

**CONSUMER BEHAVIOUR TOWARDS SELECT
RETAIL FORMATS IN GOA: AN EMPIRICAL STUDY**

Thesis Submitted to the
GOA UNIVERSITY

For the Award of the Degree of

DOCTOR OF PHILOSOPHY

In
COMMERCE

BY

Rajendra Kumbharjuvankar

Associate Professor

H.O.D. Department of Commerce and Management
Narayan Zantye College of Commerce, Bicholim - Goa

Under the Guidance of

Dr. R. Antony Sathish Benadict

Associate Professor

H.O.D, P.G. Department of Commerce and Research
Government College of Arts, Science and Commerce, Quepem - Goa

December, 2018

DECLARATION

I, **Rajendra V. Kumbharjuvenkar**, hereby declare that, this thesis for Ph.D. degree in commerce titled, “**Consumer Behaviour towards Select Retail Formats in Goa: An Empirical Study**”, is a bona-fide record of original research work carried out by me under the guidance and supervision of **Dr. R. Antony Sathish Benadict**, H.O.D., P.G. Department of Commerce and Research, Government College of Arts, Science and Commerce, Quepem – Goa and that, the same has not been previously formed the basis for the award of any degree, diploma or any certificate or similar title of Goa University or any other University.

Place: Taleigao – Goa

Rajendra V. Kumbharjuvenkar

Date : 28/12/2018

Research Scholar

CERTIFICATE

This is to certify that the thesis titled, “*Consumer Behaviour towards Select Retail Formats in Goa: An Empirical Study*”, is a bona-fide record of the original work done by *Rajendra V. Kumbharjuvenkar* under my guidance and supervision and the same has not been previously formed the basis for the award of any degree, diploma or any certificate or similar title of Goa University or any other University.

Place: Taleigao – Goa

Dr. R. Antony Sathish Benadict

Date : 28/12/2018

Research Guide



DEDICATED TO

My Beloved Parents

Late Shri. Vassudev B. Kumbharjuvenkar

and

Smt. Laxmi V. Kumbharjuvenkar

ACKNOWLEDGEMENT

It gives me great pleasure to express my sincere gratitude and thankfulness to all those who have directly or implicitly helped me during the course of this research work.

It is my proud privilege and prerogative to express my profound feeling of gratitude to my research guide, Dr. R. Antony Sathish Benadict, Head, P.G. Department of Commerce and Research, Govt. College of Arts, Science and Commerce, Quepem – Goa, for his incessant support, motivation, guidance and scholarly inspiration right from beginning till the completion of my research work.

The oozing confidence and unflinching encouragement which sir has instilled in me, has helped me in gaining mastery in data analytical tools and taking this research to its logical conclusion.

I would like to profusely thank Dr. M. R. Patil, Principal, Vidya Prabhodini College of Commerce, Education, Computer and Management, Vidya Nagar, Alto Porvorim, Bardez – Goa, for his invaluable guidance and for providing essential inputs to the formulation of my study, as a Subject Expert on the FRC, my mentor, guide and motivator.

I wish to express and place on record my gratitude to Her Excellency, Smt. Mridula Sinha, Hon'ble Governor of Goa and Chancellor of Goa University and Prof. Dr. Varun Sahni, Hon'ble Vice Chancellor of Goa University.

I express my deepest gratitude to Prof. Dr. Y. V. Reddy, Hon'ble Registrar of Goa University and former Dean and Head, Department of Commerce, for giving me an opportunity to pursue my research work and for the wholehearted support and parental guidance received during the entire course of the research work.

My sincere thanks are due to Prof. Dr. K.B. Subhash, Dean, Department of Commerce and Management and H.O.D. Department of Commerce, whose style of imparting knowledge in statistics is par excellence and it has helped me a lot in finding new vistas in the analytical study. The lessons in statistics I have learnt from him will surely help me in my career in academics in the years to come.

My heartiest thanks are due to Prof. Dr. B. Ramesh, Prof. Dr. Anjana Raju, Dr. P. Sriram, Mr. Narayan Parab and the entire teaching and non-teaching staff of Department Commerce, Goa University, for their valuable guidance, encouragement and timely suggestions during the course of my study, for improving my research work.

I owe my sincere thanks to the Trustees of my college and members of the Governing Body of Narayan Zantye college of Commerce, Bicholim Goa, Shri Harish N. P. Zantye (Former Chairman), Shri Suresh N. P. Zantye (Chairman), Shri Umesh N. P. Zantye (Vice Chairman), Shri Pravin H. P. Zantye, Shri Siddarth S. P. Zantye and Shri Rohit U. P. Zantye (Treasurer), for their moral support and motivation and for granting me permission to take one year study leave from DHE to pursue my study.

My sincere and special thanks to Shri Arun Sakhardande, former Principal, and Dr. Anil Dingre, Administrator, Narayan Zantye College of Commerce, Bicholim Goa, for their invaluable inspiration and motivation to complete my research study.

I owe my sincere gratitude and extend my special thanks to Shri. Rajesh Amonkar, Principal, Narayan Zantye College of Commerce, Bicholim Goa, for his inspiration and motivation during my research work.

I also owe my special thanks to Miss Rebecca L. Pinto, Assistant professor of the English Department of our college for her enduring support and immense help.

I am also grateful to Shri Shashank Mahatme, CO, Mall De Goa, Ms. Pallavi Arondekar, Deputy Director, Goa Chamber of Commerce and Industry, Shri. Kirit Maganlal, CO.Magsons Super Stores, Ajit Parulekar (Goa Institute of Management), Ashok Salgaonkar (Br. Manager, Goa State Coop. Bank), Smita Shrivastav (S. Caculo College, Mapusa), Manoj Kamat, Edwin Barreto and Rodney D'Silva (Damodar College, Margao), Shweta Borkar, Nayana Sail, Sherin Shaikh, Nandini Kamat, Jhimli Adhikari, Ramchandra Surlekar, Pravin Sawant and Bipin Bandekar (N. Zantye College of Commerce, Bicholim), Sajani D'Costa and Sumati Satardekar (Carmel College, Nuvem) and many more for their invaluable support, motivation and guidance.

My indebtedness is due to Dr. Gopakumar V., Librarian, Ms. Vasanti and Dr. Malvankar, Asst. Librarians, Goa University, Mr. Bala Mandrekar, Librarian, and Library Attendant, Mr. Nitesh Sawant, Narayan Zantye College of Commerce, Bicholim Goa, for providing me necessary help and assistance from time to time.

I am extremely thankful to my research centre and all my research colleagues at Research Centre in Commerce, Government College of Arts, Science and Commerce, Quepem Goa, and take this opportunity to personally thank, Ms. Sohani Pai Vaidya, Mr. P.A. Patil, Mr. Atmaram Tarpe, Mr. Helic Barreto, CA, Pradeep Kakodkar and Mr. Narendra Gaonkar for their continuous support in my research work.

I am thankful to Prof. Bhaskar G. Nayak, former Principal and Director of DHE and Prof. Dr. Joydeep Bhattacharjee, Principal of Government College of Arts, Science and Commerce, Quepem – Goa, for their motivation and support.

I owe my sincere and special thanks to Shri Prasad Loliyenkar, Director, DHE, Dr. George and Dr. Remy Dias, Deputy Directors; DHE, Porvorim, for granting me study leave to pursue my research work.

I owe unfeigned gratefulness to my Mother, wife Risha, daughter Shriya, sisters Surekha and Usha, brother in law Dayanand and niece Nihali, for their persistent encouragement and their personal sacrifices, during the course of my study.

I also thank all my colleagues and peers and all the non-teaching staff of my college, especially, Reshma, Tanmay, Shanti, Vilas, Devendra, Bhiva and Babita, for extending their cooperation and help in every possible way.

I am indebted and thankful to all the respondents who contributed to the major part of my research work by sparing their valuable time and providing me the necessary information.

Above all, I pay my homage to almighty God for giving me courage and patience along with health and for surrounding me with all people emitting positive vibes.

Thank you one and all.

Rajendra V. Kumbharjuvenkar

TABLE OF CONTENTS

Sr. No.	Contents	Page No.
1	Title Page	i
2	Declaration	ii
3	Certificate	iii
4	Dedication	iv
5	Acknowledgement	v
6	Table of Contents	ix
7	List of Tables	xv
8	List of Figures	xxvi
Chapter No.	Title	Page No.
I	Introduction to Retail Formats and Consumer Behaviour	1 - 53
1.1	Introduction	1
1.2	Retail Revolution in India	4
1.3	Key Drivers of Retail Change in India	8
1.4	Challenges to Retail Development in India	13
1.5	Classification of Retail Formats	14
1.6	Need For Studying Consumer Behaviour	28
1.7	Key Determinants of Consumer Behaviour	30
1.8	Trends in Consumer Behaviour	34
1.9	Changing Lifestyle of Indian Consumers	36
1.10	Consumer Decision Making	39
1.11	Schiffman and Kanuk's Model of Consumer Decision Making	41
1.12	Serving The Retail Consumer – Importance of Service in Retail	45
1.13	Relationship among Customer Expectation, Customer Satisfaction and Customer Loyalty	47
1.14	Handling of Customer Complaints	49
	Chapter Summary	50
	References	52

Chapter No.	Title	Page No.
II	Review of Literature	55 - 112
2.1	Introduction	55
2.2	Review of Literature Relating to Retail Development in India	56
2.3	Review of Literature Relating to Consumer Behaviour towards Emerging Retail Formats	62
2.4	Review of Literature Relating to Retail Service Quality and its Relationship with Customer Satisfaction and Customer Loyalty	84
2.5	Review of Literature Relating to Retail Marketing Strategies and its Influence on Buying Decision of Consumers	94
2.6	Identification of the Research Problem	101
	Chapter Summary	103
	References	104
III	Research Methodology	113 - 152
3.1	Introduction to Research Methodology	113
3.2	Objectives of the Study	113
3.3	Description of the Study Area	114
3.4	Research Design	116
3.5	Objective wise Research Methodology	117
3.6	Significance of the Study	148
3.7	Chapterisation Scheme	149
3.8	Limitations of the Study	150
	Chapter Summary	151
	References	152

Chapter No.	Title	Page No.
IV	Analysis of Consumer Behaviour towards Select Retail Formats in Goa	153 - 275
4.1	Introduction to Analysis of Consumer Behaviour	153
4.2	Demographic Profile of the Respondents	154
4.3	Analysis of Preference of Retail Format for Buying Fast Moving Consumer Goods and Slow Moving Consumer Goods	157
4.4	Analysis of Shopping Preferences of Consumers in Goa	178
4.5	Analysis of Retail Format Preference for Buying Selected Product Categories of FMCGs and SMCGs	189
4.6	Analysis of Factors Influencing Choice of Retail Format for Buying FMCGs and SMCGs	197
4.7	Analysis of Relationship among Factors Influencing Brand Preference and Consumers Choice of Brands	217
4.8	Analysis of Advertising Media Influencing Buying Decisions of Consumers across Demographic Characteristics	219
4.9	Analysis of Choice between Off-line and On-line Retail Format	229
4.10	Analysis of Consumer Typologies in Goa	232
4.11	Analysis of Relationship Between Consumer Typologies And Demographic Characteristics	246
4.12	Analysis of Relationship among Consumer Typologies and Retail Format Choice for Buying FMCGs and SMCGs	265
	Chapter Summary	272
	References	274

Chapter No.	Title	Page No.
V	Analysis of Service Quality of Select Retail Formats in Goa	276 - 373
5.1	Introduction to Service Quality in Retail	276
5.2	Analysis of Dimensions of Service Quality of Mall	280
5.3	Analysis of Dimensions of Service Quality of Mall Influencing Customers' Satisfaction	294
5.4	Analysis of Relationship among Dimensions of Service Quality of Mall, Customers' Satisfaction and Customers' Loyalty towards Mall	295
5.5	Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer's Loyalty towards Mall	299
5.6	Analysis of Dimensions of Service Quality of Supermarket	303
5.7	Analysis of Dimensions of Service Quality of Supermarket influencing Customers' Satisfaction	315
5.8	Analysis of Relationship among Dimensions of Service Quality of Supermarket, Customers' Satisfaction and Customers' Loyalty towards Supermarket	316
5.9	Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer's Loyalty towards Supermarket	320
5.10	Analysis of Dimensions of Service Quality of Speciality Store	325
5.11	Analysis of Dimensions of Service Quality of Speciality Store influencing Customers' Satisfaction	337
5.12	Analysis of Relationship among Dimensions of Service Quality of Speciality Store, Customers' Satisfaction and Customers' Loyalty towards Speciality Store	339
5.13	Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer's Loyalty towards Speciality Store	343

Chapter No.	Title	Page No.
5.14	Analysis of Dimensions of Service Quality of Convenience Store	348
5.15	Analysis of Dimensions of Service Quality of Convenience Store Influencing Customers' Satisfaction	359
5.16	Analysis of Relationship among Dimensions of Service Quality of Convenience Store, Customers' Satisfaction and Customers' Loyalty towards Convenience Store	361
5.17	Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer's Loyalty towards Convenience Store	365
	Chapter Summary	369
	References	372
VI	Analysis of Influence of Marketing Mix Strategies in Retail on Buying Decision of Consumers in Goa	374 - 406
6.1	Introduction to Retail Marketing Mix Strategies	374
6.2	Analysis of Influence of Marketing Mix Strategies on Buying Decision of Consumers	375
6.3	Analysis of Relationship among Marketing Mix Strategies, Buying Decision of Consumers and Consumers' Loyalty towards Retail Stores	380
6.4	Analysis of Influence of Marketing Mix Strategies on Brand Image of a Retail Store and Loyalty towards Retail Store	385
6.5	Analysis of Brand Image of a Retail Store Mediating the Relationship between Marketing Mix Strategies and Consumers' Loyalty towards Retail Store	390
6.6	Analysis of Complaints of the Consumers Influencing the Brand Image of a Retail Store	395
	Chapter Summary	403
	References	406

Chapter No.	Title	Page No.
VII	Customer Satisfaction Index for Measuring Customers' Satisfaction towards Select Retail Formats in Goa	407 - 435
7.1	Introduction to Customer Satisfaction Index	407
7.2	Customer Satisfaction Index for Measuring Customers' Satisfaction towards Mall	410
7.3	Customer Satisfaction Index for Measuring Customers' Satisfaction towards Supermarket	416
7.4	Customer Satisfaction Index for Measuring Customers' Satisfaction towards Speciality Store	422
7.5	Customer Satisfaction Index for Measuring Customers' Satisfaction towards Convenience Store (Local Kirana Store)	427
	Chapter Summary	433
	References	435
VIII	Findings, Conclusions and Suggestions	436 - 466
8.1	Introduction	436
8.2	Findings of the Study	437
8.3	Conclusions of the Study	453
8.4	Suggestions of the Study	457
8.5	Scope for Further Research	466
	BIBLIOGRAPHY	I - XX
	ANNEXURE	XXI - XXXV

LIST OF TABLES

Table No.	Title	Page No.
1.1	Global Retail Development Index 2017 (GRDI)	5
1.2	Features of Prominent Retail Formats	26
3.1	Universe and Sample Size of the Study	121
4.1	Demographic Profile of the Respondents	154
4.2	Most Preferred Retail Format for Buying FMCGs (Overall Results)	157
4.3	Analysis of Most Preferred Retail Format for Buying FMCGs across Gender	159
4.4	Analysis of Most Preferred Retail Format for FMCGs across Age Groups	160
4.5	Analysis of Most Preferred Retail Format for Buying FMCGs across Marital Status	161
4.6	Analysis of Most Preferred Retail Format for Buying FMCGs Across Educational Qualifications	162
4.7	Analysis of Most Preferred Retail Format for Buying FMCGs across Occupation	163
4.8	Analysis of Most Preferred Retail Format for Buying FMCGs on the basis of District-wise Location of Respondents	164
4.9	Analysis of Most Preferred Retail Format for Buying FMCGs Across Income Groups	165
4.10	Summary of Analysis of Association between Demographic Characteristics and Preference of Retail Format for Buying FMCGs	166
4.11	Analysis of Most Preferred Retail Format for Buying SMCGs (Overall Results)	168
4.12	Analysis of Most Preferred Retail Format for Buying SMCGs across Gender	169
4.13	Analysis of Most Preferred Retail Format for Buying SMCGs across Age Groups	170
4.14	Analysis of Most Preferred Retail Format for Buying SMCGs across Marital Status	171

