Retail Management: A strategic Approach*, 10th edition.

Bhanot, S., Srinivasan, R., & Srivastava, R. K. (2014). Influence of ethnicity on uniqueness & snob value in purchase behaviour of luxury brands. *Journal of Research in Marketing*, *2*(3), 172-186.

Bitner, M.J. (1990) 'Evaluating service encounters, the effects of physical surroundings and employee responses', *Journal of Marketing*, April, Vol. 54, pp.69–82.

Bloch, P. H., Ridgway, N. M., & Dawson, S. A. (1994). The shopping mall as consumer habitat. *Journal of retailing*, *70*(1), 23-42.

Bojanic, D. C. (2007). Customer profile of the carryout segment for restaurants. *International Journal of Contemporary Hospitality Management*, *19*(1), 21-31.

Borden, N. (1953). The Concept of the Marketing Mix. *American Marketing Association presidential address.*

Borden, N. H. (1964). The concept of the marketing mix. *Journal of advertising research*, *4*(2), 2-7.

Boston Consulting Group (2015) *Retail 2020: Retrospect, Reinvent, Rewrite* [online] http://www.flandersinvestmentandtrade.com/export/sites/trade/files/news/7241 50312073614/724150312073614_1.pdf (accessed March 2016).

Boyd, H. W., Westfall, R., & Stasch, S. F. (2002). Marketing Research-Text & Cases AITBS. *New Delhi*.

Brennan, D. P., & Lundsten, L. (2000). Impacts of large discount stores on small US towns: reasons for shopping and retailer strategies. *International Journal of Retail & Distribution Management*, *28*(4/5), 155-161.

Briesch, R. A., Chintagunta, P. K., & Fox, E. J. (2009). How does assortment affect grocery store choice?. *Journal of Marketing Research*, *46*(2), 176-189.

Broniarczyk, S., & Hoyer, W. (2006). Retail assortment: more≠ better. *Retailing in the 21st Century*, 225-238.

Burke, R. R. (2002). Technology and the customer interface: what consumers want in the physical and virtual store. *Journal of the academy of Marketing Science*, *30*(4), 411-432.

Burt, S., & Gabbott, M. (1995). The elderly consumer and non-food purchase behaviour. *European Journal of Marketing*, *29*(2), 43-57.

Burton, M., Wang, W. C., & Worsley, A. (2015). Demographic and psychographic associations of consumer intentions to purchase healthier food products. *Preventive medicine reports*, *2*, 21-26.

Burton, S., Lichtenstein, D. R., Netemeyer, R. G., & Garretson, J. A. (1998). A scale for measuring attitude toward private label products and an examination of its psychological and behavioral correlates. *Journal of the academy of marketing science*, *26*(4), 293-306.

Bustos-Reyes, C. A., & González-Benito, Ó. (2008). Store and store format loyalty measures based on budget allocation. *Journal of Business Research*, *61*(9), 1015-1025.

Byrne, B. M. (2013). *Structural equation modeling with EQS: Basic concepts, applications, and programming*. Routledge.

Cadotte, E. R., Woodruff, R. B., & Jenkins, R. L. (1987). Expectations and norms in models of consumer satisfaction. *Journal of marketing Research*, 24(August), 305-314.

Campbell, J., DiPietro, R. B., & Remar, D. (2014). Local foods in a university setting: Price consciousness, product involvement, price/quality inference and consumer's willingness-to-pay. *International Journal of Hospitality Management*, *42*, 39-49.

Cant, M. C., & Hefer, Y. (2014). Visual merchandising displays effect-or not-on consumers: The predicament faced by apparel retailers. *Journal of Business and Retail Management Research*, *8*(2), 95-102.

Cardozo, R.N. (1965). An experimental study of customer effort, expectation, and satisfaction. *Journal of marketing research*, *2*(August), 244-249.

Carpenter, J. M. (2008). Demographics and patronage motives of supercenter shoppers in the United States. *International Journal of Retail & Distribution Management*, *36*(1), 5-16.

Carpenter, J. M., & Balija, V. (2010). Retail format choice in the US consumer electronics market. *International Journal of Retail & Distribution Management*, *38*(4), 258-274.

Carpenter, J. M., & Fairhurst, A. (2005). Consumer shopping value, satisfaction, and loyalty for retail apparel brands. *Journal of Fashion Marketing and Management: An International Journal*, *9*(3), 256-269.

Carpenter, J. M., & Moore, M. (2006). Consumer demographics, store attributes, and retail format choice in the US grocery market. *International Journal of Retail & Distribution Management*, *34*(6), 434-452.

Carpenter, J. M., & Moore, M. (2009). Utilitarian and hedonic shopping value in the US discount sector. *Journal of Retailing and Consumer Services*, *16*(1), 68-74.

Cesareo, L., & Pastore, A. (2014). Consumers' attitude and behavior towards online music piracy and subscription-based services. *Journal of Consumer Marketing*, *31*(6/7), 515-525.

Chandrashekaran, R., & Suri, R. (2012). Effects of gender and price knowledge on offer evaluation and channel transition in retail and e-tail environments. *Journal of Product & Brand Management*, *21*(3), 215-225.

Chattopadhyay, A., Dholakia, N., & Dholakia, R. R. (2010). *Standing up to goliaths: how small traditional stores influence brand choices in India*. Working Paper 7. College of Business Administration, Kingston. Retrieved from www. cba. uri. edu/research/working papers/documents/2011/WP7_2011. pdf.

Chaudhuri, A. (2002). How brand reputation affects the advertising-brand equity link. *Journal of Advertising Research*, *42*(3), 33-43.

Chebat, J. C., & Dubé, L. (2000). Evolution and Challenges Facing Retail Atmospherics: The Apprentice Sorcerer Is Dying. *Journal of Business Research*, *49*(2), 89-90.

Chebat, J. C., Filiatrault, P., Gelinas-Chebat, C., & Vaninsky, A. (1995). Impact of waiting attribution and consumer's mood on perceived quality. *Journal of Business Research*, *34*(3), 191-196.

Chen, M. C., Chang, K. C., Hsu, C. L., & Yang, I. C. (2011). Understanding the relationship between service convenience and customer satisfaction in home delivery by Kano model. *Asia Pacific Journal of Marketing and Logistics*, *23*(3), 386-410.

Chhikara, T.S., & Ankit (2015). Information Quality - Crucial Aspect of E-Commerce. *IOSR Journal of VLSI and Signal Processing*, 5 (3), 31-35.

Chiu, C. M., Wang, E. T., Fang, Y. H., & Huang, H. Y. (2014). Understanding customers' repeat purchase intentions in B2C e-commerce: the roles of utilitarian value, hedonic value and perceived risk. *Information Systems Journal*, *24*(1), 85-114.

Cho, N., & Park, S. (2001). Development of electronic commerce user-consumer satisfaction index (ECUSI) for Internet shopping. *Industrial Management & Data Systems*, *101*(8), 400-406.

Cho, Y. C., & Sagynov, E. (2015). Exploring factors that affect usefulness, ease of use, trust, and purchase intention in the online environment. *International Journal of Management & Information Systems (Online)*, *19*(1), 21.

Chopra, S. (2013). Sales promotion schemes: Consumer pick. *International journal of Advance Research in Management and Social Sciences*. *2*(2), 96-106.

Choudhary, H., & Sharma, V. (2009). Empirical study on operational efficiency in retail stores in Chandigarh Tricity. *Prabandhan: Indian Journal of Management*, *2*(3), 28-33.

Christodoulides, G., & De Chernatony, L. (2004). Dimensionalising on-and offline brands' composite equity. *Journal of product & brand management*, *13*(3), 168-179.

Churchill Jr, G. A., & Surprenant, C. (1982). An investigation into the determinants of customer satisfaction. *Journal of marketing research*, *19*(November), 491-504.

Cooil, B., Keiningham, T. L., Aksoy, L., & Hsu, M. (2007). A longitudinal analysis of customer satisfaction and share of wallet: Investigating the moderating effect of customer characteristics. *Journal of marketing*, *71*(1), 67-83.

Cooper, D.R., Schindler, P. S., & Sun, J. (2006). *Business research methods* (Vol. 9). New York: McGraw-Hill Irwin.

Copley, P. (2004). *Marketing communications management: concepts and theories, cases and practices*. Routledge.

Cosmos, S.C. (1982). Lifestyles and consumption patterns. *Journal of Consumer Research*, *8*(March), 453-5.

Cox, A. D., & Cox, D. (1990). Competing on Price: The Role of Retail Price Advertisements. *Journal of Retailing*, *66*(4), 428.

Cronin, J. J., Brady, M. K., & Hult, G. T. M. (2000). Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments. *Journal of retailing*, *76*(2), 193-218.

Crosby, L. A., Evans, K. R., & Cowles, D. (1990). Relationship quality in services selling: an interpersonal influence perspective. *The journal of marketing*, 68-81.

Culliton, J. W. (1948). Management of marketing costs.

Dabholkar, P. A., & Bagozzi, R. P. (2002). An attitudinal model of technology-based self-service: moderating effects of consumer traits and situational factors. *Journal of the academy of marketing science*, *30*(3), 184-201.

Dabholkar, P. A., Thorpe, D. I., & Rentz, J. O. (1996). A measure of service quality for retail stores: scale development and validation. *Journal of the Academy of marketing Science*, *24*(1), 3.

Dalwadi, R., Rathod, H. S., & Patel, A. (2010). Key Retail Store Attributes Determining Consumers' Perceptions: An Empirical Study of Consumers of Retail Stores Located in Ahmedabad (Gujarat). *SIES Journal of Management*, *7*(1), 20-34.

Darden, W. R., & Ashton, D. (1974). Psychographic profiles of patronage preference groups. *Journal of Retailing*, *50*(4), 99-112.

Darden, W. R., & Reynolds, F. D. (1974). Backward profiling of male innovators. *Journal of Marketing Research*, *11*(February), 79-85.

Darden, W.R., & Babin, B.J. (1994). Exploring the concept of affective quality: expanding the concept of retail personality. *Journal of Business research*, *29*(2), 101-109.

Darian, J. C., Tucci, L. A., & Wiman, A. R. (2001). Perceived salesperson service attributes and retail patronage intentions. *International Journal of Retail & Distribution Management*, *29*(5), 205-213.

Das, G. (2014). Impacts of retail brand personality and self-congruity on store loyalty: the moderating role of gender. *Journal of Retailing and Consumer services*, *21*(2), 130-138.

Das, G. (2015). Impact of store attributes on consumer-based retailer equity: An exploratory study of department retail stores. *Journal of Fashion Marketing and Management*, *19*(2), 188-204.

Dawson, S., Bloch, P. H., & Ridgway, N. M. (1990). Shopping motives, emotional states, and retail outcomes. *Journal of retailing*, *66*(4), 408.

Day, G. S. (1994). The capabilities of market-driven organizations. *The Journal of Marketing*, 58 (4), 37-52.

Deb, M., & Lomo-David, E. (2014). Evaluation of retail service quality using analytic hierarchy process. *International Journal of Retail & Distribution Management*, *42*(6), 521-541

Denscombe, M. (2014). *The good research guide: for small-scale social research projects*. McGraw-Hill Education (UK).

Desai, K. K., & Talukdar, D. (2003). Relationship between product groups' price perceptions, shopper's basket size, and grocery store's overall store price image. *Psychology & Marketing*, *20*(10), 903-933.

DeVellis, R. F. (2016). *Scale development: Theory and applications* (Vol. 26). Sage publications, 109-110.

Dholakia, R.R. (1999). Going shopping: key determinants of shopping behaviors and motivations. *International Journal of Retail & Distribution Management*, *27*(4), 154-165.

Diamantopoulos, A., Siguaw, J. A., & Siguaw, J. A. (2000). *Introducing LISREL: A guide for the uninitiated*. Sage.

Ding, M., Ross, W. T., & Rao, V. R. (2010). Price as an indicator of quality: implications for utility and demand functions. *Journal of Retailing*, *86*(1), 69-84.

Doloi, H., Iyer, K. C., & Sawhney, A. (2011). Structural equation model for assessing impacts of contractor's performance on project success. *International Journal of Project Management*, *29*(6), 687-695.

Donovan, R. J., Rossiter, J. R., Marcoolyn, G., & Nesdale, A. (1994). Store atmosphere and purchasing behavior. *Journal of retailing*, *70*(3), 283-294.

Dotson, M., & Patton III, W. E. (1992). Consumer perceptions of department store service: a lesson for retailers. *Journal of Services Marketing*, *6*(2), 15-28.

Doyle, P., & Fenwick, I. (1974). How store image affects shopping habits in grocery chains. *Journal of Retailing*, *50*(4), 39-52.

Drost, E.A. (2011). Validity and reliability in social science research. *Education Research and Perspectives*, 38(1), 105-123.

Dubé, L., Chebat, J. C., & Morin, S. (1995). The effects of background music on consumers' desire to affiliate in buyer-seller interactions. *Psychology & Marketing*, *12*(4), 305-319.

East, R., Harris, P., Willson, G., & Hammond, K. (1995). Correlates of first-brand loyalty. *Journal of Marketing Management*, *11*(5), 487-497.

Eastlick, M. A., & Feinberg, R. A. (1999). Shopping motives for mail catalog shopping. *Journal of Business Research*, *45*(3), 281-290.

Ehsani, Z., & Ehsani, M. H. (2015). Effect of quality and price on customer satisfaction and commitment in Iran auto industry. *International Journal of Service Science, Management and Engineering*, *1*(5), 52.

Elizabeth Lloyd, A., YK Chan, R., SC Yip, L., & Chan, A. (2014). Time buying and time saving: effects on service convenience and the shopping experience at the mall. *Journal of services Marketing*, *28*(1), 36-49.