Table No.	Title	Page No.
4.15	Analysis of Most Preferred Retail Format for Buying SMCGs across Educational Qualifications	172
4.16	Analysis of Most Preferred Retail Format for Buying SMCGs across Occupation	173
4.17	Analysis of Most Preferred Retail Format for Buying SMCGs across Household Income	174
4.18	Analysis of Most Preferred Retail Format for Buying SMCGs on the basis of District-wise Location of Respondents	175
4.19	Summary of Analysis of Association between Demographic Characteristics and Preference of Retail Format for Buying SMCGs.	176
4.20	Analysis of Shopping Preferences of Consumers In Goa across Gender	179
4.21	Analysis of Product-Wise Brand Preferences with Regards to Select Fast Moving Consumer Goods and Gender	183
4.22	Analysis of Product-Wise Brand Preferences With Regards to Select Slow Moving Consumer Goods and Gender	186
4.23	Analysis of Retail Format Preference For Buying Select Fast Moving Consumer Goods across Gender	190
4.24	Analysis of Retail Format Preference for buying Select Slow Moving Consumer Goods across Gender	194
4.25	Item-Total Statistics For EFA Results of Product Attributes Influencing Choice of Retail Format For Buying Fast Moving Consumer Goods (FMCGs)	200
4.26	EFA Results of Product Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods (FMCGs)	201
4.27	Item-Total Statistics for EFA Results of Store Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods (FMCGs)	202
4.28	EFA Results of Store Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods (FMCGs)	203

Table No.	Title	Page No.
4.29	Inter Construct Correlations Matrix with regards to Product Attributes and Store Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods (FMCGs)	204
4.30	Analyses of Product Attributes and Store Attributes Influencing Choice of Retail Format for Buying FMCGs	206
4.31	Item-Total Statistics for EFA Results of Product Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)	209
4.32	EFA Results of Product Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)	210
4.33	Item-Total Statistics for EFA Results of Store Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCG's)	211
4.34	EFA Results of Store Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)	212
4.35	Inter Construct Correlations Matrix with regards to Factors Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)	213
4.36	Analyses of Product Attributes and Store Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)	215
4.37	Analysis of Relationship among Factors Influencing Brand Preference and Consumers Choice of Brands (Generalized Linear Model -Univariate)	217
4.38	Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Gender	219
4.39	Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Age Groups	220
4.40	Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Marital Status	221

Table No.	Title	Page No.
4.41	Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Educational Qualifications	222
4.42	Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Occupation	224
4.43	Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Monthly Household Income	225
4.44	Analysis of Influence of Advertising Media on Buying Decisions of Consumers based on District-wise Location of Respondents	226
4.45	Summary of Chi-square Tests Analyzing the association between Advertising Media Influencing Buying Decisions and Demographic Characteristic	227
4.46	Analysis of Choice between On-line and Off-line Retail Format across Demographic Characteristics	230
4.47	Item-Total Statistics with reference to EFA Analysis of Consumer Typologies in Goa	235
4.48	EFA Results of Analysis of Consumer Typologies In Goa	236
4.49	Regression Weights of CFA Measurement Model for Analyzing Consumer Typologies in Goa	240
4.50	Co- variances of CFA Measurement Model for Analyzing Consumer Typologies in Goa	242
4.51	Correlations of CFA Measurement Model for Analyzing Consumer Typologies in Goa	243
4.52	Major Fit Measures and Guidelines for Acceptable Values	244
4.53	Fit Measures for the CFA Measurement Model for Analyzing Consumer Typologies in Goa	244
4.54	Analysis of Relationship Between Gender and Consumer Typologies in Goa, using Binomial Logistic Regression	247
4.55	Analysis of Relationship Between Marital Status and Consumer Typologies in Goa, using Binomial Logistic Regression	248

Table No.	Title	Page No.
4.56	Analysis of Relationship Between Age and Consumer Typologies in Goa, using Multinomial Logistic Regression	251
4.57	Analysis of Relationship Between Educational Qualification and Consumer Typologies in Goa, using Multinomial Logistic Regression	254
4.58	Analysis of Relationship Between Occupation and Consumer Typologies in Goa, using Multinomial Logistic Regression	257
4.59	Analysis of Relationship Between Income Categories and Consumer Typologies in Goa, using Multinomial Logistic Regression	259
4.60	Analysis of Relationship Between Place of Domicile and Consumer Typologies in Goa, using Multinomial Logistic Regression	262
4.61	Analysis of Relationship Between District-wise location of the respondents and Consumer Typologies in Goa, using Binomial Logistic Regression	264
4.62	Goodness of Fit Measures for the SEM – Measurement Model for Assessing the Relationship among Consumer Typologies and Retail Format Choice for Buying FMCGs and SMCGs	267
4.63	Regression Weights of SEM Measurement Model for Assessing the Relationship among Consumer Typologies and Retail Format Choice for Buying FMCGs and SMCGs	268
5.1	Item-Total Statistics - EFA Analysis of Dimensions of Service Quality of Mall	282
5.2	EFA Results - Analysis of Dimensions of Service Quality of Mall	284
5.3	Inter Construct Correlations Matrix with regards to Dimensions of Service Quality of Mall, Customers Satisfaction and Customers Loyalty towards Mall	286
5.4	Regression Weights of CFA Measurement Model for Analyzing Dimensions of Service Quality of Mall	289

Table No.	Title	Page No.
5.5	Co-variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Mall	290
5.6	Correlations of CFA Measurement Model for Analyzing Dimensions of Service Quality of Mall	291
5.7	Variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Mall	292
5.8	Summary of Fit Measures for the CFA Measurement Model Analyzing the Dimensions of Service Quality of Mall	293
5.9	Regression Analysis Results of Dimensions of Service Quality of Mall Influencing Customers' Satisfaction	294
5.10	Model Fit Summary with regards to Analysis of Relationship among Dimensions of Service Quality, Customers' Satisfaction and Customers' Loyalty towards Mall	297
5.11	Regression Weights of SEM Model Linking Dimensions of Service Quality of Mall, Customers' Satisfaction and Customers' Loyalty towards Mall	298
5.12	Model Fit Summary of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality of Mall and Customers' Loyalty towards Mall	301
5.13	Regression Weights of the Model - Customers' Satisfaction Mediating Relationship between Dimensions of Service Quality of Mall and Customers' Loyalty towards Mall	301
5.14	Item -Total Statistics – EFA Analysis of Dimensions of Service Quality of Supermarket	305
5.15	EFA Results of Analysis of Dimensions of Service Quality of Supermarket	306
5.16	Inter Construct Correlations Matrix with regards to Dimensions of Service Quality of Supermarket, Customers Satisfaction and Customer's Loyalty towards Supermarket	308
5.17	Regression Weights of the Default Measurement Model for Analyzing the Dimensions of Service Quality of Supermarkets	311

Table No.	Title	Page No.
5.18	Co-variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Supermarket	312
5.19	Correlations of CFA Measurement Model for Analyzing Dimensions of Service Quality of Supermarket	312
5.20	Variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Supermarket	313
5.21	Summary of Fit Measures for the CFA Measurement Model Analyzing the Dimensions of Service Quality of Supermarket	314
5.22	Regression Analysis Results of Dimensions of Service Quality Influencing Customers' Satisfaction with Supermarket	315
5.23	Model Fit Summary with regards to Analysis of Relationship among Dimensions of Service Quality, Customers' Satisfaction and Customers' Loyalty towards Supermarket	318
5.24	Regression Weights of SEM Model Linking Dimensions of Service Quality of Supermarket, Customers' Satisfaction and Customers' Loyalty towards Supermarket	319
5.25	Model Fit Summary of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality of Supermarket and Customers' Loyalty towards Supermarket	322
5.26	Regression Weights of the Model - Customers' Satisfaction Mediating Relationship between Dimensions of Service Quality of Supermarket and Customers' Loyalty towards Supermarket	323
5.27	Item-Total Statistics – EFA Analysis of Dimensions of Service Quality of Speciality Store	327
5.28	Exploratory Factor Analysis (EFA) Results with regards to Analysis of Dimensions of Service Quality of Speciality Store	328
5.29	Inter Construct Correlations Matrix with regards to Dimensions of Service Quality of Speciality Store, Customers Satisfaction and Customer's Loyalty towards Speciality Store	330
5.30	Regression Weights of the Measurement Model for Analyzing the Dimensions of Service Quality of Speciality Store	333

Table No.	Title	Page No.
5.31	Co-variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Speciality Store	334
5.32	Correlations of CFA Measurement Model for Analyzing Dimensions of Service Quality of Speciality Store	334
5.33	Variiances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Speciality Store	335
5.34	Summary of Fit Measures for the CFA Measurement Model Analyzing the Dimensions of Service Quality of Speciality Store	336
5.35	Regression Analysis Results of Dimensions of Service Quality Influencing Customers' Satisfaction with Speciality Store	337
5.36	Model Fit Summary with regards to Analysis of Relationship among Dimensions of Service Quality, Customers' Satisfaction and Customers' Loyalty towards Speciality Store	341
5.37	Regression Weights of SEM Model Linking Dimensions of Service Quality of Speciality Store, Customers' Satisfaction and Customers' Loyalty towards Speciality Store	342
5.38	Model Fit Summary of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality of Speciality Store and Customers' Loyalty towards Speciality Store	345
5.39	Regression Weights of the Model - Customers' Satisfaction Mediating Relationship between Dimensions of Service Quality of Speciality Store and Customers' Loyalty towards Speciality Store	346
5.40	Item -Total Statistics – EFA Analysis of Dimensions of Service Quality of Convenience Store	350
5.41	Exploratory Factor Analysis (EFA) Results with regards to Analysis of Dimensions of Service Quality of Convenience Store	351

Table No.	Title	Page No.
5.42	Inter Construct Correlations Matrix with regards to Dimensions of Service Quality of Convenience Store, Customers' Satisfaction and Customers' Loyalty towards Convenience Store	353
5.43	Regression Weights of the Default Measurement Model for Analyzing the Dimensions of Service Quality of Convenience Store	355
5.44	Co-variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Convenience Store	356
5.45	Correlations of CFA Measurement Model for Analyzing Dimensions of Service Quality of Convenience Store	356
5.46	Variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Convenience Store	357
5.47	Summary of Fit Measures for the CFA Measurement Model Analyzing the Dimensions of Service Quality of Convenience Store	358
5.48	Regression Analysis Results of Dimensions of Service Quality Influencing Customers' Satisfaction with Convenience Store	359
5.49	Model Fit Summary with regards to Analysis of Relationship among Dimensions of Service Quality, Customers' Satisfaction and Customers' Loyalty towards Convenience Store	363
5.50	Regression Weights of SEM Model Linking Dimensions of Service Quality of Convenience Store, Customers' Satisfaction and Customers' Loyalty towards Convenience Store	364
5.51	Model Fit Summary of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality of Convenience Store and Customers' Loyalty towards Convenience Store	367

Table No.	Title	Page No.
5.52	Regression Weights of the Model - Customers' Satisfaction Mediating Relationship between Dimensions of Service Quality of Convenience Store and Customers' Loyalty towards Convenience Store	368
6.1	Chronbach's Alpha in respect of Elements of Marketing Mix Strategies Influencing Buying Decision of Consumers	377
6.2	Inter-Construct Correlations with regards to Marketing Mix Strategies and Buying Decision of Consumers	378
6.3	Model Summary and Coefficients of the Regression Model Analyzing the Elements of Marketing Mix Strategies influencing Buying Decision of Consumers	379
6.4	Model Fit Summary of the Model Linking Marketing Mix Strategies, Buying Decision of Consumers and Consumers Loyalty towards Retail Stores	382
6.5	Regression Weights of the SEM Model Linking Marketing Mix Strategies, Buying Decision of Consumers and Consumers' Loyalty towards Retail Stores	383
6.6	Squared Multiple Correlations and AVE in respect of the Variables in the Construct Marketing Mix Strategies	383
6.7	Model Fit Summary of the SEM Model analyzing the influence of Marketing Mix Strategies on Brand Image of a Retail Store and Loyalty towards Retail Store	387
6.8	Regression Weights of the SEM Model analyzing the influence of Marketing Mix Strategies on Brand Image of a Retail Store and Loyalty towards Retail Store	388
6.9	Model Fit Summary of the SEM Model analyzing relationship of Brand Image of a Retail Store as a Mediator between Marketing Mix Strategies and Loyalty towards Retail Store	392
6.10	Regression Weights of the SEM Model analyzing relationship of Brand Image of a Retail Store as a Mediator between Marketing Mix Strategies and Loyalty towards Retail Store	393

Table No.	Title	Page No.
6.11	Model Summary and Coefficients of the Models Analyzing the Complaints of Consumers Influencing Brand Image of Modern Retail Stores	398
6.12	Model Summary and Coefficients of the Models Analyzing the Complaints of Consumers Influencing Brand Image of Traditional Retail Stores	401
7.1	Scale for Measuring Level of Satisfaction	409
7.2	Descriptive Statistics of the Scale Used to Assess the Dimensions of Service Quality of Mall	410
7.3	Customer Satisfaction Index Measuring Customers' Satisfaction towards Mall (CSIML)	414
7.4	Descriptive Statistics of the Scale Used to Assess the Dimensions of Service Quality of Supermarket	416
7.5	Customer Satisfaction Index Measuring Customers' Satisfaction towards Supermarket (CSISM)	420
7.6	Descriptive Statistics of the Scale Used to Assess the Dimensions of Service Quality of Speciality Store	422
7.7	Customer Satisfaction Index Measuring Customers' Satisfaction towards Speciality Store (CSISS)	425
7.8	Descriptive Statistics of the Scale Used to Assess the Dimensions of Service Quality of Convenience Store (Local Kirana Store)	427
7.9	Customer Satisfaction Index Measuring Customers' Satisfaction towards Convenience Store (CSICS)	431

LIST OF FIGURES

Figure No.	Title	Page No.
1.1	Key Drivers of Retail Change in India	9
1.2	Classification of Retail Formats	15
1.3	Schiffman & Kanuk's Model of Consumer Decision Making	41
3.1	Research Design	116
4.1	Most Preferred Retail Format for Buying FMCGs (Overall Results)	158
4.2	Most Preferred Retail Format for Buying SMCGs (Overall Results)	168
4.3	CFA-Measurement Model for Analyzing the Consumer Typologies in Goa	239
4.4	SEM – Measurement Model for Assessing the Relationship among Consumer Typologies and Retail Format Choice for Buying FMCGs and SMCGs	266
5.1	CFA Measurement Model for Analyzing the Dimensions of Service Quality of Mall	288
5.2	SEM Model Linking Dimensions of Service Quality of Mall, Customers' Satisfaction and Customers' Loyalty towards Mall	296
5.3	SEM model – Customers' Satisfaction Mediating the relationship between Dimensions of Service Quality and Customers' Loyalty towards Mall	300
5.4	CFA Measurement Model for Analyzing the Dimensions of Service Quality of Supermarket	310
5.5	SEM Model Linking Dimensions of Service Quality of Supermarket, Customers' Satisfaction and Customers' Loyalty towards Supermarket	317
5.6	SEM model – Customers' Satisfaction mediating the relationship between Dimensions of Service Quality and Customers' Loyalty towards Supermarket	321

Figure No.	Title	Page No.
5.7	CFA Measurement Model for Analyzing the Dimensions of Service Quality of Speciality Store	332
5.8	SEM Model Linking Dimensions of Service Quality of Speciality Store, Customers' Satisfaction and Customers' Loyalty towards Speciality Store	340
5.9	SEM model – Customers' Satisfaction mediating the relationship between Dimensions of Service Quality and Customers' Loyalty towards Speciality Store	344
5.10	CFA Measurement Model for analyzing the Dimensions of Service Quality of Convenience Store (Local Kirana Store)	354
5.11	SEM Model Linking Dimensions of Service Quality of Convenience Store, Customers' Satisfaction and Customers' Loyalty towards Convenience Store	362
5.12	SEM model – Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer's Loyalty towards Convenience Store	366
6.1	SEM Model Linking Marketing Mix Strategies, Buying Decision of Consumers and Consumers' Loyalty towards Retail Stores	381
6.2	SEM Model Analyzing the Influence of Marketing Mix Strategies on Brand Image of a Retail Store and Loyalty towards Retail Store	386
6.3	SEM Measurement Model Analyzing Relationship of Brand Image of a Retail Store as a Mediator between Marketing Mix Strategies and Loyalty towards Retail Store	391
7.1	CFA Measurement Model for Analyzing the Dimensions of Service Quality of Mall	412
7.2	Model of Dimensions of Service Quality of Mall Influencing Customers' Satisfaction	413
7.3	CFA Measurement Model for Analyzing the Dimensions of Service Quality of Supermarket	418

Figure No.	Title	Page No.
7.4	Model of Dimensions of Service Quality of Supermarket Influencing Customers' Satisfaction	419
7.5	CFA Measurement Model for Analyzing the Dimensions of Service Quality of Speciality Store	423
7.6	Model of Dimensions of Service Quality of Speciality Store Influencing Customers' Satisfaction	424
7.7	CFA Measurement Model for Analyzing the Dimensions of Service Quality of Convenience Store (Local Kirana Store)	429
7.8	Model of Dimensions of Service Quality of Convenience Store Influencing Customers' Satisfaction	430

CHAPTER – I
INTRODUCTION TO RETAIL FORMATS AND
CONSUMER BEHAVIOUR

CONTENTS

1.1	Introduction	1
1.2	Retail Revolution in India	4
1.3	Key Drivers of Retail Change in India	8
1.4	Challenges to Retail Development in India	13
1.5	Classification of Retail Formats	14
1.6	Need For Studying Consumer Behaviour	28
1.7	Key Determinants of Consumer Behaviour	30
1.8	Trends in Consumer Behaviour	34
1.9	Changing Lifestyle of Indian Consumers	36
1.10	Consumer Decision Making	39
1.11	Schiffman and Kanuk’s Model of Consumer Decision Making	41
1.12	Serving the Retail Consumer – Importance of Service in Retail	45
1.13	Relationship among Customer Expectation, Customer Satisfaction and Customer Loyalty	47
1.14	Handling of Customer Complaints	49
	Chapter Summary	50
	References	52

1.1 Introduction

The retail business in India has gone through note worthy changes in the last few years. Retailers are engaged in setting up modern retail formats in line with global standards with suitable modifications to suit the local environment. This has not only provided the Indian consumers with a wider choice, but has also provided a good amount of employment opportunity to people with diverse skills.