Enders, A., & Jelassi, T. (2000). The covering business models of Internet and bricks-and-mortar and brick-and-mortar retailers. *European Management Journal*, *18*(5), 542-550.

Engel, J.F., Blackwell, R.D., & Miniard, P.W. (1996). *Consumer Behaviour*, 7th ed., The Dryden Press, Hinsdale, IL.

Erevelles, S., & Leavitt, C. (1992). A comparison of current models of consumer satisfaction/dissatisfaction. *Journal of consumer satisfaction, dissatisfaction and complaining behavior*, *5*(10), 104-114.

Eroğlu, E. (2013). Factors affecting consumer preferences for retail industry and retailer selection using analytic hierarchy process. *KAU IIBF Dergisi*, *4*(6), 43-57.

Eroglu, S. A., & Machleit, K. A. (1990). An empirical study of retail crowding: antecedents and consequences. *Journal of retailing*, *66*(2), 201.

Eroglu, S. A., Machleit, K. A., & Davis, L. M. (2003). Empirical testing of a model of online store atmospherics and shopper responses. *Psychology & Marketing*, *20*(2), 139-150.

Eroglu, S. A., Machleit, K., & Barr, T. F. (2005). Perceived retail crowding and shopping satisfaction: the role of shopping values. *Journal of business research*, *58*(8), 1146-1153.

Evanschitzky, H., & Wunderlich, M. (2006). An examination of moderator effects in the four-stage loyalty model. *Journal of Service Research*, *8*(4), 330-345.

Fall Diallo, M., Chandon, J. L., Cliquet, G., & Philippe, J. (2013). Factors influencing consumer behaviour towards store brands: evidence from the French market. *International Journal of Retail & Distribution Management*, *41*(6), 422-441.

Farley, J. U. (1964). "Brand Loyalty" and the Economics of Information. *The Journal of Business*, *37*(4), 370-381.

Farrag, D. A., El Sayed, I. M., & Belk, R. W. (2010). Mall shopping motives and activities: a multimethod approach. *Journal of International Consumer Marketing*, *22*(2), 95-115.

Feldman, L. P., & Hornik, J. (1981). The use of time: An integrated conceptual model. *Journal of consumer research*, *7*(4), 407-419.

Fernie, J. (1995). The coming of the fourth wave: new form of the retail out-of-town development. International Journal of Retailing & Distribution Management, *23*(1), 4-11.

Ferrell, O. C., & Hartline, M. (2012). *Marketing strategy, text and cases*. Nelson Education.

Figurelli, L. (2012). *Store choice in spatially differentiated markets* (pp. 1-50). Working Paper.

Financial Chronicle (2017). Apparel market to grow to $180b by 2025, *mydigitalfc.com*. [Online] Available: http://www.mydigitalfc.com/my-world/apparel-market-grow-180b-2025. (Accessed on 2 January 2018).

Findlay, A., & Sparks, L. (2008). Switched: store-switching behaviours. *International Journal of Retail & Distribution Management*, *36*(5), 375-386.

Fiore, A. M., & Kim, J. (2007). An integrative framework capturing experiential and utilitarian shopping experience. *International Journal of Retail & Distribution Management*, *35*(6), 421-442.

Fitzgerald Bone, P. (1991). Identifying mature segments. *Journal of consumer Marketing*, *8*(4), 19-32.

Flynn, B. B., Sakakibara, S., Schroeder, R. G., Bates, K. A., & Flynn, E. J. (1990). Empirical research methods in operations management. *Journal of operations management*, *9*(2), 250-284.

Ford, J. K., MacCallum, R. C., & Tait, M. (1986). The application of exploratory factor analysis in applied psychology: A critical review and analysis. *Personnel psychology*, *39*(2), 291-314.

Fornell, C. (1992). A national customer satisfaction barometer: The Swedish experience. *The Journal of Marketing*, *56*, 6-21.

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of marketing research*, *18*(1), 39-50.

Fornell, C., Johnson, M. D., Anderson, E. W., Cha, J., & Bryant, B. E. (1996). The American customer satisfaction index: Nature, Purpose, and Findings. *The Journal of Marketing*, *60*(October), 7-18.

Fournier, S. (1998). Consumers and their brands: Developing relationship theory in consumer research. *Journal of consumer research*, *24*(4), 343-373.

Fournier, S., & Mick, D. G. (1999). Rediscovering satisfaction. *The Journal of Marketing*, *63*(4), 5-23.

Fox, E.J., Montgomery, A.L., & Lodish, L.M. (2004). Consumer shopping and spending across retail formats. *The Journal of Business*, *77*(S2), S25-S60.

Fuentes, C., & Fredriksson, C. (2016). Sustainability service in-store: Service work and the promotion of sustainable consumption. *International Journal of Retail & Distribution Management*, *44*(5), 492-507.

Ganesh, J., Reynolds, K. E., & Luckett, M. G. (2007). Retail patronage behavior and shopper typologies: a replication and extension using a multi-format, multi-method approach. *Journal of the Academy of Marketing Science*, *35*(3), 369-381.

Ganesh, K.S and Chalam, G. V. (2017). Effect of Organized Retailing on Traditional Retail (Kirana) Stores: Strategies for Survival. *IOSR Journal of Business and Management*, *19*(9), 60-67.

Garg, P., & Chauhan, A. (2015). Factors affecting the ERP implementation in Indian retail sector: A structural equation modelling approach. *Benchmarking: an International Journal*, *22*(7), 1315-1340.

Garg, R. (2014). Shoppers' Typologies and Diversities in Their Store Choice Behavior. *South Asian Journal of Management*, *21*(3), 96.

Gąsiorowska, A. (2011). Gender as a moderator of temperamental causes of impulse buying tendency. *Journal of Customer Behaviour*, *10*(2), 119-142.

Gefen, D., & Straub, D. W. (2000). The relative importance of perceived ease of use in IS adoption: A study of e-commerce adoption. *Journal of the association for Information Systems*, *1*(1), 8.

Gehrt, K. C., Rajan, M. N., Shainesh, G., Czerwinski, D., & O'Brien, M. (2012). Emergence of online shopping in India: shopping orientation segments. *International Journal of Retail & Distribution Management*, *40*(10), 742-758.

George, D., & Mallery, M. (2003). Using SPSS for Windows step by step: a simple guide and reference.

Geuens, M., Brengman, M., & S'Jegers, R. (2001). An exploratory study of grocery shopping motivations. *ACR European Advances*.

Ghosh, P., Tripathi, V., & Kumar, A. (2010). Customer expectations of store attributes: A study of organized retail outlets in India. *Journal of Retail & Leisure Property*, *9*(1), 75-87.

Giese, J. L., & Cote, J. A. (2000). Defining consumer satisfaction. *Academy of marketing science review*, *2000*, 1. Available at: http:// www.amsreview.org/ articles/giese01-2000.pdf.

Gilboa, S., & Rafaeli, A. (2003). Store environment, emotions and approach behaviour: applying environmental aesthetics to retailing. *The International Review of Retail, Distribution and Consumer Research*, *13*(2), 195-211.

Gilly, M. C., & Zeithaml, V. A. (1985). The elderly consumer and adoption of technologies. *Journal of consumer research*, *12*(3), 353-357.

Goldsmith, R. E., Flynn, L. R., & Clark, R. A. (2011). Materialism and brand engagement as shopping motivations. *Journal of Retailing and Consumer Services*, *18*(4), 278-284.

Gomez, M. I., McLaughlin, E. W., & Wittink, D. R. (2004). Customer satisfaction and retail sales performance: an empirical investigation. *Journal of retailing*, *80*(4), 265-278.

Gonzalez, A. M., & Bello, L. (2002). The construct lifestyle‖ in market segmentation: The behaviour of tourist consumers. *European journal of marketing*, *36*(1/2), 51-85.

González-Benito, Ó., Bustos-Reyes, C. A., & Muñoz-Gallego, P. A. (2007). Isolating the geodemographic characterisation of retail format choice from the effects of spatial convenience. *Marketing Letters*, *18*(1-2), 45-59.

Gonzalez-Fernandez, A. and Bello, L. (2002). The construct 'lifestyle' in market segmentation: the behaviour of tourist consumers. *European Journal of Marketing,* 36(1/2), 51-86.

Goswami, P. (2006). 'Media usage behavior of the college-goers of Kolkata in the era of globalization: a psychographic study. *ICFAI Journal of Marketing Management*, *3*, 80-102.

Goswami, P., & Mishra, M. S. (2009). Would Indian consumers move from kirana stores to organized retailers when shopping for groceries?. *Asia Pacific Journal of Marketing and Logistics*, *21*(1), 127-143.

Goyal, B. B., & Aggarwal, M. (2009). Organized retailing in India-An empirical study of appropriate formats and expected trends. *Global Journal of Business Research*, *3*(2), 77-83.

Grace, D., & O'Cass, A. (2005). An examination of the antecedents of repatronage intentions across different retail store formats. *Journal of Retailing and Consumer Services*, *12*(4), 227-243.

Grayson, R. A., & McNeill, L. S. (2009). Using atmospheric elements in service retailing: understanding the bar environment. *Journal of Services Marketing*, *23*(7), 517-527.

Green, P. J. (1990). On use of the EM for penalized likelihood estimation. *Journal of the Royal Statistical Society. Series B (Methodological)*, 443-452.

Greenspoon, P. J., & Saklofske, D. H. (1998). Confirmatory factor analysis of the multidimensional students' life satisfaction scale. *Personality and Individual Differences*, *25*(5), 965-971.

Grewal, D., & Sharma, A. (1991). The effect of salesforce behavior on customer satisfaction: an interactive framework. *Journal of Personal Selling & Sales Management, 11*(3), 13-23.

Grewal, D., Krishnan, R., Baker, J., & Borin, N. (1998). The effect of store name, brand name and price discounts on consumers' evaluations and purchase intentions. *Journal of retailing*, *74*(3), 331-352.

Grewal, D., Levy, M., & Kumar, V. (2009). Customer experience management in retailing: an organizing framework. *Journal of retailing*, *85*(1), 1-14.

Griffin, J. G., & Broniarczyk, S. M. (2010). The slippery slope: The impact of feature alignability on search and satisfaction. *Journal of Marketing Research*, *47*(2), 323-334.

Groeppel-Klein, A., Thelen, E., & Antretter, C. (1999). The impact of shopping motives on store-assessment. *ACR European Advances*.

Grönroos, C. (1982). An applied service marketing theory. *European journal of marketing*, *16*(7), 30-41.

Grove, S. J., Fisk, R. P., & Bitner, M. J. (1992). Dramatizing the service experience: a managerial approach. *Advances in services marketing and management*, *1*(1), 91-121.

Guido, G. (2006). Shopping motives, big five factors, and the hedonic/utilitarian shopping value: An integration and factorial study. *Innovative Marketing*, *2*(2), 57-67.

Gurusamy, M., & Prabha, N. (2011). A Study on Changing Consumer Preferences towards Organized Retailing from Unorganized Retailing. *International Journal of Exclusive Management Research*, *1*(1), 1-12.

Guy, C. M. (1994). Grocery store saturation: Has it arrived yet?. *International Journal of Retail & Distribution Management*, *22*(1), 3-11.

Ha, S., & Im, H. (2012). Identifying the role of self-congruence on shopping behavior in the context of US shopping malls. *Clothing and Textiles Research Journal*, *30*(2), 87-101.

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (1998). *Multivariate data analysis* (Vol. 5, No. 3, pp. 207-219). Upper Saddle River, NJ: Prentice hall.

Hair, J.F., Black, W.C., Babin, B.J. and Anderson, R.E. (2010), *Multivariate Data Analysis*, 7th ed.,Prentice-Hall, Upper Saddle River, NJ.

Halepete, J., Seshadri Iyer, K. V., & Chul Park, S. (2008). Wal-Mart in India: a success or failure?. *International Journal of Retail & Distribution Management*, *36*(9), 701-713.

Haley, R. I. (1985). *Developing effective communications strategy: A benefit segmentation approach* (Vol. 21). * Ronald Press.

Hallab, Z. A. (1999). *An exploratory study of the relationship between healthy-living and travel behavior* (Doctoral dissertation).

Hallswroth, A.G., & & McClatchey, J. (1994). Interpreting the growth of superstore retailing in Britain. *International Review of Retail, Distribution and Consumer Research*, *4*(3), 315-328.

Halstead, D., & Page, T. J. (1992). The effects of satisfaction and complaining behavior on consumer repurchase intentions. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, *5*(1), 1-11.

Hanif, M., Hafeez, S., & Riaz, A. (2010). Factors affecting customer satisfaction. *International Research Journal of Finance and Economics*, *60*(1), 44-52.

Hansen, R. A., & Deutscher, T. (1978). EMPIRICAL-INVESTIGATION OF ATTRIBUTE IMPORTANCE IN RETAIL STORE SELECTION. *Journal of Retailing*, *53*(4), 59.

Hansen, T., & Solgaard, H. S. (2004). Measuring the Effect of Distance on Consumer Patronage Behavior: a structural equation model and empirical results. *New Perspectives on Retailing and Store Patronage Behavior: A study of the interface between retailers and consumers*, 67-82.

Hanson, S. (1980). Spatial diversification and multipurpose travel: implications for choice theory. *Geographical Analysis*, *12*(3), 245-257.

Hanzaee, K. H., & Yazd, R. M. (2010). The impact of brand class, brand awareness and price on two important consumer behavior factors; customer value and behavioral intentions. *African Journal of Business Management*, *4*(17), 3775.