The Indian retail industry having more than 12 million outlets, which is the largest number of retail in the World, is employing around 18 million people accounting for eight percent of the country's employment (**Levy, Weitz, & Pandit, 2010**).

The word 'retail' is coined from the word *retailier*, a French word. It implies to cut into a piece or to break the mass. Thus, retailer may be defined as a 'dealer or trader who sells goods in small quantities'.

Retailing is the final stage of any economic activity. In terms of this the retail occupies a prominent place in the Indian economy, contributing significantly towards the country's GDP. The following definitions of the term retail highlight its scope:

Kotler, (2005), states that, retailing refers to the diverse activities performed by the retailers in selling the goods and services to the ultimate consumers for their domestic use. A retailer or a retail store is any business enterprise whose sale volume comes primarily from retailing. Any organization selling to final consumer - whether it is a manufacturer, wholesaler or retailer is doing

retailing. It doesn't make a difference how the products or services are sold – personally, through mail, over telephone, through an automated vending machine, web or the place where they are sold i.e. a retail store, road-side or at the consumer's residence.

Burman and Evans, (2003), in their definition have also stated that, retailing shall involve performing of activities relating to selling of goods and services meant for the personal household use of the consumers.

Retailing as per, **Pradhan S., (2013)**, may be understood as the last stage in the dissemination of stock for utilization by the end buyers. In simple words, an individual or a firm engaged in selling the products or services to the final consumers is said to be performing the retailing function. It comprises of all activities associated with the promoting of merchandise specifically to the shoppers for their own or family use.

The traditional markets are getting transformed due to emergence of new formats with state of the art infrastructure. Malls have begun appearing in metros and cities, where the Indian consumers are provided with innovative and pleasant shopping experiences.

The whole concept and idea of shopping has undergone an attention drawing change in terms of format and consumer buying behaviour, there by bringing a revolutionary change in the Indian retail shopping. The multi-storied malls and huge shopping complexes today, are offering one point shopping, together with food and entertainment, all under one roof. Increasing young working population with average age of 24 - 26 years, rising working women

population, emergence of nuclear families in urban and semi urban areas are the key drivers for the growth of the organized retail sector in India.

In the present day competitive marketing environment, success and survival of retail organization largely depends on how precisely it can understand the target consumers. Assessing, ascertaining and understanding consumer behaviour is one of the important areas of marketing management. It gives an opportunity to the marketers to know the preferences and reactions of customers towards a particular product, its brand image and to know their attitude and perception towards different retail formats.

Transformation in lifestyle, growing brand consciousness of consumers, overall economic growth and employment generation are the important factors contributing to the growth of organized retail in India (**Deepika, 2012**).

The modernization process started by large retailers has spread across the country. Even smaller independent stores are upgrading in terms of assortment, delivery and ambience (**Sinha, Gokhale, & Thomas, 2012**).

Trends of globalization, coupled with reduced trade barriers are inducing competitive retailers to shift focus away from, the hitherto attractive developed markets towards investing in the emerging underserved geographic markets. In the wake of relaxing regulatory climate, India's position as an attractive retail destination calls for scrutiny and introspection (**Basu, November 2013**).

However, it is worth noting that India is at crossroads with regards to the retail sector. There is need of balanced approach to retail and the Government has to

play a vital role in shaping the future course. Though traditional retail has been performing a vital function in the economy, it has to shed off its shortcomings and inefficiencies and actually this is happening (**Handa & Grover, 2012**).

1.2 Retail Revolution in India

Traditionally, the retail landscape in India has been dominated by unorganized retailers like kirana stores, cloth merchants, road side vendors, hawkers, peddlers etc., who buy merchandise from local suppliers or wholesalers and sell to ultimate consumers. Most of today's modern retail formats, which have been mushrooming in the metros and towns, were non-existent a decade ago. Today, Indian retail industry has over 12 million outlets, which is the largest number of retail outlets in the world. Out of 12 million retail outlets, nearly 5 million sell food and related products. Even with this, organized retail accounts only for 4 per cent of the total market.

Retail sector in India is the fastest growing sector, representing approximately 15% of the GDP. It is the largest segment in India after agriculture, employing about 8% of the total work force. The Indian retail market in 2012-13 was estimated to be US\$520 billion and is expected to reach US\$ 950 billion by 2020 considering its growth at 13% per annum (**EY-RAI Retail CFO Survey, September 2013**).

For the year 2017, A. T. Kearney's annual Global Retail Development Index (GRDI) as shown in Table No. 1.1, has rated India at the 1st place for retail investment, with a GRDI score of 71.7. China, Malaysia, Turkey, and U.A.E. are ranked 2nd, 3rd, 4th and 5th respectively. This success of retail sector in India

is attributed to the favorable foreign investment policy, strong and steady economic growth and the consumption boom (GRDI, A. T. Kearney, - 2017).

Table No. 1.1 Global Retail Development Index 2017 (GRDI)

Rank	Country	GRDI Score	Population (Million)	GDP per Capita	National Retail Sales (\$ billion)
1	India	71.70	1329	6658	1071
2	China	70.40	1378	15424	3128
3	Malaysia	60.90	31	27234	92
4	Turkey	59.80	80	21147	241
5	UAE	59.40	9	67696	73
6	Vietnam	56.10	93	6422	90
7	Morocco	56.10	35	8360	40
8	Indonesia	55.90	259	11699	350
9	Peru	54.00	32	13019	61
10	Colombia	53.60	49	14162	90
11	Saudi Arabia	53.60	32	54078	114
12	Sri Lanka	51.80	21	11189	30
13	Dominican Republic	51.70	11	15946	32
14	Algeria	50.10	41	14950	42
15	Jordan	49.00	8	11125	14
16	Kazakhstan	48.40	18	25669	35
17	cote d'Ivoire	48.40	24	3581	14
18	Philippines	46.80	103	7696	137
19	Paraguay	45.70	7	9354	11
20	Romania	45.60	20	22319	45
21	Tanzania	45.40	54	3097	17
22	Russia	43.20	144	26109	434
23	Azerbaijan	42.90	10	17688	11
24	Tunisia	42.90	11	11657	15
25	Kenya	41.30	45	3360	28
26	South Africa	40.20	56	13179	94
27	Nigeria	39.90	187	5930	109
28	Bolivia	39.60	11	7191	15
29	Brazil	39.30	206	15211	447
30	Thailand	37.80	65	16835	119

Source: Extracts of A T Kearney, 2017 Global Retail Development Index , The Age of Focus,P2

As per **India Brand Equity Foundation (IBEF) Report (July, 2017)**, due to its economic growth, India was reported to be the fastest growing market in the world. The consumer expenditure was estimated to be US\$ 628 billion in 2016 and expected to grow to US\$ 3600 billion by 2020. The retail market is projected to grow to US\$ 1300 billion by 2020, from US\$ 1071 billion in 2017. The modern retail is also estimated to grow three times in the coming five years from US\$ 60 billion in 2015 to US\$ 180 billion in 2020. The fast moving consumer goods market is expected to grow to US\$ 103.7 billion by 2020 from US\$ 49 billion in 2016. The revenue generated by online retail in 2015 was US\$ 13 billion, in 2016 it was US\$ 15 billion and in 2020 it is estimated to grow to US\$ 60 billion.

This retail revolution in India has thrown open tremendous opportunity for modern retailers. The healthy economic growth, rapid urbanization, changing demographics, increasing disposable income, increasing purchasing power, easy availability of credit and favourable political climate have led to the growth of retail in India.

Evolutionary Growth of Retail in India

- | | |
|-------------------|--|
| Pre 1990's | <ul style="list-style-type: none">• The retail sector was dominated by unorganized sector.• Entry of Manufacturers into retail sector by opening their own outlets. |
| 1990-2005 | <ul style="list-style-type: none">• There was boom in the apparel segment• S. Kumars, Bombay Dyeing and Raymonds were among few |

companies to come up with retail chains in textile sector.

2005-2010

- New retail players moved on from manufacturing to pure retailing.
- Entry of retail outlets such as Food World in FMCG, Crossword in books, Music World and Planet M in music.
- Mega Marts, Supermarkets, Hypermarkets and Malls emerged in Metros and big cities giving a world class experience to customers under one roof.

2010 onwards

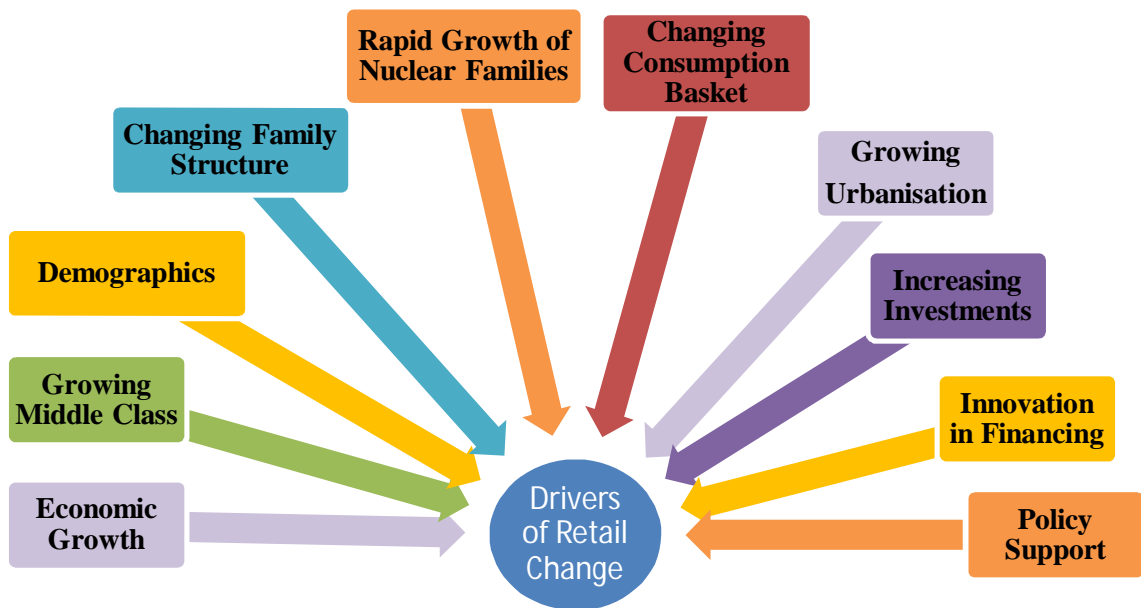
- Most of the retailers started moving to smaller cities and rural areas.
- There was entry of international brands on a large scale.
- The Government of India increased the limit of FDI in Single Brand Retail from 51 % to 100 %.
- Government approved 51 % FDI limits in Multi Brand Retail.
- Emergence of marketing of private label brands.
- The Government of India relaxed the sourcing and investment rules for supermarkets.
- The FDI inflows as on 31st March 2017, in the retail sector reached US\$ 988.56 million.
- The E-commerce and M-commerce is emerging as one of the major segments.

1.3 Key Drivers of Retail Change in India

Driven by changing lifestyles, rising income levels, favorable demographic pattern and by the entry of corporate sector, Indian retail is growing like never before. Mall space from a meager one million square feet in 2002 had touched over 50 million square feet by the year end 2008 and has crossed over 100 million in 2016. The Indian cities are also witnessing a paradigm shift from traditional forms of kirana retailing to well organized self service stores. Though the market has been dominated by unorganized players, the entry of national and international organized players has changed the whole scenario. Organized retail is growing at rapid rate. Bengaluru, Noida, Delhi, Chennai, Mumbai and Hyderabad have become major retail hubs. Large corporate conglomerates like Tata, Birla, ITC, RPG, Reliance and Raheja have made huge investments in retailing. Oil giants like IOC, BPCL and HPCL, are also expanding from fuel retailing to grocery and food retailing. Foreign collaborations are exploding and triggering the rapidly growing Indian middle class.

The retail transformation in India started in the 1990's. The change today is not restricted to the metro cities, but has rapidly spread to smaller cities and towns. The key factor responsible for this change is the Indian consumer. The following Figure 1.1 illustrates the key drivers of retail change in India:

Figure 1.1 Key Drivers of Retail Change in India



Source: Drawn based on key drivers of retail change in India listed below

Key Drivers of Retail Change in India

- 1. Economic growth:** The size of population in India has always made it a large market. Till 90's the investment in industries was limited due to low purchasing power of the Indian consumers. It was the LPG policy of the government and the serious economic reforms in early 90's that paved the way for progressing from 'State led' to 'market friendly' economy. The Indian GDP growth stood at 7 percent in 2016. As per IMF, the Indian economy is expected to grow by 7.2% in 2018 and 7.7 percent in 2019. There is a tremendous progress of Indian economy in the last decade. The per capita GDP has increased from Rs. 71607 in the financial year 2012 to Rs. 117406 in the financial year 2017, recording a CAGR of 10.4 percent, thereby fuelling a consumption boom.

- 2. Growing middle class:** With the rising income, the middle class and upper middle class population is increasing drastically. This has resulted in the incremental consumption in India. As per NCAER report, the Indian middle class which stood at 267 million in 2016, is likely to reach 547 million households by the year 2025-26. The building up of Indian middle class and the higher income population has enhanced the demand for the niche and branded products.
- 3. Demographics:** With the growth of Indian population, there has been increase in the earning population. The Indian population in the age group 15-60 years has increased from 55.4% in 1991 to 66.2% in 2016. This implies higher number of earning population having high spending potential. The median age of Indian population as per the CIA- the World Fact Book is 26.7 years, which is the lowest compared to the rest of the world. In U.S.A. it is 37.2 years, in Japan it is 45.8 years and China it is 36.3 years. This speaks volume about the growth potential for the Indian retail sector.
- 4. Changing family structure and growing female working population:** There is considerable increase of female participation in the country's economic activities. Increased economic independence of women has redefined the rules of social behaviour. Apart from an increase in the family income, there is a change in the kind of products and services which are demanded. The purchasing pattern of working women is different from that of a homemaker. Because of lesser time to commit to the family work, working ladies would lean towards one-stop search for

buying their ordinary items. Likewise, the working ladies' affinity for spending is higher than that of a homemaker.

- 5. Rapid growth of nuclear families:** This is another growth driver for retail sector. The rapid growth of population and non availability of real estate spaces has resulted in the growth of nuclear families. As per Census of India, the average number of persons per household has dropped from 5.6 in Financial Year 1981 to 4.9 in Financial Year 2011. These growing nuclear families have resulted in enhancement of purchasing power and the willingness to spend.
- 6. Changing consumption basket:** Growing change in the occupation of people and rising income have significantly influenced the living pattern and spending pattern of consumers. The change in income has brought about changes in the aspirations and the spending pattern of the consumers. The purchasing power of the urban as well as rural consumer in India is increasing.
- 7. Growing urbanization:** According to the Indian Census 2011, India comprises of 35 States and Union Territories, 497 Cities, 7935 Towns and 649481 Villages. The rural-urban distribution of population as per 2011 census was 68.84% and 31.16% respectively, as against, 72.2% and 27.8% respectively as per 2001 census. The level of urbanization increased from 27.8% to 31.16%. Urbanization is the process characterized by a growing of population living in cities and towns, which are ideal places for promoting consumer products and retail.

- 8. Increasing investments:** The opening-up of retail sector by allowing 100 percent FDI in cash and carry and single brand retail, and 51% FDI in multi brand retail, the overseas retailers have entered the Indian market. This has facilitated the technology driven retail practices, giving ease and comfort to Indian consumers.
- 9. Innovation in financing and easy availability of credit:** The tie-up of financial houses, banks and retailers have enabled the consumer in purchasing the consumer durables through easy credit. The RBI in 2016 has also reduced the interest on retail loans by banks. The use of plastic money in the form of credit cards and debit cards has increased the consumer spending, there by fuelling the growth of retail. The cashless policy initiated by the Government, though not fully implemented as of date, is another initiative which shall further the growth of retail.
- 10. Policy support:** FDI in multi-brand retail at 51%, 100% FDI in single-brand retail, introduction of unified tax system across the country in the form of Goods and Service Tax (GST), removal of excise duty on products, Government initiative like Make In India, Start-up India, Skill India and Digital India are some of the policy reforms which have contributed to the growth of retail in India.

1.4 Challenges to Retail Development in India

Organized retail in India is now more than a decade old. It is largely an urban phenomenon and the pace of growth is still slow. Some of the reasons for this slow growth are:

- **Lack of recognition:** Retail is not recognized as an industry in India. Due to lack of recognition as an industry, the existing as well as new players faces the problem of obtaining finance. This affects the growth and expansion plans of the retail organizations.
- **High Cost:** The high cost of real estate prices in some cities in India makes it difficult for retailers to procure retail spaces. The lease or rent of the property is one of the major areas of expenditure; high lease rentals eat into the profitability of the retail projects.
- **Legal Bottlenecks:** In addition to soaring real estate prices, high stamp duties for transfer of property, time consuming legal processes for conversions of land use, settlement of property disputes etc.
- **Inadequate Infrastructure:** Lack of adequate infrastructure is another inhibiting factor. Poor roads and lack of cold chain infrastructure hampers the development of food and fresh grocery retail in India.

1.5 Classification of Retail Formats

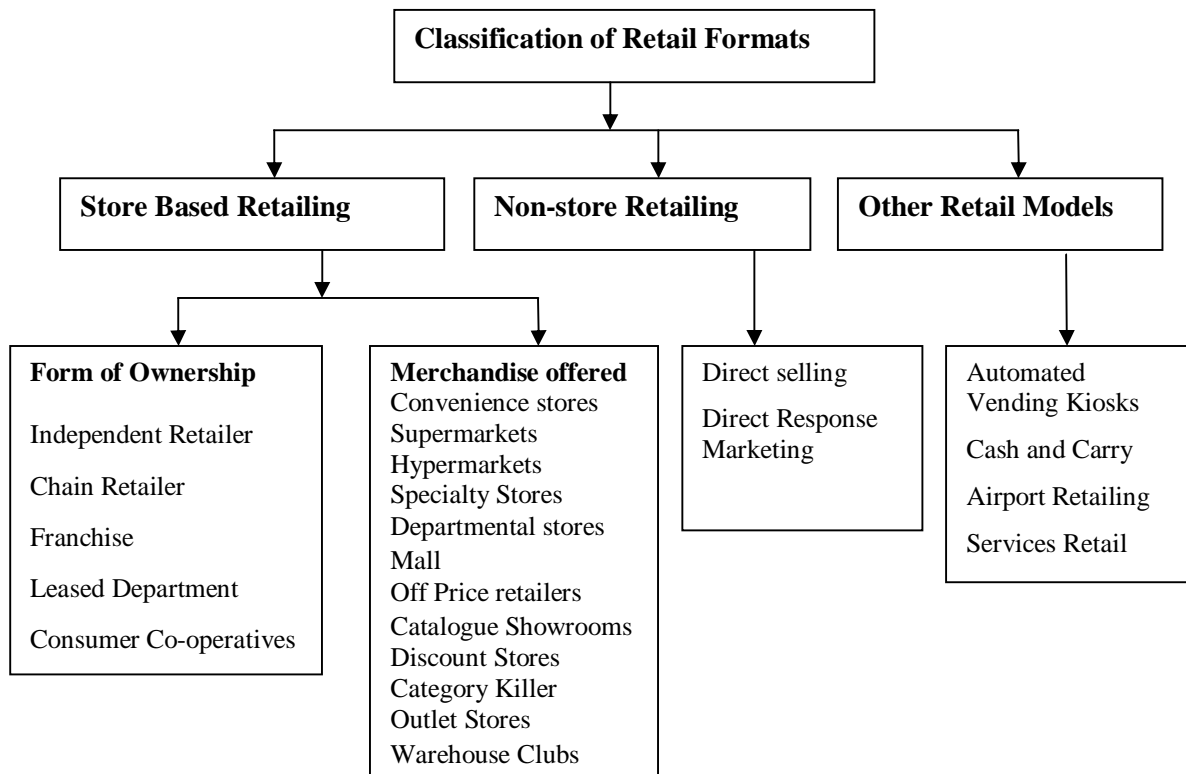
A look at the landscape of most of the cities in India, shows rapid pace of change. This change is a reflection of the changes in the Indian consumer, their lifestyle and habits. To meet these changing needs of the consumers, new retail formats have rapidly grown over the last few years in the Indian market. The origin of retail can be traced back to barter trade. Various formats have evolved over the past thousand years and have been influenced by social and economic developments of that era.

The retail format is the store package that the retailer presents to the consumers. The retailer uses the store to give out messages to the customer about the products which are available, the price that the consumer can expect to pay and the additional services that the retailer may offer to the consumer (Newman A. and Cullen P., 2001).

Retailers use various business models to serve their customers and stakeholders. In retail, a business model would mean the product and/or services offered by the retailer, the pricing policy that one adopts, the communication that one follows to reach out to the customers and the size, look and the location of his retail store. This is termed in retail as format in which the retailer operates.

This section shows and discusses the classification of retail formats. Retailers range in size from small, independent, owner-operated shops like the local florist, dry cleaner, or barber, to national and international giant category killers. The basic classification done is based on store based retailers and non-store retailers. This is illustrated in Figure 1.2 below.

Figure 1.2 - Classification of Retail Formats



Source: Pradhan S. (2013), Retail Management, Text and Cases, P. 27.

A) Store Based Retailing

a) Classification on the Basis of Form of Ownership

1) Independent Retailer

An independent retailer refers to a retail business owned, managed and controlled by a owner and proprietor himself and a few other local hand or family members working as assistants in the shop.

In India, a large number of retailers are independent retailers. Stores like local baniya/ Kirana store and the panwala are examples of independent retailer, as are stores like Benzer, Instyle, Permsons and Amarsons, etc. The ease of entry into the retail market is one of the biggest advantage available to an independent retailer. The independent retailer often has the advantage of having personal rapport with his customers. However,

on the flip side, the advantages of economies of scale and the bargaining power with the suppliers is limited.

2) **Chain Retailer or Corporate Retail Chain**

A retail chain is a form of organisation where, two or more retail outlets are under a single ownership. These stores are characterized by similarity in the merchandise offered to the consumer, the ambience, advertising and promotions. Wills Sports by ITC, Louis Phillippe, Van Heusen by Madura Garments, Arrow by Arvind Mills and department stores like Globus, Westside and Shopper's Stop, Food World, Music World, Planet-M, etc. are some of the examples of chain retailers.

The chain retailers are advantaged of having bargaining power with their suppliers. They can also enjoy economies in advertising and promotions. However, the ability to give attention to each of the stores becomes fairly restricted.

3) **Franchise**

A franchise is a contractual agreement between the franchiser and the franchisee, which allows the franchisee to conduct business under an established name as per a particular business format, in return for a fee or compensation. Franchising can be:

- i) A product or trade mark franchising - where the franchisee sells the product of the franchiser and/or operates under the franchisers name. Archie's stores, which have come up across India, are an example of product franchising.

ii) A business format franchise - Mc Donald's is perhaps one of the best examples of business format franchising.

For both these methods of franchising, the franchise may be a single store, multiple stores or for a particular region or a country. The examples of franchises operating in India are Louis Philippe, Benetton, Van Heusen, Arrows, Pizza Hut, McDonald's, Subway, Dominos etc.

4) **Leased Department**

These are also termed as shop-in-shops. Here, a section of department in retail store is leased / rented to an outside party. Of late, a new trend has started in the Indian retail sector, where in large retail chains set up a small retail outlet or retail counter in malls, department stores, multiplexes, airports and railway stations. These stores display only a fraction of the merchandise/ products sold in the anchor stores. Their main aim is to be available to the consumer near his place of work or home.

5) **Consumer Co-operatives**

A consumer co-operative is a retail institution owned by its member customers. A consumer co-operative may arise largely because of dissatisfied consumers whose needs are not fulfilled by the existing retailer. Examples of co-operatives in India are Sahakari Bhandars and Apna Bazaar shops in Mumbai and Super Bazaar in Delhi. Kendriya Bhandar operated by the government, is probably one of the oldest examples of co-operative stores in India.

b) Classification on the Basis of Merchandise Offered

Based on merchandise offered the retail formats can be broadly classified as food oriented retailers and general merchandise retailers. Within this classification, it can be further classified on the basis of the target market that they cater to. The convenience stores, departmental stores and specialty stores, cater to a specific target market. While the supermarkets, discount store, hypermarket and off-price retailers cater to a larger market segment.

1) Convenience Store

These are relatively small stores selling mainly groceries, located near residential areas that are open for long hours, seven days a week and offer a limited line of convenience product like eggs, bread, milk, etc. The Food Marketing Institute has defined these retail formats as small local grocery stores open till late night, sometimes even open for 24 hours and are abbreviated as C store. Though convenience stores per se, do not exist in India, in the Indian context, our local Baniya or local Kirana Store is similar to convenience store. The retail stores set up at petrol pumps like HP Speed Mart and In and Out can also be termed as convenience stores.

2) Supermarkets

These are large, self-service retail outlets mostly set up in a market place or a residential area, to meet the food and grocery requirements of the local people in the vicinity. This format is at the forefront of the grocery revolution and today, it controls more than 30% of the grocery market in many countries.

The selling area of these stores ranges between 400 sq m and 2500 sq. m. and are selling at least 70% foodstuffs and everyday commodities. Internationally, the size of these stores varies from 8000 to 20000 square feet. ASDA, Safe Way, Kroger and Tesco are some of the large international players. Examples of supermarkets in the Indian market scenario are, Nilgiris, Foodworld, Subhiksha, Food Bazaar and Vitan.

3) Hypermarket

The hypermarket is a combination of a supermarket and a department store. This retail business format has evolved since its invention by retailer Carrefour in Sainte Genevieve de Bois near Paris, in the year 1963 (Pradhan S., 2013). A retail store with a sales area of over 2500 sq. m. with at least 35% of selling space devoted to non-grocery products is termed as a hypermarket.

Hypermarkets today, are synonymous with one stop shopping. They mostly have their own petrol station on the site. Other facilities on the site include bank with cash machines, photo processing shops and pharmacies.

Key retailers who operate in this business model are Carrefour, Wal-Mart, Meijer, Target, Tesco and ASDA. Examples of Hypermarket in India include Giant, Big Bazar and Star India Bazar.

4) Speciality Stores

These are the stores which specialize in a particular category of merchandise or consumer durables like, furniture, house hold goods, electronic or electrical appliances is referred to as a speciality store. Such

a business model is characterized by high level of services or product information being made available to customer.

These are characterized by a narrow product line with deep assortments in that product line. Specialty stores usually concentrate on apparel, jewellery, fabrics, electronic or electrical appliances, sporting goods, furniture, etc.

Internationally, most speciality retailers would operate in an area under 8,000 sq. ft. The international retail chains of speciality retailers include the IKEA, Big and Tall, Gap, High and Mighty, etc. Examples of speciality stores in India include retail chains like Proline, Fitness Station, Gautier Furniture, Damro etc.

5) Departmental Stores

Departmental stores are multi-levelled, large-scale retail outlets, whose merchandise offer consists of various product categories. Traditionally departmental store can be defined as averaging 7000 sq. m. retail outlet selling, apparels, cosmetics, household goods and often a much broader assortment.

Some of the National Players are Shopper's Stop, Globus, Westside and Lifestyle, Akbarrally's, The Bombay Store and Benzer, Ebony, Chermas, Meena Bazar etc. Well known International Players are Marks and Spencer, Sears, J.C. Penny, Marrods, Selfridges etc.

6) Mall

A mall is a one stop solution for shopping, entertainment and outing. These are the large retail outlets mainly located in metros and Cities. The shop floor area of these retail outlets ranges from 60000 sq. ft. to 70000 sq. ft. They endow with products, food and entertainment under, one roof. Some of the major industrial houses like Reliance Industries, Bharti Group, Aditya Birla Group and Tata Trent have entered in this sector.

7) Off Price Retailers

These are the retailers who buy second products from manufacturers, overruns and off season products at a discounted rate and sell the same to the consumers at low prices, less than the retail prices. The merchandise may be in odd sizes, unpopular colours or with minor defects. Off price retail stores may be manufacturer owned or may be owned by specialty or department stores.

8) Catalogue Showrooms

Catalogue retailers usually specialize in hard goods such as house ware, jewellery and consumer electronics. A consumer makes his purchases by going through the catalogue of the products proposed for sale.

9) Discount Stores

Discount stores has a floor area ranging from 80,000 sq. ft. to 1,30,000 sq. ft.. They offer wide variety of merchandise including automotive parts, house wares, home furnishing, apparel and beauty aids, with focus on price rather than variety, display or service. They sell products at prices below MRP hence the name, 'Discount Stores'.

10) Category Killers

A category killer is a speciality retailer who offers a large selection in the chosen product category at economical prices. It is successful because they focus on one category, they stock deep, they buy and sell cheap and finally they dominate the category. Toys R. U's and Staples are international category killers. Nalli's in Chennai and Chandana Brothers in Andhra Pradesh, Toys Kemp in Bangalore, Loft in Mumbai are examples of category killers in India.

11) Outlet Stores

Outlet stores are ranging from 20,000 sq. ft. to 80,000 sq. ft. and are typically the discount arms of major department stores such as Nordstrom Rack and J.C. Penny Outlet.

12) Warehouse Clubs

Warehouse clubs offer a variety of goods in bulk, at wholesale prices. Their area size ranges from 104,000 sq. ft. to 1, 70,000 sq, ft. They provide limited number of product items (5000 or less).

B) Non-Store Retailing

Non-store retailing is a form of retail, selling directly to the ultimate consumers. It may be broadly classified into direct selling and direct response marketing. While direct selling involves direct personal contact, in direct response marketing the customer becomes aware of the product/services offered through a non personal medium like mail, catalogue, phone, television or the internet.

1) Direct Selling

Direct selling involves making personal contact with the end consumer, at his home or place of work. Cosmetics, jewellery, food and nutritional products, home appliances and educational material are some of the products sold in this manner.

Direct selling industry started in mid 1990's. An interesting aspect of direct selling in India is that women comprise up to 70% of all sales people in India, couples account for 20% and males account for 10%. Direct selling may follow party plan or multi-level network. In a party plan, the host invites friends and neighbours for party, the merchandise is displayed, demonstrated and buying, selling takes place. In multi-level network, customers act like master distributors. They appoint other people to work as distributors and earn commission on products sold.

2) Direct Response Marketing

Direct response marketing includes various non-personal forms of communication with the consumer like

- Catalogue retailing or mail order
- Television retailing
- E-tailing (Electronic Shopping)
- Information kiosk

C) Other Retail Models

1) Automated Vending - Kiosks

This is the most impersonal form of retailing. However, it provides convenience to the customer as they have access to the product round the clock. Abroad, it is a popular form of retailing, used to sell routinely purchased items like soft drink, candy, cigarettes and newspapers. While tea and coffee vending machines are a popular sight at the airports in India, the Automated Teller Machines (ATM) operated by banks are perhaps the most successful example of automated vending in India.

2) Cash and Carry

The 'cash and carry' is a wholesale format that aids small retailers and businessmen. The customers pick their own orders; pay in cash and carry their merchandise. The advantages that this format has over the traditional wholesale operation are:

- It offer a wide assortment of goods, food and non-food items, thus providing for one stop shopping and allowing the customer to save time.