Harrison, K. (1992). On the scent of success. *Super Marketing*, *21*(August).

Hartline, M. D., & Ferrell, O. C. (1996). The management of customer-contact service employees: an empirical investigation. *The Journal of Marketing*, *60* (October), 52-70.

Hawkins, D.I., Best, R.J. and Coney, K.A. (2001). Consumer Behavior: Building Marketing Strategy‖, 8th ed., McGraw-Hill, New York, NY.

Herrmann, A., Xia, L., Monroe, K. B., & Huber, F. (2007). The influence of price fairness on customer satisfaction: an empirical test in the context of automobile purchases. *Journal of Product & Brand Management*, *16*(1), 49-58.

Hill, D. W. (1998). To outsource or not: University of Alabama libraries engage in pilot project with OCLC's TechPro. *Cataloging & classification quarterly*, *26*(1), 63-73.

Hino, H. (2010). Antecedents of supermarket formats' adoption and usage: A study in the context of non-western customers. *Journal of Retailing and Consumer Services*, *17*(1), 61-72.

Hino, H. (2014). Shopping at different food retail formats: Understanding cross-shopping behavior through retail format selective patterns. *European Journal of Marketing*, *48*(3/4), 674-698.

Hirankitti, P., Mechinda, P., & Manjing, S. (2009). Marketing Strategies of Thai Spa Operators in Bangkok Metropolitan. Paper presented at the International Conference on Applied Business Research (ICABR), St. Julians, Malta.

Hirschman, E. C., & Holbrook, M. B. (1982). Hedonic consumption: emerging concepts, methods and propositions. *The Journal of Marketing*, *46* (Summer), 92-101.

Ho, C. F., & Wu, W. H. (1999, January). Antecedents of customer satisfaction on the Internet: an empirical study of online shopping. In *Systems Sciences, 1999. HICSS-32. Proceedings of the 32nd Annual Hawaii International Conference on* (pp. 9-pp). IEEE

Hoch, S. J. (1988). Who do we know: Predicting the interests and opinions of the American consumer. *Journal of Consumer Research*, *15*(December), 315-324.

Hoch, S. J., Bradlow, E. T., & Wansink, B. (1999). The variety of an assortment. *Marketing Science*, *18*(4), 527-546.

Hofstede, G. (1980). Culture's consequence. *International Differences in Work-Related Values. Newbury Park*.

Hofstede, G. (1980). Culture's consequence. *International Differences in Work-Related Values. Newbury Park*.

Hokanson, S. (1995). The deeper you analyze, the more you satisfy customers. *Marketing news*, *29*(1), 16-16.

Holmes-Smith, P., Coote, L., & Cunningham, E. (2006). Structural equation modeling: From the fundamentals to advanced topics. *Melbourne: SREAMS*.

Homburg, C., & Giering, A. (2001). Personal characteristics as moderators of the relationship between customer satisfaction and loyalty—an empirical analysis. *Psychology & Marketing*, *18*(1), 43-66.

Home, N. (2002). Rural consumers' patronage behaviour in Finland. *The International Review of Retail, Distribution and Consumer Research*, *12*(2), 149-164.

Hosseini, Z., Jayashree, S., & Malarvizhi, C. (2014). Store image and its effect on customer perception of retail stores. *Asian Social Science*, *10*(21), 223.

Howard, E. (2007). New shopping centres: is leisure the answer?. *International Journal of Retail & Distribution Management*, *35*(8), 661-672.

Hu, L.T. and Bentler, P.M., 1999. Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural equation modeling: a multidisciplinary journal*, *6*(1), 1-55.

Huber, F., Herrmann, A., & Wricke, M. (2001). Customer satisfaction as antecedent of price acceptance: results of an empirical study. *Journal of Product & Brand Management*, *10*(3), 160-169.

Huddleston, P., & Cassill, N. L. (1990). Female consumers' brand orientation: The influence of quality and demographics. *Family and Consumer Sciences Research Journal*, *18*(3), 255-262.

Hulland, J. (1999). Use of partial least squares (PLS) in strategic management research: A review of four recent studies. *Strategic management journal*, *20*(February 1999), 195-204.

Hulland, J., Chow, Y. H., & Lam, S. (1996). Use of causal models in marketing research: A review. *International Journal of Research in Marketing*, *13*(2), 181-197.

Hundal, B.S., & Kohli, I.K. (2014). Perception of women towards grocery retailing: A comparative study of traditional and modern retail stores. *Pacific Business Review International*, 7(5), 37-46.

Hyllegard, K., Eckman, M., Descals, A. M., & Borja, M. A. G. (2005). Spanish consumers' perceptions of US apparel speciality retailers' products and services. *Journal of Consumer Behaviour*, *4*(5), 345-362.

IBEF (2018). Retail Industry in India, [Online] Available: https://www.ibef.org/ industry/retail-india.aspx. (Accessed on 1 February 2018).

IBEF. (2011, November). Retail. India brand equity foundation and aranca, Retrieved from www. ibef.org.

Ibrahim, M. F., & McGoldrick, P. J. (2006). Modelling shopping centre choices: effects of car ownership on clothing shopping in Singapore. *Journal of property research*, *23*(3), 189-214.

Ibrahim, M.F. and Chua, C.P. (2010). Permanent and temporary retail space: shoppers' perceptions of in-line stores and retail carts in Singapore. *Journal of Property Investment & Finance*, 28(2), 123-139.

Ifinedo, P. (2006). Extending the Gable et al. enterprise systems success measurement model: a preliminary study. *Journal of Information Technology Management*, *17*(1), 14-33.

Ismail El-Adly, M. (2007). Shopping malls attractiveness: a segmentation approach. *International Journal of Retail & Distribution Management*, *35*(11), 936-950.

Israel, G. D. (2003). Determining Sample Size. Program Evaluation and Organizational Development, IFAS, University of Florida. PEOD-5.

Ivanauskiene, N., & Volungenaite, J. (2014). Relations between service quality and customer loyalty: An empirical investigation of retail chain stores in emerging markets. *American International Journal of Social Science*, *3*(2), 113-120.

Jahanshahi, A.A., Gashti, M.A.H., Mirdamadi, S.A., Nawaser, K., & Khaksar, S.M.S. (2011). Study the effect of customer service and product quality on customer satisfaction and loyalty. International Journal of Humanities and Social Science, *1*(7), 253-260.

Jamal, A., Davies, F., Chudry, F., & Al-Marri, M. (2006). Profiling consumers: A study of Qatari consumers' shopping motivations. *Journal of Retailing and Consumer Services*, *13*(1), 67-80.

James, D. L., Durand, R. M., & Dreves, R. A. (1976). USE OF A MULTI-ATTRIBUTE ATTITUDE MODEL IN A STORE IMAGE STUDY. *Journal of Retailing*, *52*(2), 23-32.

Jarratt, D. G. (1996). Shopper taxonomy for retail strategy development. *International Review of Retail, Distribution and Consumer Research*, *6*(2), 196-215.

Jarvenpaa, S. L., & Todd, P. A. (1997). Is there a future for retailing on the Internet. *Electronic marketing and the consumer*, *1*(12), 139-154.

Jhamb, D. (2012). Emerging Retail Formats and its attributes: An insight to convenient shopping. *Global Journal of Management and Business Research*, *12*(2), 63-71.

Jin, B., & Kim, J. O. (2003). A typology of Korean discount shoppers: shopping motives, store attributes, and outcomes. *International Journal of Service Industry Management*, *14*(4), 396-419.

Johnson, M. D., & Fornell, C. (1991). A framework for comparing customer satisfaction across individuals and product categories. *Journal of economic psychology*, *12*(2), 267-286.

Jolson, M. A., & Spath, W. F. (1973). UNDERSTANDING AND FULFILLING SHOPPERS REQUIREMENTS-ANOMALY IN RETAILING. *Journal of Retailing*, *49*(2), 38-50.

Jones, M. A., Reynolds, K. E., & Arnold, M. J. (2006). Hedonic and utilitarian shopping value: Investigating differential effects on retail outcomes. *Journal of Business Research*, *59*(9), 974-981.

Joung, H. M., & Miller, N. J. (2007). Examining the effects of fashion activities on life satisfaction of older females: Activity theory revisited. *Family and Consumer Sciences Research Journal*, *35*(4), 338-356.

Joyce, M. L., & Lambert, D. R. (1996). Memories of the way stores were and retail store image. *International Journal of Retail & Distribution Management*, *24*(1), 24-33.

Judd, V. C. (2000). The price-quality relationship: An empirical study of food products. *Journal of food products marketing*, *6*(1), 11-24.

Judd, V. C. (2001). The targets beyond clients: The Haworth Press, Inc. 9.

Kahn, B. E., & McAlister, L. (1997). *Grocery revolution*. The New Focus on the Consumer. Addison-Wesley.

Kaiser, H. F. (1974). An index of factorial simplicity. *Psychometrika*, *39*(1), 31-36.

Kang, J., Kim, Y. K., & Tuan, W. (1996). Motivational factors of mall shoppers: Effects of ethnicity and age. *Journal of Shopping Center Research*, *3*(1), 7-31.

Kasper, H. (1988). On problem perception, dissatisfaction and brand loyalty. *Journal of Economic Psychology*, *9*(3), 387-397.

Kassarjian, H. H. (1981). Low Involvement: &Nbsp; a Second Look. *ACR North American Advances*.

Kassim, N., & Asiah Abdullah, N. (2010). The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings: A cross cultural analysis. *Asia Pacific Journal of Marketing and Logistics*, *22*(3), 351-371.

Kaufman, F.C. (1996). A new look at one-stop shopping: a TIMES model approach to matching store hours and shopper schedules. *Journal of Consumer Marketing*, *13*(1), 4-25.

Kaur, P., & Singh, R. (2007). Uncovering retail shopping motives of Indian youth. *Young Consumers, 8*(2), 128-138.

Kaura, V., Durga Prasad, C. S., & Sharma, S. (2015). Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International Journal of Bank Marketing*, *33*(4), 404-422.

Kaynak, E., & Kara, A. (2001). An examination of the relationship among consumer lifestyles, ethnocentrism, knowledge structures, attitudes and behavioural tendencies: a comparative study in two CIS states. *International Journal of Advertising*, *20*(4), 455-482.

Keiningham, T. L., Perkins-Munn, T., Aksoy, L., & Estrin, D. (2005). Does customer satisfaction lead to profitability? The mediating role of share-of-wallet. *Managing Service Quality: An International Journal*, *15*(2), 172-181.

Keller, K. L. (2003). Brand synthesis: The multidimensionality of brand knowledge. *Journal of consumer research*, *29*(4), 595-600.

Kelly, S.W. (2004). A patronage study of small apparel retail firms Ph.D dissertation, *The Florida State University, College of Human Resources, Tallahassee, FL.*

Keng, K., Wirtz, J., & Jung, K. (2003). Segmentation of library visitors in Singapore: learning and reading related lifestyles. *Library management*, *24*(1/2), 20-33.

Kenny, D. A., & McCoach, D. B. (2003). Effect of the number of variables on measures of fit in structural equation modeling. *Structural equation modeling*, *10*(3), 333-351.

Kesic, T., & Piri-Rajh, S. (2003). Market segmentation on the basis of food-related lifestyles of Croatian families. *British Food Journal*, *105*(3), 162-174.

Khadilkar, S. M. (2012). Does Services Matter In Grocery Retailing?. *Journal of Biological Chemistry*, *1*(10).

Khan, F., & Sharma, S. (2015). A Study of Consumer Behavior towards Grocery Retailing in Delhi Region of National Capital Region of India. *International Journal of Business and Management Invention*, *4*(11), 37-45.

Khan, S. M. F. A., & Chawla, C. (2014). IMPACT OF INCOME ON PURCHASE DECISION FROM ORGANIZED AND UNORGANIZED RETAIL IN INDIA. *Journal Impact Factor*, *5*(11), 76-85.

Khare, A. (2011). Mall shopping behaviour of Indian small town consumers. *Journal of retailing and consumer services*, *18*(1), 110-118.

Khare, A. (2014). Consumer-small retailer relationships in Indian retail. Facilities, *32*(9/10). 533-553.

Khare, A., Achtani, D., & Khattar, M. (2014). Influence of price perception and shopping motives on Indian consumers' attitude towards retailer promotions in malls. *Asia Pacific Journal of Marketing and Logistics*, *26*(2), 272-295.

Khraim, H. S., Khraim, A. S., Al-Kaidah, F. M., & Al-Qurashi, D. R. (2011). Jordanian consumer's evaluation of retail store attributes: The influence of consumer religiosity. *International Journal of Marketing Studies*, *3*(4), 105.

Khurana, T., & Dwivedi, S. (2017). Customer satisfaction towards mall attributes in shopping malls of udaipur tanvi, International Journal of Environment, Ecology, Family and Urban Studies (IJEEFUS), 7(2), 25-28.

Kim, H., & Lennon, S. J. (2010). E-atmosphere, emotional, cognitive, and behavioral responses. *Journal of Fashion Marketing and Management: An International Journal*, *14*(3), 412-428.

Kim, I., Christiansen, T., Feinberg, R., & Choi, H. (2005). Mall entertainment and shopping behaviors: a graphical modeling approach. *ACR North American Advances*, *32*(1), 487-492.

Kim, M., & Lennon, S. (2008). The effects of visual and verbal information on attitudes and purchase intentions in internet shopping. *Psychology & Marketing*, *25*(2), 146-178.

Kim, S. Y., & Lim, Y. J. (2001). Consumers' perceived importance of and satisfaction with internet shopping. *Electronic Markets*, *11*(3), 148-154.