- Give the permanent availability of goods in the store, the customer can always purchase goods he need and is able to store and finance them in the short term. Thus, despite the principle of cash payment, cash and carry largely takes over the function of financing and stockholder on behalf of its customer.
- Longer business hours per week as provided, enables the customer to shop at a convenient time, seven days a week.

3) Airport Retailing

The past two decades have witnessed rapid changes in the air travel industry. Retail is becoming increasingly important for airport operators. We are in an era where efforts are focussed on retail to convert airport, into exciting, energized business and retail/entertainment centres as well as transportation hubs.

Airports in many cities of the western world, Far East and Middle East serve as mini-shopping players for the traveller, while trend is yet to catch on in India. Airport retail is an estimated \$3.5 billion in U.S.A.

4) Services Retail

Services retail involves the retail of various services to the end consumer. Key services have been identified as, banking, rentals, repairs and maintenance of consumer durables etc.

Table No. 1.2 Features of Prominent Retail Formats

Retail Format	Narrative	Size of the Store (Sq. Ft.)		Illustrations
		International	India	
Mall	Malls as largest form of organised retailing are located mainly in metros and Cities. They endow with products, food and entertainment under one roof. A mall is an agglomeration of department stores, hyper markets and speciality stores.	1000000 - 9500000 +	85000 - 2500000+	Lulu International Shopping Mall, Phoenix, Orion, Infinity, Inorbit, Spencers Plaza, DLF, Mall de Goa etc.
Hypermarket	Large self service stores selling a mix of products. These stores offer large depth in the product mix which includes food and non-food items like apparel, footwear etc. The low price is a key attraction for the customer.	80000 - 220000	40000 - 75000	Wal-Mart, Big Bazar, Hypercity etc.
Departmental Store	Large stores selling several product lines, with each operating as a department. Product mix is largely non-food like apparels, accessories, books, music, footwear etc. Level of service is very high	75000+	5000 - 40000	Marks and Spencers, Harrods, Selfridges, Mercy's Blooming dale's, Shoppers Stop, Pantaloons, Globus, Lifestyle etc.
Supermarket	These stores offer food, laundry and household maintenance products. They are low cost, low margin, high volume and self service stores.	8000-20000	800-5000	Asda, Kroger, Tesco, Foodworld, Foodland, Food Bazar, Nilgiri's etc.
Speciality Stores	These stores focus on branded or a particular category. They offer a narrow product line but good depth. The level of service is high.	5000-8000	2000 - 5000	Walgreens, Boots, Crossword, Landmark, Hamley's etc.

Cont.

Table No. 1.2 Features of Prominent Retail Formats

Retail Format	Narrative	Size of the Store (Sq. Ft.)		Illustrations
		International		
Convenience Store	Usually located near residential areas and open long hours. Offers an assorted mix of products including groceries, milk, bread, eggs etc.	3000-8000	500-1000	7- Eleven, Speed Mart, In & Out, Pops and Moms Stores, Local Kirana Stores etc.
Factory Outlets	Typically, these are franchise outlets located away from main market.	5000-10000	500-100	Factory Outlet of Levi's, Reebok, Wrangler, Raymond etc.
Single Price Stores	These stores offer an assorted mix of the branded and unbranded merchandise to appeal to the budget conscious customers.	5000-20000	500+	Family Dollar, Dollar General, 9 to 9, 49 to 99 etc.
Category Killer/Specialist	Offers a narrow variety by a very deep assortment of the merchandise. Merchandise may be sold at lower than MRP	50000 +	15000 +	Circuit City, Toys R Us, Home Depot, Nallis, Kumaran (Chennai) Toykemp (Bangalore) The Loft (Mumbai), Vijay Sales (Mumbai)

Source: Pradhan S. (2013), Retail Management, Text and Cases, P.38.

1.6 Need for Studying Consumer Behaviour

Consumer behaviour as a field of study gained popularity only in the second half of 1960. **Schiffman & Kanuk, (2003)**, opines that, the need for studying the consumer behaviour was felt necessary by marketers when they realized that, consumers may not always act or react as per what is stated in the marketing theories.

Consumer behaviour as defined by **Blackwell, Miniard, & Engel, (2009)**, is the set of activities carried out by people in the process of acquiring the product and consuming the same.

According to **Schiffman & Kanuk (2003)**, consumer behaviour refers to the behaviour displayed by the consumers while searching the product, purchasing the product, using the product, evaluating the product and disposing the products which they anticipate to be satisfying their needs.

Hence, it can be generalized stating that studying consumer behaviour is a process of understanding what people buy, when they buy, **from where they buy**, why they buy and how often they buy.

Consumer behaviour as a field of study is comparatively of recent origin. It has grown enormously over time and today, it is recognized as a full-blown discipline and is widely used in the programmes of marketing study.

Retail marketers operating under different retail formats are engaged in conducting extensive marketing research to identify unsatisfied needs of the consumer to attract them towards their retail formats and serve them well. It is also an open fact that needs and priorities of different consumer segments

differ significantly. Hence while designing the suitable product, marketing and retail format branding strategies; the retail organizations should understand their customers well. It is not only important to understand what customers know about the products offered by retail format, but also what they do not know. This helps in determining the channel of communication and the products that need to be made available by retail formats, to cater to the needs of the consumers. Understanding consumer behaviour can also help a firm in assessing how well it has achieved its product and store positioning goals.

Consumer behaviour is a dynamic concept. It may vary from person to person, region to region and from time to time. While understanding consumer behaviour completely may not be possible, it is in the best interest of the retailers that he should know his consumer well. Consumer behaviour can be studied in a variety of ways - through observation, electronic media, interviews and surveys, experimentation and sales analysis or consumption research. The retail formats must study the demographics of consumers, along with the role of group influences, the attitudes, beliefs, motivation etc. It is also important to know how, when and where the customers use the product or service that the retailer sells.

1.7 Key Determinants of Consumer Behaviour

Consumer behaviour is influenced by various factors. These factors referred to as determinants of consumer behaviour can be classified as internal determinants and external determinants of consumer behaviour.

A) Internal Determinants of Consumer Behaviour

The internal determinants of consumer behaviour relate to the internal factors which influence his decision making. The following are some of the internal determinants of consumer behaviour:

1. Consumer Perception

Nair, S., (2014), while describing consumer perception has stated that, no two individuals are alike. Although two individuals may be exposed to the same stimuli and under the same environment, how each one of them recognizes, selects, organizes and interprets the stimuli will be a highly individualized process. Usually consumer decision making is based on the person's individual needs, values, wants, personal experiences and perceptions of the extent to which the product or brand matches his or her requirements.

2. Consumer Learning

Consumer Learning is the process of acquiring knowledge relating to purchase and consumption. This knowledge is thereafter applied for future buying. This consumer learning involves acquiring information from television, magazines, articles, books, internet, through observation, or from thinking or from discussions. This consumer learning can be intentional or incidental. Intentional learning occurs

when individual is deliberately searching for information on the utility, benefits etc., of a brand, before he or she purchases the product. Incidental learning takes place when individual learn about the brands even though he may not have consumed the same.

3. Personality and Lifestyle Influences

Personality and Lifestyle have a great deal of influence on the behaviour of the consumers. The purchase decisions to a great extent are governed by the personality and the living pattern. Personality refers to the patterns of individual behaviour which are consistent and enduring. An individual's personality also represents a set of characteristics which will help to understand consumer behaviour better.

There are three core characteristics of personality viz. personality reflects individual differences, personality is consistent and enduring and personality can change. Lifestyle refers to the way of life of an individual or a group. It is used casually to point out differences in the way people live. Life style of an individual can be used as a significant variable for analyzing consumer behavior. Desired life style determines consumer's choice and the choice is a reflection of the lifestyle.

4. Attitude and Behaviour

Attitude is usually associated with the notion of liking or disliking someone or something. Attitudes are inner expressions or feelings that reflect whether a person is favorably or unfavorably predisposed to a product or brand or establishment. Consumer behaviour is directly or indirectly influenced by his or her attitude. Consumers perceive a product to be having many attributes and accordingly, may develop a

belief on each of the attributes. If the consumer evaluates all the attributes as favorable qualities, then, it can be inferred that, the consumer has a strong favorable attitude towards the brand and vice versa.

5. Motivation

Motivation is a propelling energy within an individual that directs him towards action. It is an inner drive within an individual which will propel him or her for action. Motivation as a process starts when a customer has a need which he wants to satisfy. Motivation is a highly dynamic process. It continuously changes, to adapt to the changing life experiences of the individual. According to economists, the needs and goals will continuously influence an individual's buying behaviour. This is because as per Maslow's need hierarchy theory, when one need is satisfied new needs emerge.

B) External Determinants of Consumer Behaviour

1. Demographics, Social Class and Culture

Demographic characteristics such as one's age, income, size of the family, occupation etc. influence the consumer's decision making process. Similarly social class, i.e. the relative standing in the society, which is decided by income, occupation, place of residence etc. also have a great deal of influence on the behaviour of consumers.

Culture can be described as a set of socially acquired values that are governed by social customs, traditions and rituals. Culture is the fundamental determinant of a person's wants and behaviour. Cultural values are more deep rooted than lifestyle values. Culture, sub-culture

and social class are particularly important in buying behaviour (**Kotler P. , 2005**).

The consumer behaviour therefore, is influenced by these demographic characteristics, social status and the cultural values.

2. Reference Group Influence

Reference groups refer to the family, peer group, formal social group, shopping group and the work group. These groups are the reference points on the basis of which, individual will form beliefs, attitudes and imitate behaviour (**Nair, S., 2014**). There are three factors based on which the group can exert influence on an individual's purchasing behaviour: (1) The individual's attitude towards the group (2) The nature of the group and (3) The nature of the product. The reference groups have become very influential today, because of Information Technology and the M - Commerce boom.

1.8 Trends in Consumer Behaviour

Understanding of trends in consumer behaviour will give organizations, certain strategic advantages. If the organization is the first to foresee the coming trends in consumer's needs and wants, it can be the first to introduce the product in the market and gain the initial advantage. The trends determining consumer behaviour can be classified into three broad categories:

1. Customer Demographic Trends

Changes occurring in customer demographics help marketers in anticipating the needs and wants of their customers. The following are some of the visible changing trends influencing the demographic profile of the customers:

- The trend of aging population is visible due to declining birth rate and rising life expectancy. The aging of population creates new needs and wants. A few of their concerns are related to health, financial security, personal safety and recreational facilities.
- Increase in double income households, on account of women opting for self-employment or wage employment. The increase in the number of working women has particularly affected the 'time resource' and a shift in the lifestyle of such households. To serve this category of customers, marketers should understand their changing needs and offer suitable products as per their preferences.
- Emergence of single individual households. With both genders being equally qualified, there is another visible trend, where young educated youth on account of being career conscious, have

developed a tendency to postpone marriage, preferring to live alone, in order to enjoy their economic independence.

- Ethnic diversity in metros and mini metro cities. For availing better economic integration, people are seen to be migrating to metros to enjoy better standard of living. This has resulted in more cultural and ethnic diversity especially due to increasing globalization of the economy and the availability of job opportunities.
- Geographic shifting or redistribution of population. In India there is tremendous shifting of population from rural areas to urban areas. The influx of more and more people to urban areas has made the city to expand beyond its geographical boundaries. The retail organizations therefore have to relocate themselves to new locations to avail of economic incentives and better infrastructure facilities.

2. Technological Trends

Technology also plays a significant role in shaping the future customer value. The technological advancement has enabled customers to have more control over market place information, the customers have the purchasing power and ability to have access to products anytime and anywhere and the technology has also facilitated customization of products and services suited to the individual needs of the consumers. Technological revolution has resulted in display of consumer behaviour, which is more liberal, demanding, information seeking and individualistic.

3. Trends in the Policy

With liberalization of the international trade, consumers can enjoy purchasing of goods and services from anywhere across the world. The changes in the government policies and regulations can influence the behaviour of consumer. Today's consumer is more ethically concerned, shows economic pragmatism and is all for regional economic integration.

1.9 Changing Lifestyle of Indian Consumers

Lifestyle is basically, how a person lives. It is how one enacts his or her self concept. It is determined by the persons past experience, innate characteristics and current situation. It influences all aspects of one's consumption behaviour (Hawkins, Best, Coney, & Mookerjee, 2007).

An individual's lifestyle influences his or her needs and desires and thus purchase and use behaviour. The lifestyle of an individual is determined by demographics, culture, sub-culture, social class, motives, personality, emotions, values, and past experience. Lifestyle as a concept is a dynamic concept. The changing lifestyle of individuals has an impact on the activities, interest, likes/dislikes, attitude, consumption, expectation and feelings of a person. A prudent marketer should analyze the lifestyle of the target market and devise appropriate marketing strategies to tap them.

In the Indian context, it is seen that there is a shift in the lifestyle of Indian population, partly due to changes in their demographics, growing westernization and partly due to the changing values (Nair, S., 2014).

The following are some of the visible changes in the lifestyle of Indian consumers:

- **Changes in the male /female purchasing roles:** Various studies (like Technopak study and Census) have indicated an increase in the working women. This new financially independent and discerning target market is found to be actively involved in buying decisions, which was considered to be predominantly male dominated area.
- **More conscious and inclined towards health and nutrition:** Along with education and financial independence, Indian consumers are also showing concern towards maintaining a fit and healthy lifestyle. As a result there is a tremendous increase in the demand for green products and organic food stuff. Patanjali products today, are cashing in on this issue and have penetrated into the market by giving tough competition to the major giants like, HLL, ITC, VLCC and others.
- **The lifestyle changes of the emerging consumption community:** Post liberalization, there is a significant development in the Indian middle class population. They have emerged as the 'consumption community' of the country. People belonging to this class are more educated, better exposed to the global lifestyles and with constantly growing aspirations, which is reflected in their consumption pattern and standard of living. The socio-cultural factors like rapid growth of urbanization and joint family system giving way to the nuclear family system which has affected the lifestyle pattern.

- **Adapting to greater time pressure, growing self awareness and more value oriented approach:** Due to fast paced life of today, consumers are giving increased emphasis to buy time saving conveniences. With an increase in the personal disposable income, they are adopting more self aware lifestyle purchase decisions like, purchase of branded products, personal care products, purchase of luxury goods etc. At the same time the consumers are also value conscious. They look for the best product for the least price. The growing popularity of retail outlets such as Big Bazar/Food Bazar etc., can be attributed to the value oriented lifestyle pattern of today's consumer.
- **Internet and lifestyle pattern:** Access to internet has also brought about a significant change in the consumers lifestyles. M-commerce has further developed the e-business through their apps. Today, the information is available at the finger tip of the consumers. They can refer to reviews of the products, compare products, place the orders online and even make the payment online. This has simplified the purchasing activity of the consumers.