Kim, S., & Jin, B. (2001). An evaluation of the retail service quality scale for US and Korean customers of discount stores. *ACR North American Advances*, *28*(1), 169-176.

Kim, Y. K. (2002). Consumer value: an application to mall and Internet shopping. *International Journal of Retail & Distribution Management*, *30*(12), 595-602.

Kim, Y. K., Kim, E. Y., & Kang, J. (2003). Teens' mall shopping motivations: Functions of loneliness and media usage. *Family and Consumer Sciences Research Journal*, *32*(2), 140-167.

King, C. W., & Ring, L. J. (1980). MARKET POSITIONING ACROSS RETAIL FASHION INSTITUTIONS-A COMPARATIVE-ANALYSIS OF STORE TYPES. *Journal of Retailing*, *56*(1), 37-55.

Kinnear, P.R., & Gray, C.D. (1994). SPSS for Windows Made Simple. Lawrence Erlbaum Associates Ltd, Hove.

Kipkirong Tarus, D., & Rabach, N. (2013). Determinants of customer loyalty in Kenya: does corporate image play a moderating role?. *The TQM Journal*, *25*(5), 473-491.

Kiran, R. (2016). An Insight into Product Attributes and Store Attributes for Consumer Purchasing from Emerging Retail Formats. *Global Journal of Management And Business Research*, *16*(1).

Kline, P. (2000). The handbook of psychological testing (2nd ed.). London: Routledge, 13.

Kline, P. (2015). *A handbook of test construction (psychology revivals): Introduction to psychometric design*. Routledge.

Kline, R. B. (1998). Principles and practice of structural equation modeling, 1st. *Guilford, New York*.

Klopotan, I., Vrhovec-Žohar, K., & Mahič, E. (2016). Impact of Income on Customers' Loyalty: Are Customers with Higher Income more Loyal?. *Business Systems Research Journal*, *7*(1), 81-88.

Kohli, R., Devaraj, S., & Mahmood, M. A. (2004). Understanding determinants of online consumer satisfaction: A decision process perspective. *Journal of Management Information Systems*, *21*(1), 115-136.

Kolyesnikova, N., Dodd, T. H., & Wilcox, J. B. (2009). Gender as a moderator of reciprocal consumer behavior. *Journal of Consumer Marketing*, *26*(3), 200-213.

Komiak, S. Y., Wang, W., & Benbasat, I. (2004). Trust building in virtual salespersons versus in human salespersons: Similarities and differences. *E-service Journal*, *3*(3), 49-63.

Koo, D. M. (2003). Inter-relationships among store images, store satisfaction, and store loyalty among Korea discount retail patrons. *Asia Pacific Journal of Marketing and Logistics*, *15*(4), 42-71.

Kopp, R. J., Eng, R. J., & Tigert, D. J. (1989). A competitive structure and segmentation analysis of the Chicago fashion market. *Journal of Retailing*, *65*(4), 496-516.

Kotler, P. & Keller, K. L. (2012). Marketing management 14th Edition Harlow: Prentice-Hall.

Kotler, P. (1997). Managing service businesses and product support services. *Marketing Management. Analysis, Planning, Implementation, and Control*, 465-492.

Kotler, P. (2000). Marketing management 10th Edition. *New Jersey*: Prentice-Hall.

Kotler, P., & Amstrong, G. (2012). Principle of marketing. Global edition. *England: Pearson Education*.

Kotler, P., & Armstrong, G. (2006). Principles of Marketing 11th Edition. Prentice Hall International Inc. *New Jersey*.

Kotler, P., & Armstrong, G. (2007). Principles of Marketing 11th Edition. Englewood Cliffs, NJ: Prentice Hall International.

Kotler, P., & Keller, K. (2006). Marketing Management 12 Edition. Prentice Hall.

Kotler, P., Bowen, J. T., & Makens, J. C. (2014). Marketing for Hospitality and Tourism: Pearson Education. *Inc., Upper Saddle River, New Jersey*.

Koul, S., & Mishra, H. G. (2013). Customer perceptions for store attributes: a study of traditional retail stores in India. *Journal of Business & Economics*, *5*(1), 79.

Krishnakumar, K., & Kavitha, S. (2014). Brand loyalty on footwear. *Global Journal for Research Analysis*, *3*(4), 13-16.

Kucukemiroglu, O. (1999). Market segmentation by using consumer lifestyle dimensions and ethnocentrism: An empirical study. *European Journal of Marketing*, *33*(5/6), 470-487.

Kucukemiroglu, O., Harcar, T., & Spillan, J. E. (2007). Market segmentation by exploring buyer lifestyle dimensions and ethnocentrism among Vietnamese consumers: An empirical study. *Journal of Asia-Pacific Business*, *7*(4), 55-76.

Kumar, A., & Thakur, Y. S. (2016). Beyond buying to shoppers: motivation towards online shopping. *BVIMSR's Journal of Management Research*, *8*(1), 31.

Kumar, P. (2016). STORE DECISION CRITERIA AND PATRONAGE BEHAVIOUR OF RETAIL CONSUMERS. *International Journal of Management Research and Reviews*, *6*(12), 1692.

Kuruvilla, S. J., & Joshi, N. (2010). Influence of demographics, psychographics, shopping orientation, mall shopping attitude and purchase patterns on mall patronage in India. *Journal of Retailing and Consumer Services*, *17*(4), 259-269.

Lam, J., & Lee, M. (1999). A model of Internet consumer satisfaction: Focusing on the Web-site design. *AMCIS 1999 Proceedings*, 182.

Lambert-Pandraud, R., Laurent, G., & Lapersonne, E. (2005). Repeat purchasing of new automobiles by older consumers: empirical evidence and interpretations. *Journal of Marketing*, *69*(2), 97-113.

Lastovicka, J. L., & Gardner, M. G. (1978). Components of Involvement Attitude Research Plays for High Stakes, JL Maloney and B. *Silverman, eds. American Marketing Association, Chicago*.

Lee, H. J., Carucci Goss, R., & Beamish, J. O. (2007). Influence of lifestyle on housing preferences of multifamily housing residents. *Housing and Society*, *34*(1), 11-30.

Lee, H. J., Lim, H., Jolly, L. D., & Lee, J. (2009). Consumer lifestyles and adoption of high-technology products: a case of South Korea. *Journal of International Consumer Marketing*, *21*(2), 153-167.

Lee, M. Y., Atkins, K. G., Kim, Y. K., & Park, S. H. (2006). Competitive analyses between regional malls and big-box retailers: a correspondence analysis for segmentation and positioning. *Journal of Shopping Center Research*, *13*(1), 81-98.

Lee, M., & Johnson, K. K. (1997). Customer expectations for service at apparel retail outlets. *Journal of Family and Consumer Sciences*, *89*(4), 26.

Lee, Y., & Lee, H. (2011). Application of factor analysis for service R&D classification: A case study on the Korean ICT industry. *Expert Systems with Applications*, *38*(3), 2119-2124.

Léo, P. Y., & Philippe, J. (2002). Retail centres: Location and consumer's satisfaction. *Service Industries Journal*, *22*(1), 122-146.

Lesser, J. A., & Hughes, M. A. (1986). Towards a typology of shoppers. *Business Horizons*, *29*(6), 56-62.

Leszczyc, P. P., & Timmermans, H. (1997). Store-switching behavior. *Marketing Letters*, *8*(2), 193-204.

Leszczyc, P. T. P., & Timmermans, H. (2001). Experimental choice analysis of shopping strategies. *Journal of retailing*, *77*(4), 493-509.

Leung, L. (1998). Lifestyles and the use of new media technology in urban China. *Telecommunications Policy*, *22*(9), 781-790.

Levy, M. and Weitz, B.A. (2007). Retailing Management. *McGraw Hill, New York, NY*.

Levy, M. and Weitz, B.A. (2010). Retailing Management. *McGraw-Hill Irwin, Boston, MA*.

Levy, M., & Weitz, B. A. (2001). Retailing Management. 7th. *New York: McGraw*.

Levy, S.J. (1959). Symbols for sales. *Harvard Business Review*, 37(4), 117-124.

Li, H., Kuo, C., & Rusell, M. G. (1999). The impact of perceived channel utilities, shopping orientations, and demographics on the consumer's online buying behavior. *Journal of Computer‑Mediated Communication*, *5*(2), 0-0.

Lindquist, J. D. (1974). Meaning of image-survey of empirical and hypothetical evidence. *Journal of retailing*, *50*(4), 29-38.

Livemint (2016). India's retail market expected to double to $3.6 trillion by 2020: report, [Online] Available: http://www.livemint.com/Industry/rodjkB7 vyBRLgTu0OMqHFM/Indias-retail-market-expected-to-double-to-36-trillion-by.html (Accessed on 15 July 2017).

Lohse, G. L., & Spiller, P. (1999). Internet retail store design: How the user interface influences traffic and sales. *Journal of Computer‑Mediated Communication*, *5*(2), 0-0.

Looy, V., Gemmel, B. P., & Dierdonck, V. R. (2003). Services Management: An Integrated Approach. Prentice Hall: London.

Lotz, S. L., Eastlick, M. A., & Shim, S. (1999). Modeling participation in entertainment and shopping activities in malls utilizing the flow paradigm. *Yonsei University, Seoul, Korea.*

Lu, H. (2004). The Effect Product Price, Promotion Type, and Store Image on Consumers' perceived Value and purchase Intention under Different Chain Store System. *Unpublished Master Dissertation Institute of Business Administration, Soochow University, Taipei.*

Lumpkin, J. R., & McConkey, C. W. (1984). Identifying determinants of store choice of fashion shoppers. *Akron Business and Economic Review*, *15*(4), 30-35.

Ma, Y., Ding, J., & Hong, W. (2010). Delivering customer value based on service process: The example of Tesco. com. *International Business Research*, *3*(2), 131.

Malhotra, M. K., & Grover, V. (1998). An assessment of survey research in POM: from constructs to theory. *Journal of operations management*, *16*(4), 407-425.

Malhotra, N. K. (2004). *Marketing research: An applied orientation, 4/e*. Pearson Education India.

Malik, M. E., Ghafoor, M. M., & Hafiz, K. I. (2012). Impact of Brand Image, Service Quality and price on customer satisfaction in Pakistan Telecommunication sector. *International journal of business and social science*, *3*(23), 123-129.

Marlow, N. D., & Marlow, E. K. (2015). A Proposed Consideration for Cross-National Marketing Research. In *Proceedings of the 1986 Academy of Marketing Science (AMS) Annual Conference* (pp. 106-110). Springer, Cham.

Martineau, P. (1958). The personality of the retail store. *Harvard Business Review*, *36*(1), 47-55.

Martínez, E., & Montaner, T. (2008). Characterisation of Spanish store brand consumers. *International Journal of Retail & Distribution Management*, *36*(6), 477-493.

Marzocchi, G. L., & Zammit, A. (2006). Self-scanning technologies in retail: determinants of adoption. *The Service Industries Journal*, *26*(6), 651-669.

Mason, N. (1996). Store Loyalty–That Old Chestnut. The Researcher, Customer Loyalty-The Issue for the 90s'*, The Researcher*, *1*, 6-15.

Mathew, P. M. (2013). Analyzing perceived risks and website attributes in e-retailing: A study from India. *Journal of Internet Banking and Commerce*, *18*(2), 1.

Mathwick, C., Malhotra, N., & Rigdon, E. (2001). Experiential value: conceptualization, measurement and application in the catalog and Internet shopping environment☆. *Journal of retailing*, *77*(1), 39-56.

Mattila, A. S., & Wirtz, J. (2001). Congruency of scent and music as a driver of in-store evaluations and behavior. *Journal of retailing*, *77*(2), 273-289.

Mazursky, D., & Jacoby, J. (1985). Forming impressions of merchandise and service quality. *Perceived quality*, In Perceived Quality, J. Jacoby and J. Olson, eds. Lexington, MA: Lexington Books, 139-54.

McConnell, C. R., Brue, S. L. & Flynn, S. M. (2013). *Economics: Principles, problems, and policies*. McGraw-Hill.

McDougall, G. H., & Levesque, T. (2000). Customer satisfaction with services: putting perceived value into the equation. *Journal of services marketing*, *14*(5), 392-410.

McEnally, M. R., & De Chernatony, L. (1999). The evolving nature of branding: Consumer and managerial considerations. *Academy of Marketing Science Review*, *1999*, 1. *Review* [online] https://pdfs.semanticscholar.org/2730/a927 e2cb08099d93aaa58b5447a325e95e7e.pdf (Accessed on 05 January 2017).

McGoldrick, P. J., & Andre, E. (1997). Consumer misbehaviour: promiscuity or loyalty in grocery shopping. *Journal of Retailing and Consumer Services*, *4*(2), 73-81.

McGoldrick, P. J., & Collins, N. (2007). Multichannel retailing: profiling the multichannel shopper. *International Review of Retail, Distribution and Consumer Research*, *17*(2), 139-158.

McGuire, W. J. (1976). Some internal psychological factors influencing consumer choice. *Journal of Consumer research*, *2*(4), 302-319.

McKenna, R. (1993). *Relationship marketing: Successful strategies for the age of the customer*. Basic Books.

McKinney, V., Yoon, K., & Zahedi, F. M. (2002). The measurement of web-customer satisfaction: An expectation and disconfirmation approach. *Information systems research*, *13*(3), 296-315.

McQuitty, S. (2004). Statistical power and structural equation models in business research. *Journal of Business Research*, *57*(2), 175-183.

McQuitty, S., Finn, A., & Wiley, J. B. (2000). Systematically varying consumer satisfaction and its implications for product choice. *Academy of Marketing Science Review*, *2000*(10), 1-16.