1.10 Consumer Decision Making

Every day we are involved in decision making related to the various aspects of our lives. Decision making in simple term is, the choice of alternative from the available choices. The entire process by which a person is required to make a choice, from various alternative options is referred to as decision making. The marketing environment has been evolving, become competitive and more of a buyers' market, with each marketer trying to adopt unique strategies which can result in positive decision making from consumer's side. The change in marketing environment provides the impetus for a careful study of consumer decision making or buyer behaviour. The following are some models of decision making:

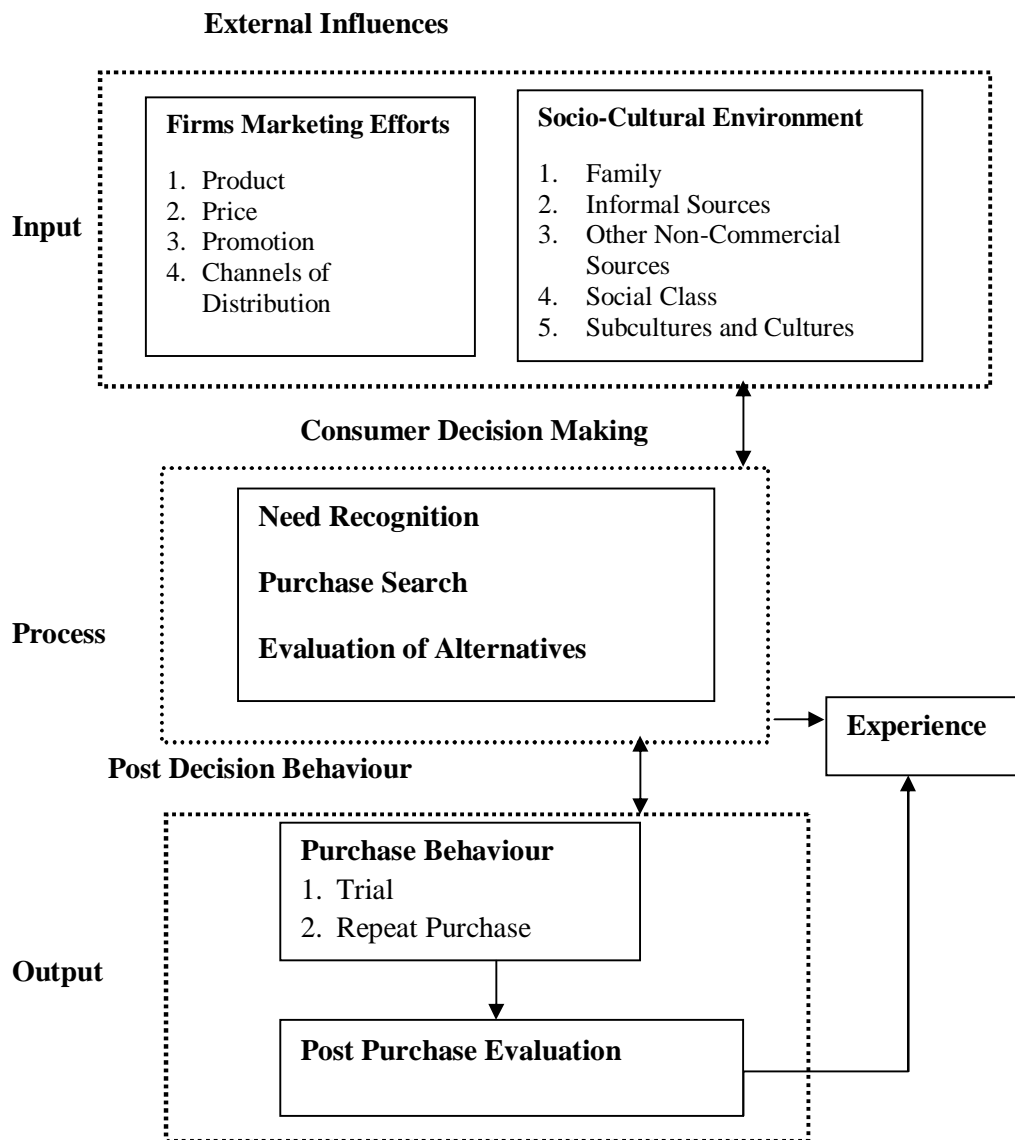
1. **An Economic Model:** Economists believe that, consumers buy goods and services to derive some utility. He will allocate his expenditure over different products at given prices rationally so as to derive maximum utility. Under this model the consumer carefully evaluates the options and chooses the product or service only if he is convinced about value for money. Such decisions are called rational or perfect decisions.
2. **The Passive Model:** Unlike rational economic view, the passive view portrays the consumer as someone who is basically carried away by the promotional and self oriented efforts of the marketer. As per the passive view, consumers are perceived to be impulsive, who take irrational purchase decisions and are influenced by the promotional offers of the marketers. Under this model, the consumer is presumed to be passive while taking purchase decision.

3. **A Cognitive Model:** As a consumer, an individual is involved in thinking and problem solving. He is constantly involved in an active search for goods and services which will not only satisfy his needs but enrich his life also. As per cognitive view, consumers are involved in information seeking and processing. They try to gather all necessary information from various sources such as a trusted friend, an expert, or through literature available. Once he has collected the required information he shall critically analyze the same to arrive at a concrete decision.
4. **An Impulsive or Emotional Model:** Another aspect of consumer decision making is that they can be emotional or impulsive while taking decisions. For such emotional buying, consumer may not undergo the usual process of carefully searching and evaluation of information in order to take a purchase decision.

1.11 Schiffman and Kanuk's Model of Consumer Decision Making

The following Figure 1.3 represents Schiffman & Kanuk's Model of Consumer Decision making.

Figure 1.3 Schiffman & Kanuk's Model of Consumer Decision Making



Source: Schiffman & Kanuk, Consumer Behaviour, 8th Edition, 2005, P 554

This model of decision making provides an overview of the consumer decision making process. The model is made up of three major components; Input, Process and Output.

Input

The input component comprises of the external influences, which are the sources of information used, to positively influence the consumer's product and retail format related values, attitude and behaviour. The input component includes the marketing mix elements and the various socio-cultural environmental factors, which act as stimuli and influence the consumer's purchase decision.

Firms marketing efforts: It consists of the four P's i.e. product, price, place/channels of distribution and promotion. Due to lack of personal contact with the prospective consumers, the marketers use various marketing strategies and programmes in order to communicate with the prospective consumers. This may be in the form of attractive product package, suitable price, advertising, personal selling, direct marketing, sales promotion etc.

Socio cultural environment: The socio cultural inputs also play a major role in influencing consumer's decision making. The socio cultural environmental factors include the family, friend, social class, culture and sub-culture, informal sources and all the other non-commercial sources.

Process

The process component of the model is indicative of consumer's decision making process. The psychological field i.e. the psychological factors such as motivation, perceptions, learning, personality and attitude will determine the consumers' needs or wants. There are three stages in the decision making

process of consumer i.e. recognizing the need, search prior to purchase and assessment of the available choices.

Need or problem recognition can either be simple or complex. Simple problem recognition refers to needs that occur frequently and can be dealt with almost automatically. However, complex problem recognition refers to huge purchases, which require proper care and caution in the course of decision making.

Pre-purchase search refers to the information seeking process. In case, the consumer is satisfied with the product in the past, he may not extensively search for information. However, if the consumer does not have prior experience, he may have to go for elaborate information search.

Evaluation of alternatives is a process of selecting a product / service from a sample of all available brands. The consumer evaluates the brand option based on the product attributes like quality, price, warranties etc.

Output

This constituent of the consumer decision making comprises of two kinds of behaviour i.e. evaluation during purchase and post purchase assessment.

Purchase behaviour: The consumer may make three types of purchases, namely: first time or trial purchases, repeat purchases and long term commitment purchases. In case of fast moving consumer goods, the consumer may initially buy the products in small quantities to try it out on an experimental basis and evaluate the quality of the product. If he is satisfied with the product he shall repeat purchase. When customer goes for a recurrent

purchase, it means that the item has met the buyer's desires and that; he/she will buy it once more. Under this situation the firm can look for a long term commitment from the purchaser.

Post - purchase evaluation

There is a general tendency among consumers to judge their experiences against their expectations when being involved in a post purchase evaluation process. There are three possible outcomes of the consumer's evaluation of the products performance in the light of their own expectations. These outcomes can be as follows:

1. Actual performance matches the expected performance, leading to neutral feeling.
2. Actual performance exceeds the expected performance, leading to customer satisfaction.
3. Actual performance is below the expected performance, leading to customers' dissatisfaction and post cognitive dissonance.

The consumers post purchase evaluation 'feedback' is an indication of the consumers likely purchase behaviour in the future.

1.12 Serving the Retail Consumer – Importance of Service in Retail

Customer service is a powerful tool used by modern retailers to penetrate into new markets, to control existing markets and to generate substantial revenue and profits. Intensifying competition and rapid regulation have led many service and retail organizations to seek profitable ways to differentiate themselves, **(Rudie and Wansley 1985), (Persuraman, et al, 1988)**. One strategy that has related to success in retail business is the delivery of high service quality. A broad and increasing array of new service concepts and innovations are being developed and profitably implemented in markets across the world.

Retail today, is a part of service sector. This is largely due to the fact that retailers are operating in a buyer's market. In the world over retailers are striving towards remodeling their strategies around the customer with the aim of serving their customers well and serving him for a lifetime.

Customer retention has become the top priority of businesses today as it cost five times more to acquire a new customer than retaining the present customers **(Payne, 2002), (Erinle & Bharathi, 2012)**.

Customer service is defined by **Levy, Weitz, & Pandit, (2010)** as all activities performed by retailers and their personnel to attract, retain and enhance customer's shopping experience. Thus, customer service implies the activities performed by a retailer in order to satisfy the customer, thereby, building customers for a lifetime.

Importance of Service in Retail

In the age of intense competition, a retail organization, however big or small, is concerned with the image it carries in the minds of consumers. This image is determined by the service provided by the retail store and the experiences of the customers. A satisfied customer is like a brand ambassador for the retail store. A positive word of mouth is the best advocate for the store, while negative word of mouth can result in disaster.

The level of customer service offered depends on the type of product sold and the type of retail outlet. In order to determine the service levels required by the retailer, he needs to understand his target audience, their needs and lifestyles. FMCG products and groceries are the categories which require lesser in-store service. However, the consumers of modern retail formats prefer to go through various brands, compare prices and offers and then arrive at a decision. The quality of a product and the reasonable price is often the pre-requisite for such stores. Dissatisfaction with the product quality and /or price may result in customer dissatisfaction and force the customer to revert back to his neighborhood kirana store, who not only offers free home delivery, but also credit facility.

The concept of service, changes in case of speciality store dealing in expensive jewelry, fashion apparels, furniture, expensive watches etc. Here, each individual customer seeks attention and will have certain expectations of service due to the price that he is willing to pay for the product. The sales person often acts as a counselor and advisor for the customer in the product selection. At times, the reputation of the store and the services offered

becomes an important criterion for the customer to select such a store for making his purchases.

1.13 Relationship among Customer Expectation, Customer Satisfaction and Customer Loyalty

Customer expectation can be said to be a belief or expectation or confidence of a certain outcome. Often, Customer expectation is built on a certain platform, which will accordingly affect the consumer satisfaction level.

Customer Expectation

As stated by **Nair, S., (2014)**, consumer expectation can exist at four levels: expectation at the general level, expectation at the category level, expectation at the brand level and expectation at the transaction level. Expectation at general level implies expectations of functional aspects like, quality, durability, reliability, style etc. Expectation at category level implies specific expectations from a product category. Expectations at brand level implies the expectation about the reputation of brand name, brand quality, expertise etc. Expectations at the transaction level implies the expectation of the level of service at the time of actual transaction i.e. hospitality, promptness etc.

Customer Satisfaction

Customer's product or service usage outcome can be characterized as satisfaction or dissatisfaction. Consumer behaviour scholars have advocated that, customer satisfaction does not depend on absolute levels of performance of the various attributes, but on how the actual performance compares with the expected performance. Thus, if the product or service experience matches the

pre-purchase expectation, it leads to customer satisfaction and if it doesn't, it leads to dissatisfaction. Hence, satisfaction or dissatisfaction is the result of the confirmation or disconfirmation of the customer's expectations.

Loyalty

A repeated purchase of the same brand by a customer is referred to as loyalty. However, this concept of brand loyalty has been debated upon. If one were to relate brand loyalty and customer satisfaction, it is often presumed that consumers would not switch brands if they are satisfied. However, studies have indicated that consumers are less likely to switch brands when they are satisfied, than when they are not being satisfied. However, this satisfaction may not guarantee loyalty of consumers.

There could be several probable reasons for this.

- Although consumers' behaviour may indicate that he/she is satisfied with a particular brand, he/she may also be satisfied with competitor's brand.
- Sometimes, regular or repeated usage of a brand could lead to a decline in its marginal utility value, with the need for 'variety' resulting in brand switching.
- At times, consumers may patronize or switch brands because they expect more value and satisfaction from another brand.

Based on the above understanding of the concepts of customer expectation, customer satisfaction and loyalty, it is clear that there is a strong relationship among all three. Fulfillment of customer's expectation leads to satisfaction and satisfaction in turn leads to Loyalty. Though theoretically it sounds

simple, it is the most difficult task for the modern marketers to hold on to their customers and serve them for the lifetime. In view of this the retail organizations should offer quality services to match the expectations of consumer. This can result into customer satisfaction, leading to loyalty of customers in the long run.

1.14 Handling of Customer Complaints

For the success of an organisation, they have to work towards developing a system of *Zero Error Delivery*. The organizations should strive for maximum satisfaction of consumers through quality service. However, marketer may not be able to understand the specific service requirements of an individual customer. A defective delivery can result in customer dissatisfaction and if not handled amicably the customer will adopt the complaining behaviour.

The marketers must remember that, if they do not receive any complaints, does not mean that all is well. Sometimes, the customers may not be bothered to give their feedback. Hence, it would be appropriate for marketers to treat customer complaints as 'eye openers', to improve relationship with them.

Most dissatisfied customers do not complain to the organization. These customers may buy less and also spread negative publicity about the organization. The complaining customers can help the organization in learning about the areas where business improvement is required. It can also help the marketers in satisfying the customers by replacing the product or service and ensure customer loyalty.

The traditional view of the organization had no place for complaints. However, now firms have realized that to keep pace with the changes taking place in the market, listening to customer needs, views, suggestions, handling their complaints etc., will go a long way in communicating that they 'care' for their customers (Nair, S., 2014).

Today, since the customers cannot be neglected, organizations with a genuine commitment to their customers, are involving their senior managers to directly deal with customer complaints. 24 hour customer care, help desk, installation of grievance/complaint box etc. are some of the measures for receiving complaints from customers. The complaints received thereby should be addressed at timely interval. If the complaint handling function is to be of real influence at every stage, it is necessary that it is integrated into decision making level at the board.

Chapter Summary

This chapter relates to introduction to retail formats and consumer behaviour. It covers the conceptual understanding of the terminologies used in retail formats and retail consumer behaviour. It begins with brief introduction to retail. The retail business in India has gone through note worthy changes in the last few years. Retailers are engaged in setting up modern retail formats in line with global standards with suitable modifications to suit the local environment. This has not only provided the Indian consumers with a wider choice, but has also provided a good amount of employment opportunity to people with diverse skills.

The Indian retail industry having more than 12 million outlets, which is the largest number of retail in the World, is employing around 18 million people accounting for eight percent of the country's employment. The chapter also throws light on the retail revolution in India, key drivers of retail change in India, challenges to retail development in India, classification of retail formats etc.

Thereafter, the chapter focuses on retail consumer behaviour, the key determinants of consumer behaviour, trends in consumer behaviour etc. It also stresses that, understanding of trends in consumer behaviour gives an organization, certain strategic advantages. If an organization is the first to foresee the coming trends in consumer's needs and wants, it can be the first to introduce the product in the market and gain the initial advantage.

References

1. **Levy, M., Weitz, B. A., & Pandit, A. (2010).** *Retailing Management*. Tata McGraw Hill, New Delhi.
2. **Kotler, P. (2005).** *Marketing Management, Eleventh Edition*. Pearson Education(Singapore) Pte. Ltd.
3. **Burman, B. R., & Evans, J. R. (2003).** *Retail Management: A Strategic approach*. Prentice Hall, 10th Edition.
4. **Pradhan, S. (2013).** *Retailing Management - Text and Cases* (Fourth Edition, Reprint 2010 ed.). Tata McGraw Hill Publishing Co. Ltd. New Delhi.
5. **Deepika. (2012).** Consumer Preferences for Emerging Retail Formats in Punjab. *Ph. D Thesis* . Submitted to School of Behavioral Sciences and Busines Studies, Thapar University, Patiala (India).
6. **Sinha, P. K., Gokhale, S., & Thomas, S. (2012).** Development of Modern Retailing in India: Its Impact on Distribution and Procurement Networks and Changing Consumption Pattern. *Research and Publication, Indian Institute of Management (IIMA)* , W.P. NO 2012-12-04, PP 1-18
7. **Basu, R. (2013).** A Review of Contemporary Retail Formats in Emerging India. *Indian Journal of Marketing* , 30-35.
8. **Handa, V., & Grover, N. (2012).** Retail Sector in India: Issues and Challenges. *International Journal of Multidisciplinary Research* , 2 (5), 244-26.

9. **EY-RAI Retail CFO Survey, (September 2013)**, *Pulse of Indian retail market*, Ernst & Young LLP and Retailers Association of India (RAI), www.ey.com/in.
10. **Global Retail Development Index (GRDI) 2017**, *The age of Focus*, A. T. Kearney, P.2.
11. **India Brand Equity Foundation (IBEF)**. *Retail Report July 2017*.
12. **Newman, A., & Cullen, P. (2001)**. *Retailing Environment and Operations*. Cengage Learning India, Private Limited, New Delhi, 2001.
13. **Schiffman, L. G., & Kanuk, L. L. (2003)**. *Consumer Behaviour Eight Edition*. New Delhi - 110001: Prentice Hall of India Private Limited.
14. **Blackwell, R., Miniard, P., & Engel, J. (2009)**. *Consumer Behaviour*. Mznlnx.
15. **Nair, S., (2014)**. *Consumer Behaviour in Indian Perspective - Text and Cases*. Himalaya Publishing House, Mumbai.
16. **Hawkins, D. I., Best, R. J., Coney, K. A., & Mookerjee, A. (2007)**. *Consumer Behaviour- Building Marketing Strategy*. Tata McGraw-Hill Publishing Company Limited, New Delhi.
17. **Rudie, M. J., & Wansley, B. H. (1985)**. *"The Merill Lynch Quality Program" in Services Marketing in a Changing Environment*. Thomas Bloch, Chicago, U.S.A.

18. **Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988).** *SERVQUAL: A Multiple - Item Scale for Measuring Consumer Perceptions of Service Quality.* Journal of Retailing, Volume 64, Number 1, Springer 1988.
19. **Payne, A. (2002).** *Marketing Management: A Relationship Marketing Perspective.* Houndmills: Macmillan Press.
20. **Erinle, V. A., & Bharathi, V. S. (2012).** A Customer Retention Model using Balance Score Card for Small and Medium Enterprises in the Hospitality Industry. *Electronic copy retrieved from SSRN.com* , 1-11.

CHAPTER - II
REVIEW OF LITERATURE
CONTENTS

2.1	Introduction	55
2.2	Review of Literature Relating to Retail Development in India	56
2.3	Review of Literature Relating to Consumer Behaviour towards Emerging Retail Formats	62
2.4	Review of Literature Relating to Retail Service Quality and its Relationship with Customer Satisfaction and Customer Loyalty	84
2.5	Review of Literature Relating to Retail Marketing Strategies and its Influence on Buying Decision of Consumers	94
2.6	Identification of the Research Problem	101
	Chapter Summary	103
	References	104

2.1 Introduction

Literature review refers to the critical assessment and evaluation of the literature with reference to the research topic. A thorough study of existing literature helps the researcher to avoid studying a problem that has already been investigated. A critical study of an earlier work may be helpful to a researcher to do research work in right direction. It also enables the researcher to be aware of the existing theories and hypotheses. It helps the researcher in identifying and adopting suitable and useful research techniques employed in the earlier research works. Literature shall include, Monographs, Ph.D. thesis, Dissertations, Books, Articles published in Journals, News Papers, Historical records, Government publication etc.

A literature review therefore, guides the researcher in finding the research gap and also to thoroughly understand the research problem. Based on the research gap, the researcher can decide the objectives for the current study and also, formulate his hypotheses.

In the present study, the researcher has carried out an extensive literature review in the form of Ph.D. thesis, Dissertations, Books, Articles published in Journals (Print and Online) and Newspapers. The researcher in order to have a proper understanding of the study has classified the literature review into the following four categories:

1. Review of literature relating to retail development in India.
2. Review of literature relating to consumer behaviour towards emerging retail formats.

3. Review of literature relating to retail service quality and its relationship with customer satisfaction and customer loyalty.
4. Review of literature relating to retail marketing strategies and its influence on buying decisions of consumers.

2.2 Review of Literature Relating to Retail Development in India

Barry B. and Joel E. (2003), in the book titled, 'Retail Management: A Strategic Approach', have stressed that a phenomenal change is experienced in retail sector due to competition. They have suggested that, for understanding the new trends in retailing, the retailers should adopt techniques like SWOT analysis, situation analysis and tactical analysis. The authors have observed that, the non-traditional retailing like web store or electronic channels are becoming more popular and profitable due to the changing styles and preferences of buyers. The development of e-retailing has drastically influenced the strategies of retail management in recent times.

Basu Rituparna (2013), in the exploratory research with the help of content analysis, on the topic "Review of Contemporary Retail Formats in Emerging India", attempted to present an account of the current retail formats in emerging India as a collate of evidence and estimates available from literature and other sources of academic interest. The study concluded stating that, trends of globalization coupled with reduced trade barriers are inducing competitive retailers to shift focus away from the hitherto attractive developed markets towards investing in the emerging underserved geographic markets. In the wake of relaxing regulatory climate, India's position as an attractive retail destination calls for scrutiny and introspection. Innovative and India specific,

retail business models or formats are much awaited as we eventually narrow organized - unorganized retail divide in new age India.

Chowdhary Suvatha (2013), states that, in order to attract FDI, the Government might resort to eviction of the street vendors and remove the weekly markets in the times to come, the way how metros like Mumbai, Bangalore and Delhi have shifted the slum dwellers to the outskirts of the city for attracting investment by private players and make cities clean and free from slum dwellers. The author further states that, FDI in retail would gravely affect the native retailers, leading to increased inequalities and poverty.

Gilbert D. (2006), in the book titled 'Retail Marketing Management' has described that, the reasons for the growth of modern retailing is due to consumer friendly environment provided by these retailers. The author has stressed on two facts: first, the retailing is the key driver of growth and globally the retail operations has changed the market dimensions. Second, e-retailing is attracting the attention of youth. Hence, if the bricks and mortar retail stores have to survive, they need to adopt strategic changes to withstand competition.

Handa, Vidhushi, Grover and Navneet (2012), in the exploratory research on the topic, "Retail Sector in India: Issues and Challenges", with the help of content analysis, examined the growth of retail sector in India, strategies, strength and opportunities of retail stores and examined the growing awareness and brand consciousness among people across different socio-economic classes in India and highlights the significant growth of semi-urban retail markets. The study concluded that India is at crossroads with regards to

the retail sector. There is a need for a balanced approach to retail and the Government has to play a vital role in shaping the future course. Though traditional retail has been performing a vital function in the economy, it has to shed off its shortcomings and inefficiencies and this is actually happening. Thus, the organized retail sector by benefitting its own competitors' i.e. unorganized sector is also positively impacting the other sectors.

Jayakumar A. and Geetha K. (2011), in the study on “Retail Landscape in India: An Analysis”, throw lights on Indian retail scenario and to explore the challenges and trends in Indian retail sector. They also opine that, in India with the rising income of urbanites, their purchasing power is increasing. Therefore, in categories like cosmetics, watches, beverages, food and even Jewelry, they demand branded merchandise. This change in pattern of consumer tastes and preferences, has led to the need for organised retailing in India, which offers unparalleled opportunities to the existing budding retailers. A healthy competition between organised and unorganised retail business, would increase the service quality of the existing local retailers and it further leads to greater customer satisfaction.

Jhamb D. and Kiran R. (2012), has studied the impact of demographic factors on consumer preferences towards different retail formats, identified the product and store attributes that influence the purchases from modern retail formats and identified the important marketing strategies adopted by retailers. The study was conducted in major cities of Punjab – Jhalandar, Mohali, Patiala, and Ludhiana, by interviewing a sample of 500 urban customers and 62 retailers. The variables used in the study consisted of demographic factors

like age, income, marital status etc. Factors influencing choice of retail format include product attributes and store attributes and retail marketing strategies like better environment, store image, attractive merchandise etc. The data was analyzed by using, descriptive statistics, factor analysis and regression analysis.

The study concluded that consumer's choice of retail format varies as their income level changes. Young consumers are more inclined to shop from modern retail formats as compared to older ones. The product attributes like improved quality, variety of brands, assortment and store attributes like parking facility, trained sales personnel and complete security are the key drivers for attracting consumers towards modern retail formats. With regards to marketing strategies adopted by retailers in major cities of Punjab, retention strategies, promotional strategies, growth and improvement strategies, pricing strategies and competitive strategies are major contributors for the growth of organized retailing in Punjab.

Kalyanasundaram (2012), in the study on "The Changing Face of Indian Retailing", states that there is a stiff competition among the retailers. Hence in the process, only the cost effective and those who have sustainable business models and the potential of understanding and adapting to the Indian sensibilities shall succeed.

Mahapatra Dhananjay (2013), in the article on the government's policy on FDI in multi-brand retail, stipulates that, retail sales outlets could be set up only in cities with a population of over 1 million. "Even if the policy is fully implemented throughout the country, there are only 53 urban

agglomerates/cities with million plus population. These 53 comprise only 0.67% of the total number of cities and have a total population of 160.7 million, as compared to the total population of India of 1210 million, which is only 13.3%”. The organized retail trading by big Indian corporations was in vogue for a decade and had not harmed small traders.

Nair Suja (2011), in the book on ‘Retail Management’ has highlighted the growth of retailing in India in the context of new economic policy and global economic development. The retailing has occupied a prominent position in the modern economy. Despite revolution in the retail sector, about 90 percent of the urban population in India is still attracted towards traditional retail. However, the modern retail formats are well accepted by generation Y. In the near future, they shall emerge as strong contenders. The author has highlighted the developments occurring in retail market on account of evolving consumer behavior. Consumers today have more disposable income, pay frequent visits, prefer a detailed shopping experience and are ready to pay premium if offered better service quality.

Newmen A. and Cullen P. (2001), have stated that retailing is a vibrant part of our changing society and it is an important source of employment. They have further stressed that, retailing is closely tied to the changing moods of consumers. Store design and layout, pricing and location strategy, merchandising, retail service quality etc. are the areas which require attention of retailers for success and growth

Popli G. S. and Sima Singh (2012), in their research paper titled “Impact of Multi Brand Foreign Direct Investment in Retail Sector in India” states that the liberalization of Indian trade and economy by the Government of India and allowing foreign participation in retail sector has registered substantial growth in this sector. This is because of young customers, urbanization of villages, growth of personal disposable income of the consumers and the requirement of development of infrastructure in India. The researchers have observed that there are tremendous changes in the demographic system of consumers in India. Now, they prefer to buy different products both from the organized and unorganized retailers. Due to the awareness of quality consciousness consumption, both the organized and unorganized retailers endeavor to implement various value-added services to provide pleasant shopping experiences to consumers.

Sinha P. K., Gokhale S. and Thomas S. (2012), in the study on “Development of Modern Retailing in India: Its Impact on Distribution and Procurement Networks and Changing Consumption Pattern”, attempted to study the developments in retail industry and the changing consumption pattern of Indian consumers. This study was an exploratory study, based on secondary data. The study concludes by saying that, the Indian retail industry is witnessing far reaching changes. The modernization process started by large retailers has spread across country. Even smaller independent stores are upgrading in terms of assortment, delivery and ambience. The change is riding on an overall growth in income and consumption across the country, including rural areas. While customers are getting better prices and assortments, impact of large format retailers in driving consumption is still limited.

2.3 Review of Literature Relating to Consumer Behaviour towards Emerging Retail Formats

Anandakuttan B. U. (2003), in the Ph.D. thesis titled, “Influence of Personality Factors on the Consumption of Personal Care Products”, has studied the interaction of personality factors influencing the consumption of personal care products. The study also attempted to develop a theoretical model linking personality variables and differences in consumption of personal care products. A sample of 510 respondents, comprising students of graduate and postgraduate programmes from the colleges in Kerala, constituted the sample size for the study.

The usage of personal care product was measured on a four-point scale in the case of seven commonly used products, talcum powder, shampoo, fairness creams, moisturizing cream, moisturizing lotions, deodorants and perfumes.

The variables used in the study consisted of independent variables such as, self-esteem, public self-consciousness, social anxiety, Consumer Susceptibility to Interpersonal Influence (CSII), Consumer Self Confidence (CS), Susceptibility to Television Advertising (STA), locus of control, risk taking, body-esteem and appearance anxiety. The other independent variables included, appearance motive, social embarrassment, demographic variables like gender, age, degree of urbanization (urban or rural), and the income of the respondents. The data was analyzed by using factor analysis, t-test, analysis of variance and chi-square test, and logistic regression.

The researcher concluded saying, personality variables are useful for explaining consumption and they must be used together to explain and

understand the process. There may not be obvious and conspicuous links between individual measures and behaviour in marketing. From marketers point of view there is a need for identification of a segment which has a personality profile of low self esteem and high public self consciousness that are most susceptible to the use of personal care products.

Anic Ivan D. (2010), in the study on “Attitude and Purchasing Behaviour of Consumers in Domestic and Foreign Food Retailers in Croatia” examined the attitude of customers towards domestic and foreign retailers in Croatia. The data was collected by way of a survey from 203 consumers from biggest cities of Croatia viz. Zagreb, Rijeka, Split and Osijek. The study examined the differences among attitude segments relative to patronage, spending and Croatian made products. The data was analyzed by using cluster analysis, t-test and ANOVA. The results revealed that, consumers perceive domestic retailers similar to foreign retailers. The cluster analysis resulted into three consumer segments. 28% respondents prefer domestic retailers, 17% prefer foreign retailers and the remaining 55% were indifferent. The study concluded that the consumers’ attitude towards retail predicts the attractiveness towards domestic and foreign retailers. Hence, the marketers should take into account both, the consumer segments and the consumer attitude while designing the marketing strategies.

Azevedo S. G. et al. (2008), in the study on “Consumer Buying Behaviour in Fashion Retailing: An Empirical Evidence”, attempted to evaluate gender differences in consumer buying behaviour of Portuguese population. The survey was conducted across Portugal. A sample of 221 respondents, were

contacted using snow ball technique and by administering questionnaires through e-mail. The variables used in the study as, factors influencing buying decisions were; publicity in magazines, catalogues, events, economic situation, sales promotion and price. The data was analysed by using descriptive statistics and t-student test. The hypothesis in the study, there are differences in consumer behaviour across gender was rejected. The study concluded that, both men and women prefer clothing that may highlight their physical attributes. Women are influenced by satisfaction and comfort, followed by function, while men prefer comfort, satisfaction and quality. Regarding shopping motivation, women go shopping by impulse while men go for shopping out of necessity and preferably alone. The study further concludes that both men and women prefer to buy in stores which have an appealing display, pleasant atmosphere, reasonable prices, high quality and availability of variety regarding periodicity of buying; women prefer to buy more often than men and prefer to buy during sales season.

Belur O. Baxi (2011), in the Ph.D. thesis on the topic, “A Comparative study of Consumer Behaviour for Consumer Durables with reference to Urban and Rural areas of Ahmedabad District”, has analyzed the factors influencing the choice of consumer durables and attempted to compare and contrast on consumer behaviour of rural and urban Ahmedabad, analysed the awareness of the consumer regarding the consumer durables in rural and urban Ahmedabad, examined the satisfaction level of consumers’ towards consumer durables of various brands, analyzed the purchasing pattern of rural and urban consumer for consumer durables and analyzed the strategies developed, implemented by various consumer durable companies to overcome the problems of

affordability, awareness, accessibility and adaptability of rural Ahmedabad. The study was confined to Ahmedabad city and Rural areas of the Ahmedabad district. 500 respondents, (250 Urban and 250 Rural) were selected and studied. Chi-square analysis and Mann-Whitney U Test has been conducted to compare the mean values of rural respondents and urban respondents to know the disparity or similarity with reference to satisfaction level towards particular product.

The study concluded saying, brand loyalty is higher in the rural area as compared to urban area. There is influence of educational qualification on brand selection. "Price" factor is considered by one third rural and nearly half of urban respondents as "Very Important". There is no influence of income of respondent on brand selection in both areas.

Blackson C. and Kalafatis S. P. (2004), in their study on "The Development and Validation of a scale Measuring Consumer/Customer Derived Generic Typologies of Positioning Strategies" has developed and validated a scale for measuring consumer based typologies of positioning strategies. The study revealed eight distinct positioning strategies - service, reliability, value for money, top of the range, attractiveness, country of origin, selectivity and brand name. The marketing firms can use these typologies for effective positioning and derive success in marketing.

In the study on "Luxury Fashion Consumption in China: Factors affecting attitude and Purchase Intent", **Bopen Zhang and Jung-Hwan Kim, (2013)**, has analysed the factors affecting Chinese customers attitude towards purchasing luxury goods and purchase intent. The study was conducted in

three major cities in China - Beijing, Shanghai and Guangzhou by studying a sample of 161 respondents. The variables used in the study include brand consciousness, materialism, social comparison, fashion innovativeness and fashion involvement. The data was analyzed by using descriptive statistics, confirmatory factor analysis, correlation and linear regression. The study concluded that among Chinese consumers, the variables: fashion innovativeness, brand consciousness and social comparison significantly impact the purchase of luxury fashion goods. Furthermore, the purchase intention is influenced by the attitude towards fashion goods.

Chatterjee Seababrata (2013), in the study titled, “A Study of Demographic Variables Affecting Consumer Buying Behaviour with Reference to Synthetic Detergents”, analyzed the impact of demographic variables on the buying patterns of the consumers with reference to synthetic detergents.