Medina, S., & Ward, R. W. (1999). A model of retail outlet selection for beef. *The International Food and Agribusiness Management Review*, *2*(2), 195-219.

Mehrabian, A., & Russell, J. A. (1974). *An approach to environmental psychology*. Cambridge, MA: The MIT Press.

Mehta, N., & Chugan, P. K. (2012). Visual Merchandising: Impact on Consumer Behaviour (An Exploratory Study of Apparel Segment in Ahmedabad). Mapping the Global Future: Evolution Through Innovation, and Excellence", Eds., Nejdet Delener, Leonora Fuxman, F. Victor Lu, and Susana Rodrigues, published by Global Business and Technology Association (GBATA), New York, USA, 607-614.

Mehta, R., K. Sharma, N., & Swami, S. (2013). A typology of Indian hypermarket shoppers based on shopping motivation. *International Journal of Retail & Distribution Management*, *42*(1), 40-55.

Mentzer, J.T. and Williams, L.R., (2001) 'The role of logistics leverage in marketing strategy',

Messinger, P. R., & Narasimhan, C. (1997). A model of retail formats based on consumers' economizing on shopping time. *Marketing science*, *16*(1), 1-23.

Michman, R. D. (1991). *Lifestyle market segmentation*. Praeger Publishers.

Michman, R. D., Mazze, E. M., & Greco, A. J. (2003). *Lifestyle marketing: reaching the new American consumer*. Greenwood Publishing Group.

Millan, E. S., & Howard, E. (2007). Shopping for pleasure? Shopping experiences of Hungarian consumers. *International Journal of Retail & Distribution Management*, *35*(6), 474-487.

Milliman, R. E. (1982). Using background music to affect the behavior of supermarket shoppers. *The Journal of Marketing*, *46* (Summer 1982), 86-91.

Mintel, (2000). Family leisure trends. *Leisure Intelligence,* March.

Miotto, A. P., & Parente, J. G. (2015). Retail evolution model in emerging markets: apparel store formats in Brazil. *International Journal of Retail & Distribution Management*, *43*(3), 242-260.

Miranda, M. J., Konya, L., & Havrila, I. (2005). Shoppers' satisfaction levels are not the only key to store loyalty. *Marketing Intelligence & Planning*, *23*(2), 220-232.

Mishra. M.S., & Dash, U. (2008). Importance of retail service attributes: a study on Indian Consumers. *The Icfaian Journal of Management Research*, 7(2), 7-20.

Mittal, K. C., Arora, M., & Parashar, A. (2011). An Empirical Study on factors affecting consumer preferences of shopping at organized retail stores in Punjab. *KAIM journal of management and research*, *3*(2), 38-40.

Mittal, M., & Sethi, P. (2011). The effectiveness of sales promotion tools among Indian consumers: An empirical study. *Journal of promotion management*, *17*(2), 165-182.

Mittal, V., & Kamakura, W. A. (2001). Satisfaction, repurchase intent, and repurchase behavior: Investigating the moderating effect of customer characteristics. *Journal of marketing research*, *38*(1), 131-142.

Mohan, G., Sivakumaran, B., & Sharma, P. (2013). Impact of store environment on impulse buying behavior. *European Journal of Marketing*, *47*(10), 1711-1732.

Mortimer, G. (2012). Toward a shopping typology of primary male grocery shoppers. *International Journal of Retail & Distribution Management*, *40*(10), 790-810.

Moschis, G. P. (1976). Shopping orientations and consumer uses of information. *Journal of Retailing*, *52*(2), 61.

Mowen, J. C., & Minor, M. (1998). Consumer Behavior. 5th. *Ed. Prentice Hall. Upper Saddle River. New Jersey.*

Mukherjee, D. (2014). Indian retail industry: From potential to performance. *ETRetail*. Available at: https://retail.economictimes.indiatimes.com/news/industry/-indian-retail-industry-from-potential-to-performance/59141590 (Accessed on 1 December 2017).

Mulhern, F. J. (1997). Retail marketing: From distribution to integration. *International journal of research in marketing*, *14*(2), 103-124.

Mustaffa, W. S. W., Rahman, R. A., Ahmad, N. L., & Wahid, H. A. (2017). The Customer's Cognitive Evaluation of Service Experience: An Empirical Comparison between Service Personal Values and Service Value. *International Journal of Academic Research in Business and Social Sciences*, *7*(10), 704-712.

Narang, R. (2010). Psychographic segmentation of youth in the evolving Indian retail market. *The International review of retail, distribution and consumer research*, *20*(5), 535-557.

Nevin, J. R., & Houston, M. J. (1980). Image as a component of attraction to intraurban shopping areas. *Journal of retailing*, *56*(1), 77-93.

Nguyen, T. T., Nguyen, T. D., & Barrett, N. J. (2007). Hedonic shopping motivations, supermarket attributes, and shopper loyalty in transitional markets: Evidence from Vietnam. *Asia Pacific Journal of Marketing and Logistics*, *19*(3), 227-239.

Nicholls, J. A. F., Li, F., Mandokovic, T., Roslow, S., & Kranendonk, C. J. (2000). US-Chilean mirrors: shoppers in two countries. *Journal of Consumer Marketing*, *17*(2), 106-119.

Nooney, P. A. (2003). Retail prevails: lifestyle centers put retail out in the open. *Journal of Property Management*, *68*(5), 1-2.

Nunnally, J. C. (1978) Psychometric theory. (2nd ed.) New York: McGraw-Hill.

Nunnally, J. C., & Bernstein, I. H. (1994). Psychological theory. *New York, NY: MacGraw-Hill*.

O' Cass, A., & Grace, D. (2008). Understanding the role of retail store service in light of self-image–store image congruence. *Psychology & Marketing*, *25*(6), 521-537.

Oates, B., Shufeldt, L., & Vaught, B. (1996). A psychographic study of the elderly and retail store attributes. *Journal of Consumer Marketing*, *13*(6), 14-27.

Odekerken-Schroder, G., De Wulf, K., Kasper, H., Kleijnen, M., Hoekstra, J., & Commandeur, H. (2001). The impact of quality on store loyalty: a contingency approach. *Total Quality Management*, *12*(3), 307-322.

Oghojafor, B. E. A., Ladipo, P. K. A., & Nwagwu, K. O. (2012). Outlet attributes as determinants of preference of women between a supermarket and a traditional open market. *American Journal of Business and Management*, *1*(4), 230-240.

Olbrich, R., & Christian Jansen, H. (2014). Price-quality relationship in pricing strategies for private labels. *Journal of Product & Brand Management*, *23*(6), 429-438.

Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of marketing research*, *17*(November), 460-469.

Oliver, R. L. (1981). Measurement and evaluation of satisfaction processes in retail settings. *Journal of retailing*, *57*, 25-48.

Oliver, R. L. (1997). Emotional expression in the satisfaction response. *Satisfaction: A behavioral perspective on the consumer*, Boston: Irwin, 291-325.

Oliver, R. L. (1999). Whence consumer loyalty?. *The Journal of Marketing*, *63*(4), 33-44.

Oliver, R. L. (2006). Customer satisfaction research. *The handbook of marketing research: Uses, misuses, and future advances*, *1*.

Olson, J. C., & Dover, P. A. (1979). Disconfirmation of consumer expectations through product trial. *Journal of Applied psychology*, *64*(2), 179.

Osman, M. Z. (1993). A conceptual model of retail image influences on loyalty patronage behaviour. *International review of retail, distribution and consumer research*, *3*(2), 133-148.

Palmer, J. W. (1997). Electronic commerce in retailing: Differences across retail formats. *The Information Society*, *13*(1), 75-91.

Pan, Y., & Zinkhan, G. M. (2006). Determinants of retail patronage: a meta-analytical perspective. *Journal of retailing*, *82*(3), 229-243.

Parsons, A. G. (2011). Atmosphere in fashion stores: do you need to change?. *Journal of fashion marketing and management: An international journal*, *15*(4), 428-445.

Passewitz, G., Stoop, H., & Zetocha, D. (1991). Visual Merchandising: A Guide for Small Retailers. North Central Regional Center for Rural Development, Iowa State University Press, pp.37–49 [online] http://ncrcrd. msu.edu/uploads/ files/NCRCRD-rrd155-print.pdf (Accessed on 10 January 2017).

Patel, V., & Sharma, M. (2009). Consumers' motivations to shop in shopping malls: A study of Indian shoppers. *ACR Asia-Pacific Advances*.

Paulins, V. A., & Geistfeld, L. V. (2003). The effect of consumer perceptions of store attributes on apparel store preference. *Journal of Fashion Marketing and Management: An International Journal*, *7*(4), 371-385.

Peter, J. P., & Olson, J. C. (1990). Consumer Behavior and Marketing Strategy, Homewood, IL: Richard D.

Pizam, A., Pizam, A., Shapoval, V., Shapoval, V., Ellis, T., & Ellis, T. (2016). Customer satisfaction and its measurement in hospitality enterprises: a revisit and update. *International Journal of Contemporary Hospitality Management*, *28*(1), 2-35.

Plummer, J. T. (1974). The concept and application of life style segmentation. *The Journal of Marketing*, *38* (January), 33-37.

Porter, S. S., & Claycomb, C. (1997). The influence of brand recognition on retail store image. *Journal of product & brand management*, *6*(6), 373-387.

Prahalad, K. C., & Doz, Y. L. (1987). The Multinational Mission The Free Press. *New York*.

Prasad, C. J. (2010). Effect of Consumer Demographic Attributes on Store Choice Behaviour in Food and Grocery Retailing-An Empirical Analysis. *Management and Labour Studies*, *35*(1), 35-58.

Prasad, C. J., & Kathyayani, G. (2014). Cross-format shopping motives and shopper typologies for grocery shopping: a multivariate approach. *The International Review of Retail, Distribution and Consumer Research*, *24*(1), 79-115.

Prasad, C.J., & Aryasri, A. R. (2011). Effect of shopper attributes on retail format choice behaviour for food and grocery retailing in India. *International Journal of Retail & Distribution Management*, *39*(1), 68-86.

Prasad, C.J., & Reddy, D.R. (2007). A study on the role of demographic and psychographic dynamics in food and grocery retailing. *Vision*, *11*(4), 21-30.

Prasad, R.K., & Gautam, M.K. (2015). Typology of online shoppers in India: An empirical study in Uttar Pradesh. *Journal of Marketing and Consumer Research*, *14*, 52-62.

PTI, (2016). Domestic food retail market set to cross Rs 61 lakh crore by 2020, *India Today*. [Online] Available: https://www.indiatoday.in/pti-feed/story/domestic-food-retail-mkt-set-to-cross-rs-61-lakh-crore-by-2020-492172-2016-01-20. (Accessed on 27 December 2016).

Puccinelli, N. M., Goodstein, R. C., Grewal, D., Price, R., Raghubir, P., & Stewart, D. (2009). Customer experience management in retailing: understanding the buying process. *Journal of retailing*, *85*(1), 15-30.

Pugazhenthi, P. (2011). Factors Influencing Customer Loyalty and Choice of Retailers while buying Fast Moving Consumer Goods. [Online] Available: http://www.diva-portal.org/smash/get/ diva2:830779/ FULLTEXT01.pdf (Accessed on 2 May 2017).

Rahman, T. (2012). Organized retail industry in india-opportunities and challenges. *International Journal of Research in Finance and Marketing*, 2(2), 82-94.

Rajagopal, (2009). Growing shopping malls and urban shoppers. *Journal of Retail & Leisure Property, 8*(2), 99-118.

Rajput, N., Kesharwani, S., & Khanna, A. (2012). FDI and Indian retail sector: An analysis. *Journal of Business Administration Research*, 1(1), 53.

Ramakrishnan, K. (2010). The competitive response of small, independent retailers to organized retail: Study in an emerging economy. *Journal of Retailing and Consumer Services*, 17(4), 251-258.

Ramanathan, V., & Hari, K. (2011). A Study on Consumer Perception about Organized Vs Unorganized Retailers at Kanchipuram, Tamil Nadu. *Indian Journal of Marketing*, 41(12), 11-23.

Ranjbarian, B., Sanayei, A., Kaboli, M. R., & Hadadian, A. (2012). An analysis of brand image, perceived quality, customer satisfaction and re-purchase intention in Iranian department stores. *International Journal of Business and Management*, 7(6), 40.

Rao, A. R., & Monroe, K. B. (1989). The effect of price, brand name, and store name on buyers' perceptions of product quality: An integrative review. *Journal of marketing Research*, 26(August), 351-357.

Rao, S. L. (2000). India's rapidly changing consumer markets. *Economic and Political Weekly*, 35(40), 3570-3572.

Ratchford, B. T., & Debabrata Talukdar, M. S. L. (2001). A model of consumer choice of the Internet as an information source. *International Journal of Electronic Commerce*, 5(3), 7-21.

Ravilochanan, P., & Devi, B. S. (2012). Analysis of Customer Preference in Organized Retail Stores. *International Journal of Trade, Economics and Finance*, 3(3), 209.

Reibstein, D. J. (2002). What attracts customers to online stores, and what keeps them coming back?. *Journal of the academy of Marketing Science*, 30(4), 465-473.

Reimers, V., & Clulow, V. (2004). Retail concentration: a comparison of spatial convenience in shopping strips and shopping centres. *Journal of Retailing and Consumer services*, 11(4), 207-221.

Reynolds, K. E., & Beatty, S. E. (1999). Customer benefits and company consequences of customer-salesperson relationships in retailing. *Journal of retailing*, *75*(1), 11-32.

Reynolds, K. E., Ganesh, J., & Luckett, M. (2002). Traditional malls vs. factory outlets: comparing shopper typologies and implications for retail strategy. *Journal of Business Research*, *55*(9), 687-696.

Rhee, H., & Bell, D. R. (2002). The inter-store mobility of supermarket shoppers. *Journal of Retailing*, *78*(4), 225-237.

Richbell, S., & Kite, V. (2007). Night shoppers in the "open 24 hours" supermarket: a profile. International Journal of Retail & Distribution Management, 35(1), 54-68.

Roberts, M. L., & Wortzel, L. H. (1979). New life-style determinants of women's food shopping behavior. *The Journal of Marketing*, *43*(Summer), 28-39.

Roy, R., Bhattacharya, A. K., & Sengupta, P. P. (2011). A comparative study of customer satisfaction between two Indian retail brands. *Global Business Review*, *12*(2), 331-342.

Roy, S., & Goswami, P. (2007). Psychographics and its Effect on Purchase Frequency-A Study of the College-goers of Kolkata, India. *Decision (0304-0941)*, *34*(1).

Ruiz, J. P., Chebat, J. C., & Hansen, P. (2004). Another trip to the mall: a segmentation study of customers based on their activities. *Journal of Retailing and Consumer Services*, *11*(6), 333-350.

Rundle-Thiele, S., & Maio Mackay, M. (2001). Assessing the performance of brand loyalty measures. *Journal of Services Marketing*, *15*(7), 529-546.

Rust, R. T., Zahorik, A. J., & Keiningham, T. L. (1996). *Service marketing*. New York: Harper Collins College.

Saad, G., & Gill, T. (2000). Applications of evolutionary psychology in marketing. *Psychology and Marketing*, *17*(12), 1005-1034.

Sainy, R. (2010). A Study of the Effect of Service Quality on Customer Loyalty in Retail Outlets. *Vilakshan: The XIMB Journal of Management*, *7*(2), 49-62.

Sampson, S. D., & Tiger, D. J. (1994). The impact of warehouse membership clubs: the wheel of retailing turns one more time. *The International Review of Retail, Distribution and Consumer Research*, *4*(1), 33-59.

Sathish, S., & Rajamohan, A. (2012). Consumer Behaviour and Lifestyle Marketing. *International Journal of Marketing, Financial Services & Management Research*, *1*(10), 152-166.

Savitha S. & Sathyanarayan K. (2015). Role of Socio –economic variables in the polarisation of luxury value of branded products: a study among the selected shoppers in Chennai. *International Journal of Scientific & Engineering Research*, 6(3), 179-185.

Schumacker, R. E., & Lomax, R. G. (2004). *A beginner's guide to structural equation modeling*. Psychology Press.

Sebastianelli, R., & Tamimi, N. (2002). How product quality dimensions relate to defining quality. *International Journal of Quality & Reliability Management*, *19*(4), 442-453.

Segal, M. N., & Giacobbe, R. W. (1994). Market segmentation and competitive analysis for supermarket retailing. *International Journal of Retail & Distribution Management*, *22*(1), 38-48.

Seiders, K., Simonides, C., & Tigert, D. J. (2000). The impact of supercenters on traditional food retailers in four markets. *International Journal of Retail & Distribution Management*, *28*(4/5), 181-193.

Seiler, V., Rudolf, M., & Krume, T. (2013). The influence of socio-demographic variables on customer satisfaction and loyalty in the private banking industry. *International Journal of Bank Marketing*, *31*(4), 235-258.

Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill building approach*. John Wiley & Sons.

Semeijn, J., Van Riel, A. C., & Ambrosini, A. B. (2004). Consumer evaluations of store brands: effects of store image and product attributes. *Journal of Retailing and Consumer Services*, *11*(4), 247-258.

Sengupta, A. (2008). Emergence of modern Indian retail: an historical perspective. *International Journal of Retail & Distribution Management*, *36*(9), 689-700.

Senthilkumar, V. (2012). A study on the effects of customer service and product quality on customer satisfaction and loyalty. *Namex International Journal of Management Research*, *2*(2), 123-129.

Settle, R. B., Alreck, P. L., & Glasheen, J. W. (1978). Individual time orientation and consumer lifestyle. *ACR North American Advances*, 5(1), 315-9.

Severin, V., Louviere, J. J., & Finn, A. (2001). The stability of retail shopping choices over time and across countries. *Journal of Retailing*, *77*(2), 185-202.

Shamsher, R. (2015). Store image and its impact on consumer behavior. *Elk Asia Pacific Journal of Marketing and Retail Management*, 7(2), 1-27.

Shankar, V., Smith, A. K., & Rangaswamy, A. (2003). Customer satisfaction and loyalty in online and offline environments. *International journal of research in marketing*, *20*(2), 153-175.

Sheth, J. N., & Parvatiyar, A. (1994). *Relationship marketing: Theory, methods and applications*. Center for Relationship Marketing.

Shim, J. P., Shin, Y. B., & Nottingham, L. (2002). Retailer web site influence on customer shopping: exploratory study on key factors of customer satisfaction. *Journal of the Association for Information systems*, *3*(1), 3.

Shim, S., & Kotsiopulos, A. (1992). Patronage behavior of apparel shopping: Part I. Shopping orientations, store attributes, information sources, and personal characteristics. *Clothing and Textiles Research Journal*, *10*(2), 48-57.

Shim, S., Gehrt, K. C., & Holikova, S. (1999). Shopping orientation-based segmentation of US grocery shoppers. *Journal of Food Products Marketing*, *5*(2), 1-19.

Shostack, G. L. (1977). Breaking free from product marketing. *The Journal of Marketing*, *41*(April), 73-80.

Shugan, S. M. (1980). The cost of thinking. *Journal of consumer Research*, *7*(2), 99-111.

Singh, D. P. (2015). Effect of Shopping Motivations on Indian Consumers' Mall Patronage Intention. *Asia-Pacific Journal of Management Research and Innovation*, *11*(1), 57-65.

Singh, H., & Sahay, V. (2012). Determinants of shopping experience: exploring the mall shoppers of national capital region (NCR) of India. *International Journal of Retail & Distribution Management*, *40*(3), 235-248.

Singh, N., & Bose, N. (2011). FACTBOX-Key facts on India's retail sector. Ed.(A. Aravindam). Available at: http://in.reuters.com/article/idININdia-60786820 111129 (Accessed on 21 January 2017).

Singh, S. (2002). Shopping from dusk'til dawn. *Marketing Week*, 32-32.

Singhi, A., Mall, A., & Puri, N. (2016). Retail transformation: changing your performance trajectory. The Boston Consulting Group, Delhi.[Google Scholar]. [online] https://media-publications.bcg.com/india/Retail-Transformation.pdf (Accessed on 27 July 2017).

Sinha, P. K. (2003). Shopping orientation in the evolving Indian market. *Vikalpa*, *28*(2), 13-22.

Sinha, P. K., & Banerjee, A. (2004). Store choice behaviour in an evolving market. *International Journal of Retail & Distribution Management*, *32*(10), 482-494.

Sinha, P. K., & Uniyal, D. P. (2005). Using observational research for behavioural segmentation of shoppers. *Journal of Retailing and Consumer Services*, *12*(1), 35-48.

Sinha, P. K., Mathew, E., & Kansal, A. (2005). Format choice of food and grocery retailers. Working paper No. 2005-07-04, IIMA.

Sirgy, M. J., Grewal, D., & Mangleburg, T. (2000). Retail environment, self-congruity, and retail patronage: An integrative model and a research agenda. *Journal of Business research*, *49*(2), 127-138.

Sit, J. K., & Birch, D. (2014). Entertainment events in shopping malls—profiling passive and active participation behaviors. *Journal of Consumer Behaviour*, *13*(6), 383-392.

Sivadas, E., & Baker-Prewitt, J. L. (2000). An examination of the relationship between service quality, customer satisfaction, and store loyalty. *International Journal of Retail & Distribution Management*, *28*(2), 73-82.

Slama, M. E., & Tashchian, A. (1985). Selected socioeconomic and demographic characteristics associated with purchasing involvement. *The Journal of Marketing*, *49*(Winter), 72-82.

Smith, M. F., & Carsky, M. L. (1996). Grocery shopping behavior A comparison of involved and uninvolved consumers. *Journal of retailing and Consumer Services*, *3*(2), 73-80.

Solgaard, H. S., & Hansen, T. (2003). A hierarchical Bayes model of choice between supermarket formats. *Journal of retailing and Consumer Services*, *10*(3), 169-180.

South, S. J., & Spitze, G. (1994). Housework in marital and nonmarital households. *American Sociological Review*, *59*, 327-347.

Sparks, L. (1995). Customer Service in Retailing–the Next Leap Forward?. *Retail Marketing,* Frank Call, London.

Spence, M. T., & Brucks, M. (1997). The moderating effects of problem characteristics on experts' and novices' judgments. *Journal of marketing Research*, *34*, 233-247.

Spillan, J. E., Chaubey, M. D., Ziemnowicz, C., Singh, N., & Vyas, B. J. (2007). EFFECTS OF LIFE-STYLE DIMENSIONS AND ETHNOCENTRISM ON INDIAN CONSUMERS" BUYING DECISIONS: AN EXPLORATORY STUDY. *Proceedings of the Midwest Academy of International Business*. Available at: www.dubois.psu.edu/Documents/Academics/10_pager_-_Indian_ CONSUMERS_ paper_2007(1). pdf. (Accessed on august 2016).

Sprotles, G. B., & Kendall, E. L. (1986). A methodology for profiling consumers' decision-making styles. *Journal of Consumer Affairs*, *20*(2), 267-279.

Srinivasan, D., Srivastava, D., & Bhanot, P. (2014). Impact of age on purchase behaviour of luxury brands. *Journal of Research in Business and Management*, *2*(9), 19-32.

Srivastava, R. K. (2008). Changing retail scene in India. *International Journal of Retail & Distribution Management*, *36*(9), 714-721.

Steelhouse (2012). Social Shopping 2012 Survey and Infographic. Available at: www. steelhouse.com/social-shopping-2012-survey/ (Accessed on May 16, 2017).

Steenkamp, J. B. E., Batra, R., & Alden, D. L. (2003). How perceived brand globalness creates brand value. *Journal of International Business Studies*, *34*(1), 53-65.

Stone, G. P. (1954). City shoppers and urban identification: observations on the social psychology of city life. *American Journal of Sociology*, *60*(1), 36-45.

Stone, K. E. (1995). *Competing with the retail giants: How to survive in the new retail landscape* (Vol. 21). John Wiley & Sons.

Suchánek, P., Richter, J., & Králová, M. (2014). Customer satisfaction, product quality and performance of companies. *Review of Economic Perspectives*, *14*(4), 329-344.

Sugiati, T., Thoyib, A., Hadiwidjoyo, D., & Setiawan, M. (2013). The Role of Customer Value on Satisfaction and Loyalty (Study on Hypermart's Customers). *International Journal of Business and Management Invention*, *2*(6), 65-70.

Sullivan, P., & Savitt, R. (1997). Store patronage and lifestyle factors: implications for rural grocery retailers. *International Journal of Retail & Distribution Management*, *25*(11), 351-364.

Summers, T. A., & Hebert, P. R. (2001). Shedding some light on store atmospherics: influence of illumination on consumer behavior. *Journal of business research*, *54*(2), 145-150.

Surprenant, C. F., & Solomon, M. R. (1987). Predictability and personalization in the service encounter. *The Journal of Marketing*, *51*(April), 86-96.

Svagzdiene, B., Krikstaponyte, I., Simanavicius, A., & Istomina, N. (2015). The assessment of recreational services, promoting healthy lifestyle, at water bodies: case of Lithuania. *Transformation in Business & Economics*, *14*.

Szymanski, D. M., & Hise, R. T. (2000). E-satisfaction: an initial examination. *Journal of retailing*, *76*(3), 309-322.

Tahyudin, I. (2013). Preference Analysis of Website Performance, Access, Security, Sensation, and Information Variables to Identify Consumer Online. *International Journal of Engineering & Computer Science IJECS-IJENS*, *13*(1), 9-13.

Talwar, S. L. (2010). Organized retail in northern and western states. *Retailer Magazine*, *5*(7).

Tam, J. L., & Tai, S. H. (1998). Research note: The psychographic segmentation of the female market in Greater China. *International Marketing Review*, *15*(1), 61-77.

Tauber, E. M. (1972). Why do people shop?. *The Journal of Marketing*, *36*(October), 46-49.

Taylor, S.A., Sharland, A., Cronin, A.A., and Bullard, J. W. (1993). Recreational quality in the international setting. *International Journal of Service Industries Management, 4*(4), 68-88.

Tedeschi, B. (2006). Like shopping? Try social shopping. New York Times, *11*, 09.

Teller, C., Kotzab, H., & Grant, D. B. (2006). The consumer direct services revolution in grocery retailing: An exploratory investigation. *Managing Service Quality: An International Journal*, *16*(1), 78-96.

Terblanche, N. (1998). Retail Management. *Thompson Publishing, Cape Town*.

Thang, D. C. L., & Tan, B. L. B. (2003). Linking consumer perception to preference of retail stores: an empirical assessment of the multi-attributes of store image. *Journal of retailing and consumer services*, *10*(4), 193-200.

The Telegraph (2017), India's "Organized Retail Market" Presents a Whopping $75 Billion Opportunity for Retailers. Available at: https:// www.telegraphindia.com/ pressrelease/ nv/ 56861/ indias-organized-retail-market-presents-a- whopping-75- billio.html (Accessed on 17 September 2017).

Thenmozhi, S. P., & Dhanapal, D. (2011). Unorganised retailing in India–A study on retail service quality. *European Journal of Social Sciences*, *23*(1), 71-78.

Theodoridis, C. D., & Priporas, C. V. (2009). Store choice in computer retailing: the case of home users in Greece. *EuroMed Journal of Business*, *4*(1), 58-68.

Thompson, A. M., & Kaminski, P. F. (1993). Psychographic and lifestyle antecedents of service quality expectations: a segmentation approach. *Journal of Services Marketing*, *7*(4), 53-61.

Tiernan, M. (2000). How we catalogers can win on the Web. *Catalog Age*, *17*(6), 95.

Todd, S., Lawson, R., & Faris, F. (1998). A lifestyle analysis of New Zealand customers. *Asia Pacific Journal of Marketing and Logistics*, *10*(3), 30-47.

Tse, D. K., & Wilton, P. C. (1988). Models of consumer satisfaction formation: An extension. *Journal of marketing research*, 204-212.

Tu, Y. T., Li, M. L., & Chih, H. C. (2013). An empirical study of corporate brand image, customer perceived value and satisfaction on loyalty in shoe

industry. *Journal of Economics and Behavioral Studies*, *5*(7), 469.

Turban, E., King, D., Lee, J., & Viehland, D. (2002). Electronic commerce: A managerial perspective 2002. *Prentice Hall: ISBN 0*, *13*(975285), 4.

Turley, L. W., & Milliman, R. E. (2000). Atmospheric effects on shopping behavior: a review of the experimental evidence. *Journal of business research*, *49*(2), 193-211.

Ubeja, S. K., & Bedia, D. D. (2011). A study of customer satisfaction from organized Retailing (with reference to Indore city). *Prestige International Journal of Management and Research*, *4*(2/1), 1.

Ullman, M. T. (2001). The neural basis of lexicon and grammar in first and second language: The declarative/procedural model. *Bilingualism: Language and cognition*, *4*(2), 105-122.

Ulseth, A. L. B. (2004). Social integration in modern sport: Commercial fitness centres and voluntary sports clubs. *European Sport Management Quarterly*, *4*(2), 95-115.

Uusitalo, O. (2001). Consumer perceptions of grocery retail formats and brands. *International Journal of Retail & Distribution Management*, *29*(5), 214-225.

Van Kenhove, P., & K. De Wulf. 2000. Income and Time Pressure: A Person-Situation Grocery Retail Typology. *The International Review of Retail, Distribution and Consumer Research*, *10*(2), 149-166.

Van Kenhove, P., De Wulf, K., & Van Waterschoot, W. (1999). The impact of task definition on store-attribute saliences and store choice. *Journal of Retailing*, *75*(1), 125-137.

Vazquez, R., Rodr guez -Del Bosque, I. A., D az, A. M., & Ruiz, A. V. (2001). Service quality in supermarket retailing: identifying critical service experiences. *Journal of retailing and consumer services*, *8*(1), 1-14.

Venkateswarulu, A., & Uniyal, D. P. (2007). Concept of a mall: measuring attitude and perception of shoppers towards malls of Mumbai. *Indian Retail Review*, *1*(1), 7-16.

Verma, H., & Madan, P. (2011). Factor Analysing the store Attribute to Identify Key Components of Store Image (a Study on Some Selected Apparel Stores in

India). Sri Krishna International Research & Educational Consortium, *2*(1).

Vyncke, P. (2002). Lifestyle segmentation: From attitudes, interests and opinions, to values, aesthetic styles, life visions and media preferences. *European journal of communication*, *17*(4), 445-463.

Wagner, T. (2007). Shopping motivation revised: a means-end chain analytical perspective. *International Journal of Retail & Distribution Management*, *35*(7), 569-582.

Wakefield, K. L., & Baker, J. (1998). Excitement at the mall: determinants and effects on shopping response. *Journal of retailing*, *74*(4), 515-539.

Walsh, G., & Mitchell, V. W. (2005). Demographic characteristics of consumers who find it difficult to decide. *Marketing Intelligence & Planning*, *23*(3), 281-295.

Walsh, G., Evanschitzky, H., & Wunderlich, M. (2008). Identification and analysis of moderator variables: investigating the customer satisfaction-loyalty link. *European Journal of Marketing*, *42*(9/10), 977-1004.

Wang, F., Head, M., & Archer, N. (2002). E-tailing: An analysis of web impacts on the retail market. *Journal of business strategies*, *19*(1), 73.

Wel, C. A. C., Hussin, S. R., Omar, N. A., & Nor, S. M. (2012). Important determinant of consumers' retail selection decision in Malaysia. *World Review of Business Research*, *2*(2), 164-175.

Wells, W. D., Tigert, D. J., & Activities, I. (1971). Opinions. *Journal of advertising research*, *11*(4), 27-35.

Westbrook, R. A. (1981). Sources of consumer satisfaction with retail outlets. *Journal of retailing*, *57*(3), 68-85.

Westbrook, R. A., & Black, W. C. (1985). A motivation-based shopper typology. *Journal of retailing*. *61*(Spring), 78-103.

Wilkes, R. E. (1992). A structural modeling approach to the measurement and meaning of cognitive age. *Journal of Consumer research*, *19*(2), 292-301.

Williams, R. H., Painter, J. J., & Nicholas, H. R. (1978). Policy-oriented typology of grocery shoppers. *Journal of Retailing*, *54*(1), 27-42.

Winn, P. R., & Childers, T. L. (1976). Demographics and Store Patronage Concentrations: Some Promising Results. *Educator's Proceedings*, 82-86.

Wixom, B. H., & Todd, P. A. (2005). A theoretical integration of user satisfaction and technology acceptance. *Information systems research*, *16*(1), 85-102.

Wolfinbarger, M., & Gilly, M. C. (2003). eTailQ: Dimensionalizing, measuring and predicting etail quality. *Journal of retailing*, *79*(3), 183-198.

Wood, S., & Browne, S. (2007). Convenience store location planning and forecasting–a practical research agenda. *International Journal of Retail & Distribution Management*, *35*(4), 233-255.

Woodside, A. G., & Trappey, R. J. (1992). Finding out why customers shop your store and buy your brand: Automatic cognitive processing models of primary choice. *Journal of Advertising Research*.

Worrall, S. and Newman, A (2015). Shoppers Typology. 9, Marketing, Wiley Encyclopedia of Management. Available at: http://onlinelibrary. wiley.com/doi/ 10.1002/9781118785317.

Worsley, T., Chun Wang, W., & Hunter, W. (2011). Baby boomers' reasons for choosing specific food shops. *International Journal of Retail & Distribution Management*, *39*(11), 867-882.

Wu, C. H. J., & Liang, R. D. (2009). Effect of experiential value on customer satisfaction with service encounters in luxury-hotel restaurants. *International Journal of Hospitality Management*, *28*(4), 586-593.

Wu, S. I. (2003). The relationship between consumer characteristics and attitude toward online shopping. *Marketing Intelligence & Planning*, *21*(1), 37-44.

Xiao, L., Guo, Z., & DAmbra, J. (2014). A typology of online group buyers: using means-end structures for benefit segmentation. *Proceedings of the 35th International Conference on Information Systems,* Auckland, New Zealand, December, 14-17.

Yamane, T. (1967). *Statistics: An introductory analysis* (No. HA29 Y2 1967).

Yavas, U. (2003). A multi-attribute approach to understanding shopper segments. *International Journal of Retail & Distribution Management*, *31*(11), 541-548.

Yi, Y. (1990). A critical review of consumer satisfaction. *Review of marketing*, *4*(1), 68-123.

Yim, M. Y. C., Yoo, S. C., Sauer, P. L., & Seo, J. H. (2014). Hedonic shopping motivation and co-shopper influence on utilitarian grocery shopping in superstores. *Journal of the Academy of Marketing Science*, *42*(5), 528-544.

Yip, T. C., Chan, K., & Poon, E. (2012). Attributes of young consumers' favorite retail shops: A qualitative study. *Journal of Consumer Marketing*, *29*(7), 545-552.

Yoon, C. (1997). Age differences in consumers' processing strategies: An investigation of moderating influences. *Journal of Consumer Research*, *24*(3), 329-342.

Zameer, A., & Mukherjee, D. (2011). Food and grocery retail: patronage behavior of indian urban consumers. *South Asian Journal of Management*, *18*(1), 119.

Zeithaml, V. A. (1985). The new demographics and market fragmentation. *The Journal of Marketing*, 64-75.

Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *The Journal of marketing*, 2-22.

Zeithaml, V. A. (2002). Service excellence in electronic channels. *Managing Service Quality: An International Journal*, *12*(3), 135-139.

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1993). The nature and determinants of customer expectations of service. *Journal of the academy of Marketing Science*, *21*(1), 1-12.

Zhang, Y., Sirion, C., & Howard, C. (2011). The influence of the mall environment on shoppers' values and consumer behavior in China. In *ASBBS Annual Conference* (Vol. 18, No. 1, pp. 214-224).

Zijlstra, E., & Mobach, M. P. (2011). The influence of facility layout on operations explored. *Journal of Facilities Management*, *9*(2), 127-144.

Zolfagharian, M. A., & Paswan, A. (2009). Perceived service innovativeness, consumer trait innovativeness and patronage intention. *Journal of Retailing and Consumer Services*, *16*(2), 155-162.

Zulqarnain, H., Zafar, A. U., & Shahzad, M. (2015). Factors that affect the choice of consumers in selecting retail store, for grocery shopping. *International Journal of Multidisciplinary and Current Research*, *3*(1), 1167-1172.

Appendices

APPENDICES

APPENDIX A

Retail formats

India's retail is ruled by a large number of small retail formats comprising of the local kirana shops, general stores, chemists, paan & beedi shops, apparel shops, pavement vendors, hand-cart hawkers, etc. which together constitute the unorganised retail. These are small setups which are privately owned, managed and run by members of the family (Halepete et al., 2008; Ramakrishnan, 2010). These retail stores offer products at convenient location and reasonable prices to the customers (Halepete et al., 2008; Srivastava, 2008; Ramakrishnan, 2010).

Whereas, the organised retail includes hypermarkets, supermarkets, and malls which are professionally controlled and deliver mix of services and products like shopping, entertainment and food under one roof. A number of business houses are making inroads in the Indian retail market.

Each business has its distinguished way of organising their activities for providing its products and service to the customer, which is called as retail format. A retail format is the "store package" which the retailer offers to the customers. A format is described as a type of retail mix, used by retailers and is established on the physical store where the vendor and the customers can interact (Enders and Jelassi, 2000). It is the combination of attributes that retailers use to improve their business strategies and constitute a combination of price, assortment, transaction, accessibility and experience (Messinger and Chakravarthi, 1997).

Sinha et al. (2005) have defined retail formats on seven specifications: classification of merchandise, diversity of brands held in the store for each type of merchandise, number of SKUS held in the store under each brand, service offered in the store, price of merchandise, accessibility, and ambience. Choudhary and Sharma classified (2009) the retail formats on the basis of retail area in sq. ft.

The present study has covered four retail formats in grocery viz. Kirana stores, Convenience stores, Supermarkets and Hypermarkets. These formats are defined on the basis of their area in sq. ft. as proposed by Choudhary and Sharma (2009):

Table 1: Definition of Retail formats

Retail Format	Area (sq ft)
Kirana Store	Traditional small business.
Convenience stores	500 – 1,000 sq ft
Supermarkets	1,000 – 10,000 sq ft
Hypermarkets	10,000 sq ft

Source: Choudhary, H. and Sharma, V. (2009). Empirical Study on Operational Efficiency in Retail Stores in Chandigarh Tricity. Prabandhan: Indian Journal of Management, 2(3).

The grocery retail formats covered under this research included

Kirana Stores: Often called as mom & pop stores are stand-alone stores owned and managed by individuals and their families. They usually carry fewer goods, less variety, do not observe uniform display of goods. Goods are usually sold on MPR. These stores generally cater to small sections of society and located near to the residences and within residential societies.

Convenience stores

These are relatively small stores situated close to residential areas with self-service component. Usually set at locations that are easy to access, open for long hours (say 24 hours), small and family oriented, with limited facilities. They have long operational hours and a narrow diversity of stock and convenience products. Prices are marginally high because of the convenience offered to the customers. A high fraction of sale consists of impulse purchases, with most in areas of snack food, soft drink, milk, eggs, eggs or newspapers and magazines. The average transaction in convenience stores is small and the prices are usually above average. Focus is on ease of shopping and mental convenience with limited assortment. Some of the convenient store formats available in India are: 7 Eleven; Twenty Four Seven (Godfrey Phillips); Select (Shell India); J Mart (RJ Corp); In & Out (Bharat Petroleum); Mother Dairy; KB's Conveniently Yours (Future Group).

Supermarkets

Supermarkets are big self-service grocery stores that offer customers a variety of foods and household supplies. The merchandise is organised into aisle, where each aisle is numbered or labeled and has only similar goods placed together. The supermarket houses fresh foods, poultry as well as canned and boxed goods. Supermarkets are quite larger compared to traditional grocery stores, where sales team is available to assist and help. Some of the supermarket formats in India are: Reliance fresh (Reliance Retail); Easy day (Bharti Retail); MORE store (Aditya Birla Retail); Spenser's (RP- Sanjiv Goenka Group); D-Mart (Avenue Supermarket); Natures Basket (Godrej Group); Star Bazar (Tata Sons); 6 – Ten (REI Agro); Food Bazaar (Future Group); Nilgiris.

Hypermarkets

Hypermarkets are large retail establishments that are a combination of supermarket and department stores. They are considered as a one-stop shop for all of the customer's needs. Hypermarkets basically have all the merchandise that could be required by a person on a daily basis. Hypermarkets are a combination of grocery stores, department stores and discount stores. Some of the hypermarket retail formats in India are: Big Bazaar (Future Group); Vishal Mega mart (Vishal Retail); Amartex shoppers world (Amartex Industries); Spar; Lulu; Megastore (Aditya Birla Group).

The present study covered four retail formats in apparel industry

Local Stores: Traditional apparel local stores are family run business units, which are generally small in size and overcrowded, with little emphasis on alluring displays, and advertising. They depend on word-of-mouth or only on their strong customer relationship. They fundamentally stock a narrow range of unbranded or local and common items. These sets of retailers depend on local wholesalers or traders from manufacturing centers such as Ludhiana, Surat, Ahmedabad etc. for specific kind of clothing. Retailers usually position their stores on the basis of pricing, quality, and variety of merchandise and extend various services to their customers such as credit, home delivery, selection of products at home, tailoring facility, alteration, returns, and adjustments. Because of their rock-bottom prices, they appeal to a large number of customers.

Company owned/ branded stores

In this prototype, store is managed by the company. Company take care of expenses (layout, renovation expenses, interior, furniture, hardware, infrastructure, flooring, etc.) plus operations cost (store maintenance, salary, telephone expenses, electricity, etc). In this format a specific returns is important to make store self-sustained. Every process is followed closely and no false commitment is done. However, disadvantage is that irrespective of revenue, operational expenditures are fixed and increase with time say, salary, electricity, etc.

The main apparel brands in India are Arvind Mills, Zodiac, Raymonds, etc. Some of branded apparel stores prominent in India are Weekender, Benetton, Grasim, etc. International brands like Levis, Lacoste, United Colors of Benetton, Nike etc.

Category Killer

Specialty stores with discount overtones are called category killers. Also, known as Category Specialists, or Power Retailers. They offer limited merchandise categories with excessive depth and breadth of assortment usually in large stores. Small speciality stores have developed to offer a variety of categories. They are known as category killers as they specialise in their fields, such as electronics (Best Buy) and sporting goods. Low prices offered by them can "kill" a category of merchandise for other retailers, mainly speciality stores. Category killers stores offer features like low levels of service, location, simple store design etc. Some examples of category killers include – sports (Decathlon), Furniture (IKEA), office (Office Depot), toys & baby products (Toy 'R' us or Babies ; 'R' us). In India the idea is previously predominant in the unorganised retail sector in the country. The local Saturday/ Wednesday bazaars are good models of this format. Capital's Delhi Haat too can fit into this concept. Mega Mart, Vishal.

Online apparel stores

An organisation use a website to offer its products for sale and then people or companies use their computers to purchase from this company, the parties engage in electronic transactions (also called online selling or internet marketing), which emphasises on the sale by firms to final consumers. Thus, online retailing comprises

of electronic business in which the purchaser is the end user. Online retailing is rapidly increasing and retailers are using this platform to increase their presence and to reach out to the customers. With this format the retailers can tap into even wider percentage of consumers. Here the retailer provides the consumers with the luxury of checking out the products and buying them online. But the retailer has to have a very appealing and authentic online display of merchandise so that the consumer has the feeling of visiting a real life store. Examples, Futurebazaar.com, jabong.com, Koovs.com etc.

APPENDIX B

QUESTIONNAIRE

We would very much appreciate if you would please take just a few moments of your time to provide us your valuable feedback. Please read each question carefully and indicate your response by selecting the most appropriate choice. Please ensure that you mark all the given statements as incomplete responses will not fulfill researcher's requirements. Thanks

1. Your Gender:

    ☐ Male   ☐ Female

2. Please tick in the appropriate box for your age.

    ☐ Less than 18 years   ☐ 18 – 25 years

    ☐ 25 – 35 years   ☐ 35 – 45 years

    ☐ Above 45 years

3. Your Education qualification:

    ☐ Higher Secondary   ☐ Senior Secondary

    ☐ College Graduate   ☐ Post Graduate

    ☐ PhD

4. What is your present occupation?

    ☐ Employee (either private or public services)

    ☐ Business person

    ☐ Professional (Doctor / Engineer / Advocate / Accountant etc.)

    ☐ Student

    ☐ Homemaker

    ☐ Others (please tick this box if you do not identify with the above)

5. Please indicate your average monthly family income:

   ☐ Less than Rs 10,000   ☐ Rs 10,000 to Rs 25,000

   ☐ Rs 25,000 to Rs 50,000   ☐ Rs 50,000 to Rs 1, 00,000

   ☐ Above Rs 1, 00,000

6. Marital Status:

   ☐ Married   ☐ Single

7. Family Size:

   ☐ 1-3   ☐ 3-5

   ☐ 5 and more

8. Please rate your preference in *buying grocery* products from the mentioned retail formats.

Retail Formats	Never	Least preferred	Ok	Preferred	Most Preferred
Kirana Store					
Convenience Store					
Supermarket					
Hypermarket					

9. How often do you shop at the mentioned *retail format for grocery*?

	Twice a week	Once a week	Once in Fortnight	Once in a month	Occasionally
Kirana					
Convenience					
Supermarket					
Hypermarket					

10. Please indicate the amount of *money spent (monthly) at grocery* on the following retail formats, while purchasing.

Retail Formats	Tick one option for each retail format			
	Less than Rs 3,000	Rs 3,000-4,000	Rs 4,000-5,000	Above Rs 5,000
Kirana				
Convenience				
Supermarket				
Hypermarket				

11. Please rate your preference in *buying apparels* from the mentioned retail formats.

Retail Formats	Never	Least preferred	Ok	Preferred	Most Preferred
Local Store					
Company's Owned / Branded					
Category Killer					
On-line					

12. How often do you shop at the mentioned *retail format for Apparels*?

	Once in Fortnight	Once in a month	Once in three months	Once in six months
Local Store				
Company owned/ Branded				
Category Killer				
Online				

13. Please indicate the amount of *money spent (monthly) at apparels* on the following retail formats, while purchasing.

Retail Formats	Tick one option for each retail format			
	Less than Rs 2,000	Rs 2,000-4,000	Rs 4,000-6,000	Above Rs 8,000
Local Store				
Company owned/ Branded				
Category Killer				
Online				

14. Please specify the degree of importance of the following lifestyle attribute to you by ticking in the appropriate box?

	Not Important	Somewhat important	Doesn't matter	Important	Very Important
Watching movies					
Reading Books					
Listening to Music					
Involvement in social organisations					
To give/attend dinner parties					
Involvement in community projects					
Playing sports					
Vacationing					
Exercising					
Pursuing hobbies					
Attending sports event					
Involvement in a business organisation					
Travelling for business					
Attending charitable events					
Doing new and different things					
Going to nightclub					
To use new and different things					
To take up the challenge of doing something that have never done before					
Going to festival					
To lead others					
To take charge of a group					
To visit an art gallery/museum					
Entertain at home					
Visit or entertain friend or family regularly					
Other people usually follow my ideas					
Attend a concert or play					

Spending lot of time talking with my friends about shopping					
If it is good enough for my wife, it is good enough for me also					
I am a homebody					
Relish taking decisions on my own					
Family is the single most important thing to me					
Taking opinion of my family before final purchase decision					
Dine out in a restaurant					
I am more independent than people around me					
My personal appearance is extremely important to me					
I have more ability than the most people					
I go for shopping to find value for money					
I have more self-confidence than others					
I feel confident in my ability to shop					
Sales persons add enjoyment to shopping					
Ability to choose the right products					
What you think of yourself is reflected by what you buy					
A women's life is fulfilled only if she can provide a happy home for her family					
I go shopping to have a look at products being considered for purchase					
Local stores are attractive places to shop					
Awareness of fashion trends & want to be the first to try them					
I consider myself an intellectual					

15. What are your motivations and intentions when you go shopping?

	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
I shop to catch up with latest trends					
I take opinion of other co-shoppers at the store about a new product					
I enjoy trying new outlets					
I am always short of time to do things that I wish to do					
Shopping is fun for me					
I prefer thrill and excitement while shopping					
I shop to check for new products available in the market					
I often look for help while shopping					
Shopping helps me feel better					
I shop for leisure					
More the price of the product, superior is its quality					
While buying I have preference for national brand-name					
I prefer to finish shopping at the earliest					
A renowned brand means good quality					
I buy a great deal of products at discounted prices					
I relish sharing my shopping experiences with my friends					
I try to remain loyal to certain brands and stores					
I discuss with others before finalizing the purchase					
I relish variety in my life					
Prices offers tempts me					

	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
Shopping at store is wastage of time					
Local stores offer good products at reasonable prices to me					
Local store gives me more importance					
I like to shop where it saves me time					
I regularly looks for sales promotion advertisements					
Shopping provide me opportunity to socialize outside my circle					
I generally purchase from the nearby store					
I feel relaxed post-shopping					
I shop at the local store to show solidarity to my community					
Local store deliver better service					
I enjoy going shopping with friends and family					
The products price is a good indicator of its quality					
I often go shopping to look for new things, though with no intention of buying					

PART-2

16. Please rate the extent to which you think the following retail attributes are important to you while shopping.

	Not Important	Somewhat important	Doesn't matter	Important	Very Important
Convenient Parking					
Better Service					
Convenient Store Hours					
Convenient Location					
One Stop Shopping					
Availability of Branded Goods					
Ease of Shopping					
Cleanliness and Hygiene					
Parcel Pick Up					
Home Delivery					
Open Seven Days a Week					
Internal Layout and design					
Elevator					
Lighting					
Air conditioning					
Ease of merchandise return					
Ease of approach					
Signage is clearly displayed					
Uniqueness of merchandise					
Appealing store decoration					
Variety					
Convenient check out					
Customer-friendly salesperson					
Service minded and helpful salespersons					
Good personality salesperson					
Knowledgeable salesperson					

17. You are requested to rate your expectations of the following retail attributes for *grocery* in different retail format from 1-10 (1 is least preferred and 10 is extremely preferred).

	Kirana	Convenience	Supermarket	Hypermarket
Convenient Parking				
Better Service				
Convenient Store Hours				
Convenient Location				
One Stop Shopping				
Availability of Branded Goods				
Ease of Shopping				
Cleanliness and Hygiene				
Parcel Pick Up				
Home Delivery				
Open Seven Days a Week				
Internal Layout and design				
Elevator				
Lighting				
Air conditioning				
Ease of merchandise return				
Ease of approach				
Signage is clearly displayed				
Uniqueness of merchandise				
Appealing store decoration				
Variety				
Convenient check out				
Customer-friendly salesperson				
Service minded and helpful salespersons				
Good personality salesperson				
Knowledgeable salesperson				

18. You are requested to rate your expectations of the following retail attributes for *apparels* in different retail format from 1-10 (1 is least preferred and 10 is extremely preferred).

	Local Store	Company's Owned / Branded	Category Killer	Online
Convenient Parking				
Better Service				
Convenient Store Hours				
Convenient Location				
One Stop Shopping				
Availability of Branded Goods				
Ease of Shopping				
Cleanliness and Hygiene				
Parcel Pick Up				
Home Delivery				
Open Seven Days a Week				
Internal Layout and design				
Elevator				
Lighting				
Air conditioning				
Ease of merchandise return				
Ease of approach				
Signage is clearly displayed				
Uniqueness of merchandise				
Appealing store decoration				
Variety				
Customer-friendly salesperson				
Service minded and helpful salespersons				
Good personality salesperson				
Knowledgeable salesperson				

19. Please rate the extent to which you think the following on-line attributes are important to you while shopping.

	Not Important	Somewhat important	Doesn't matter	Important	Very Important
Ability of the customer to get to the web site					
Ability of the customer to find product information					
Ability of the customer to find product					
Ability of the customer to checkout with minimal efforts					
Quick/ easy transaction completion					
Price information availability					
Item information (clips, reviews)					
Availability of descriptive information about focal product, substitute products, and complementary products					
Amount of descriptive product information (based on sensory attributes)					
Amount of contextual product information (based on expert suggestions)					
Recommendation context information (based on suggested product alternatives)					
Information Accuracy					
Clarity of shipping charges					
Variety of shipping options					
Clarity of charges before ordering					
Having product available in stock					
Delivering the ordered product					
Service promises consistent with actual fulfillment					
Order delivery in the time promised					
Delivery Accuracy					
Order tracking					
Mechanisms to disclose problems, handle returns, and uphold guarantees					
Overall look and design of the website					
Security of the customer/ Transaction					

PART 3

20. The attribute listed gives you assurance of quality when you make a purchase. Please indicate your level of agreement or disagreement with each statement.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Availability of Store Brands					
Assurance and trust					
Guarantees					
Reputation					
Sound retail policy					
Durability					
Higher price charged					
Easy to use					
Reparability/ replacement					
Celebrity Endorser					
Packaging					
Trendiness & Innovation					

21. To what extent do you think the listed attributes add to the price of the product?

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Promotions and Offers					
Frequent Shopper Program					
Credit policies of store					
Free Gifts					
Discounts					
Psychological pricing (eg Rs 99.90)					
Multiple pricing					
Lucky Draws					
%Cash Discount for the next purchase					
The products are value for money based on my previous experience with other product					
Product offering is value for money compared with that of competitors					

PART-4

22. Considering your purchase experience, please select the statement that comes closest to your feeling.

	Not Possible	Somewhat Possible	Never	Possible	Strongest Possible
I shall repurchase at the same place					
I shall buy additional products from the same place					
I will always recommend this retailer to my friends					
I say positive things about the retailer to other people					
Price fluctuation will not affect me					
I am satisfied with the staffs response and prompt services					
I am satisfied with products and services offered					
I paid a reasonable price					
Value for money is excellent					
Excellent product quality					

Thank you very much for your time and cooperation.