450 respondents divided as 150 respondents from urban market and 300 respondents from suburban markets were selected from Southern West Bengal, during the period of 2011-2012. The study used the demographic variables such as, family size, income, education level and occupation and the non demographic variables like, frequency of purchase, size of consumer pack purchased and consumption expenditure. Interval scale was used to capture the data and treated on the nominal scale. The hypothesis was tested using Chi-square Test. The study concluded saying that, demographic variables do have an impact on buying pattern of customers. Further the study confirmed the association between products purchased and the variables like price, emotional attachment and schemes and offers

Chattopadhyay Ayan (2013), in the study on “Consumer Shopping Behaviour in the New Era Retailing: An Empirical Study on Food and Grocery and Apparel Purchase in East India”, evaluated the importance of location, service, range or collection, ambience and pricing while shopping and analyzed the difference (across four state locations) in duration of stay during shopping and expenditure pattern during shopping. The study was conducted in the State capitals of West Bengal, Bihar, Orissa and Jharkhand. A sample of 329 respondents 137 from Kolkata, 50 from Bhubaneswar, 70 from Patna, and 72 from Ranchi were selected for the study. The variables used in the study consisted of Importance of location, service, range, ambience and pricing to a consumer while shopping – food grocery and apparels, expenditure pattern of food and grocery and apparel purchase etc. The data was analyzed by using composite score analysis, chi-square, coefficient of variance and ANOVA.

The study results revealed that for food and grocery purchases, location (nearness to home) was the prime consideration of the respondents of Kolkata and Bhubaneswar, while it was range for both respondents from Patna and Ranchi. Ambience was the least parameter in respect of respondents from all the four state capitals. With regards to consistency in expenditure pattern for food and grocery, respondents from Ranchi were more consistent.

Das Gopal and Kumar Rohit (2009), in the study on “Impact of Sales Promotion on Buyers Behaviour: An Empirical Study of Indian Retail Customers”, studied the consumer perceptions towards different retail formats and attempted to identify the demographic factors influencing choice of retail

formats. For the study purpose, two Big Bazar retail stores at two different locations i.e. Highland Park and VIP road in West Bengal were chosen and a sample of 100 respondents, 50 first time buyers and 50 repeat buyers were selected by using systematic random sampling technique.

The variables used in the study consisted of reasons for purchasing the product viz. sales promotion, product satisfaction, good packaging, decision on amount of purchase owing to sales promotion, purchase decision of the same product at a different store, opinion regarding promotion etc. The data was analyzed with the help of tabulation, formulating additional hypothesis and inferences (as suggested by Green, Tull and Albaum, 2007) and ANOVA.

The study shows that retail sales promotions play a limited role on consumer buying behaviour. Only a small percentage of customers are attached to such promotions and wait for it. It was pointed out that loyalty towards the store may not play a role in sales promotion.

Deepika (2012), in her Ph. D. thesis titled, “Consumer Preferences for Emerging Retail Formats in Punjab”, attempted to study the attributes that influence consumers’ preferences towards emerging retail formats, to study the impact of demographic factors on consumers’ preferences of emerging retail formats, to study the product-wise preferences of consumers towards emerging retail formats and to suggest marketing strategies to retailers for better management. A sample of 500 consumers and 62 retailers from the major cities of Punjab were selected for the study.

The variables used in the study were, demographic profile of consumers: gender, age, income, education, occupation, retail formats - malls, speciality

stores, convenience store, discount stores, hyper/super markets & department stores. Product attributes like, improved quality, reasonable price, variety of brands, assortment of merchandise, easy availability of products, proper display of products, warranty of products and proper packaging; Store attributes like ambience, convenient location, security, in-store promotions, convenient shopping hours, adequate dressing rooms, cleanliness, play area for children, parking facility, trained sales personnel etc. The data was analyzed by using descriptive statistics, ANOVA, factor analysis and regression model. Cronbach's alpha was used to test the reliability of the scale.

The study concluded that core product attributes (improved quality, variety of brands and assortment of merchandise) and secondary product attributes (proper display of products and warranty of products) influence consumers' preferences more while purchasing from emerging retail formats as compared to supplementary product attributes. Shopping experience enhancers (good parking facility, trained sales personnel and complete security) and store environment attributes (adequate dressing rooms, cleanliness of store and pleasant ambience) influence the consumers' choice of emerging retail formats.

Retailers' of malls, hyper/supermarkets and speciality stores focus on competitive strategies, retention strategies and image improvement strategies. Departmental stores, convenience stores and discount stores focus more on promotional and pricing strategies. Transformation in lifestyle, growing brand consciousness of consumers, overall economic growth and employment

generation are the important factors contributing to the growth of organized retail in India.

Gomez M. I. et al. (2003), in a study titled, “Do Changes in Customer Satisfaction Lead to Changes in Sales Performance in Food Retailing?” has assessed the relationship among store attributes, customer satisfaction and sales performance in food retailing. Data set for the study consists of six waves of customer satisfaction and sales information for about 250 stores over the period from 1998 to 2001, for a publicly held supermarket company in the Eastern US. The data was analyzed by using descriptive statistics, T-test, factor analysis and regression (OLS).

The study expounds that for the success of a business strategy, customer satisfaction is essential. The study results indicated nonlinearities and asymmetries in the link between satisfaction factors and store revenues. The customer satisfaction is vital for effective sales performance. Hence, the organizations should make appropriate decisions relating to satisfaction by understanding this complex relationship.

Iqbal H. K., Ghaffor M. M. and Shahbaz S. (2013), in the study on “Impact of Demographic Factors on Store Selection: An Insight of Pakistani Society”, analyzed the impact of demographic factors on consumers retail store choice, along with the moderating role of sales promotion. A sample of 325 respondents, from 26 leading service and manufacturing organizations in Gujranwala, in Pakistan were selected for the study. The data was analyzed by using descriptive statistics, T-test and ANOVA. The study results indicated that education level, occupation, income level and household size have a

significant impact on store selection. The big retail stores involve less interaction with store representatives for purchase of products and most stores are self service, which requires, search of required product with the help of floor signs and store sections. Illiterate people find it difficult to search. As literacy rate is low in Pakistan, the education level has an impact on store selection. In Pakistan since there is male domination, the gender does have an impact on store selection since, males do the major shopping.

Jacob Thomas (2005), in his Ph.D. thesis titled, “Consumer Behaviour in Retail Marketing of Textiles in Kerala”, studied the extent of influence of the factors like, product specification, store preference, advertising and sales promotion and socio economic profile of the respondents on the purchase decision of consumers in the textile market of Kerala. The study area consisted of Kozhikode District from the North, Ernakulam District from the Centre and Thiruvananthapuram District from the South. The period of the study was 10 year, commencing from 1991-92 to 2001-02. The sample size of the study consisted of, the customers - 900 respondents and the sales force – 426 respondents. The variables used in the study were shop attributes, location, the sales force, provision for replacement, suggestions of family members, locational advantage of the shop etc. The data was analyzed by using statistical tools like, time series, weighted score, z test and exponential trend.

The study concluded that, the positive perception is influenced by several factors like shop attributes, location, the sales force, provision for replacement, suggestions of family members. The in-store facilities need further improvement. As purchase of textiles needs assistance from the sales force to

a considerable extent, the pleasing manners and approach of the sales force is indispensable for ensuring consumer satisfaction.

Juyal Som Aditya (2013), in the study on “Effects of Demographic Factors on Consumer Buying Behaviour of Durable Goods” assessed the product usage and brand preference of the consumers and determined the role of demographic factors on buying behaviour. The study was conducted in Dehradun District by selecting a sample of 610 respondents using convenient sampling technique. The study used demographic variables influencing customer’s perceived marketing mix variables like product, price, place, promotion and service provided by the marketers of durable goods. The consumer durables include – mobiles, two wheeler, and home utilities like colour television, washing machine and refrigerator. The data was analyzed using chi-square test and t – test.

The study revealed that, there is a significant influence of demographic variables on consumer buying behaviour of durable goods.

Mafini C. and Dhurup M. (2014), in the study on “Assessing Consumer Purchasing Decision Styles: An Empirical Investigation from South Africa”, studied a sample of 294 generation Y consumers to assess the typologies of generation Y consumers in South Africa. The study identified seven groups of consumers namely, quality conscious, fashion conscious, brand conscious, hedonistic, habitual, confused by over-choice and novelty seeking consumers. The study further stated that, the marketers should use appropriate communication tool to reach out to these generation Y consumers and help them in taking rational decisions.

Matai R. and Bhat A. K. (2013), examined the factors purchase of consumer durables (Colour Television). The study was conducted on a sample of 100 potential customers in the city of Jaipur. The variables used in the study consist of core features - reliability, cost, ease of operation, memory, aesthetic, brand performance and new features. Value hierarchy model consisted of five product levels viz. core benefits, basic products, expected product, augmented product and potential product. The data analytical tools used in the study consisted of factor analysis – principal component analysis, Chi Square Test etc.

The study concludes saying, there are five factors considered while purchasing colour television viz. core features; reliability and cost; ease of operation; memory, aesthetic and response features; brand performance and new features.

According to **Mehrabian and Russel (1974)**, the store atmosphere varies along three main dimensions: pleasantness, arousal, and dominance. The customers are more likely to buy in a pleasant atmosphere and medium arousal level. The key components of store environment like colour, layout and design, in store music and display, influence the customers' perception about store atmosphere.

Mehta N. P. and Chugan P. K. (2012), in the study on “Visual Merchandising: Impact on Consumer Behaviour (An Exploratory Study of Apparel Segment in Ahmadabad)”, has studied the dimensions of visual merchandising, the impact of visual merchandising on consumer attitude and consumer response in terms of apparel segment and the impact of visual merchandising on buying behaviour of the consumers. The study was

conducted in Central Mall of Ahmedabad, where, 84 customers were studied by using mall intercept technique and with a structured questionnaire. The variables used in the study consisted of impulse buying, influence of window display, influence of in-store/mannequin display, influence of floor merchandising and influence of promotional signage.

Pearson's correlation Test was conducted to see relations between dependent variables and Independent variables. Linear regression analysis was conducted for the testing of hypothesis. The study concluded saying that, there is pivotal relationship between customer's impulse buying behaviour and window display, floor merchandising and promotional signage.

Mehta N. P. and Chugan P. K. (2013), in the study titled, "A Study of Consumers Perception for Apparel Retail Outlets in terms of Visual Merchandising in Ahmedabad", studies consumer perception of different retail stores for apparel in terms of visual merchandising through perceptual mapping. A sample of 1085 respondents was drawn from 5 Lifestyle retail outlets in Ahmedabad, viz. Pantaloons, Westside, Central, Stoppers Stop and Brand Factory. The study was conducted by using seven dimensions of visual merchandising viz. window display, atmospherics, product display, mannequin display, fixtures, signage and props. The data was analyzed with the help of descriptive statistics, factor analysis and chi-square test.

The study concluded that Retail Industry has fierce competition. Visual merchandising is a key which induces impulse purchase. If a retail outlet falls short in any selected dimensions of visual merchandising, it could have a negative impact on purchase decision.

Mehta R., Sharma N. K. and Sanjeev S. (2014), in their study on “A Typology of Indian Hypermarket Shoppers based on Shopping Motivation”, attempted to identify the segments of hypermarket shoppers based on shopping motivation and profile them based on demographics and shopping outcomes. Further the study compared the shopping motivation of hypermarket shoppers and traditional store shoppers. A sample of 201 actual shoppers from a hypermarket and 117 actual shoppers from 20 traditional stores in Kolkata were selected and studied. The selected variables were like, demographic characteristics, motives for shopping at hypermarket and traditional store. Shoppers were identified as utilitarian’s, maximiser’s, browsers and enthusiasts. shopping motivators like price, variety, and recreational benefits. The data was analyzed by using cluster analysis, chi-square test and MANOVA.

The study identified the various dimensions of motivation to shop from hypermarket and traditional store and also identified four types of hypermarket shoppers: browsers, utilitarians, enthusiasts and maximisers. The functional benefits motivated the utilitarians, the functional as well as recreational benefits motivated the maximisers, browsers were motivated by social dimension and the enthusiasts were motivated by all the dimensions of shopping motivation.

Michael L. and Barton W. (2008), in the book titled ‘Retailing Management’, has emphasized that retailing is the fastest growing economic activity. They have brought out different facets of retailing strategies which play a significant role in developing retail markets in a developing economy.

They have identified the various reasons for the growth of modern retailing, including the growth of modern retail formats which have adopted a multi channel method of retail operation to withstand competition. The authors have opined that the consumer behavior has gone through a radical change, which has necessitated improving the pattern of retailing and their retail strategies.

Mishra Mridula S. (2004), in a study on “Consumption Pattern of Indian Consumers: Choice between Traditional and Organised Retail” attempted to examine most favoured retail attributes by consumers and how will they change in the future and analyzed the external factors influencing the choice of consumers. The study was conducted in seven major cities of India, more precisely in Delhi, Chennai, Kolkata, Hyderabad, Bhubaneswar, Mumbai and Ahmedabad known for being commercially active in retail. 820 questionnaires were completed and validated from seven states using stratified random sampling technique using income as the base. The study concluded saying that, organized retail is spreading across Indian markets. Consumers have started getting attracted towards the modern retail formats like hypermarkets, malls and supermarkets. The consumers are buying from several establishments and not exclusively in the organized retail outlet, which indicates that there is no "single loyalty".

Mullik N. H. (2013), in the study titled, “Success of shopping malls lies in the hands of mall Developers: A Study”, examined the implications of mall development and the psyche of customers in Delhi NCR. A sample of 1000 customers (400 in store and 600 household customers) from selected malls in the Delhi NCR regions were selected for the study by using convenient

sampling technique. The data was analyzed by using descriptive statistics and pie charts. The study revealed that, with the advent of shopping malls, metros are witnessing a complete change in the shopping habits of the consumers. Grocery shopping has been transformed into high interest where involvement of men has increased in a hypermarket situation. Impulse buying has also increased and comprises about 40% of the shopping in malls. Awareness and sensitivity to brands have also heightened in mall situation.

Nordfalt J. and Lange F. (2013), in the study on “In-Store Demonstrations as a Promotion Tool”, conducted in two large Latin-squared designed field experiments in the chain of large Swedish supermarkets (ICA Kvantum stores). The supermarkets used in both the experiments averaged on a sales space of 2,500m². All together around 420,000 customers participated in the experiments. In the first experiment (calendar effects) 16 comparable stores were used in a 2 (Monday vs. Friday) X 2 (yoghurt vs. sauce) design. The data was analyzed by using ANOVA. The study concluded that in-store demonstrations are powerful tools to increase sales. The results of the experiments have further shown that depending on time and place the effectiveness shall vary.

Rajagopal (2008), in the study on “Point of Sales Promotions and Buying Stimulation in Retail Stores” has analyzed the drivers of compulsive buying behavior induced by store based promotion. The study was conducted by drawing samples from sixteen branches of the four chain self service retail stores of Mexico. The sample size of the study consists of 234 respondents, drawn by using purposive sampling and snowballing technique. The variables

used in the study includes, shopping behaviour in relation to store loyalty, point of sales promotion, promotional brands, product categories, point of sales arousal on store promotion and post promotion satisfaction on buying. For analyzing the data the researcher has used the statistical tools like descriptive statistics, t-test and regression.

The study results indicate that, the retailers in Mexico are using the point of sales promotion as a very important tool to acquire new customers and retain the existing customers. It was found that loyal customers are influenced by promotional offers whereas; the new customers are price sensitive and are influenced by ambient environment and discounts.

Rajagopal (2009), in a study on “Determinants of Shopping Behaviour of Urban Consumers”, has analyzed the behaviour of 600 shoppers by using retail intercept technique in six shopping malls in Mexico City. The study analyzed the effect of accessibility and proximity to the shopping centers from dwelling places and shopping malls on buying behaviour of consumers. The study also addressed the inter relationship among conventional shopping, urban retailing, wisdom of customer, market place ambience, technology led selling, and long term customer services. The study concludes that household leisure and shopping behaviour is largely motivated by physical factors like shop location, travel behaviour and type of retail store. The study further states that, perspective of shopping; mall ambience and shopping satisfaction are the effective measures for effective retail performance, customer attraction and propensity to shop.

Rao R. K. and Manikyam R. K. (2013), in a study on “Customers Opinion on Small Scale Retail Stores: A Case Study”, has examined the opinion of customers on small scale retail establishments. The study was conducted in three regions from Andhra Pradesh viz. Coastal Andhra, Telangana and Rayalaseema during the period from April 2010 to January 2011. The study was conducted with reference to five retail categories – food and grocery, textile and apparel, electrical and electronics, jewelry and footwear. For eliciting opinion of customers a sample of 450 customers were selected.

The variables used in the study consisted of facilities offered like space to move freely in the shop, access to product shelves, delivery of goods ordered over telephone, exchange, support of sales personnel, ambience, lighting, ventilation, store display, sales promotion, means of communication, handling consumer grievances etc. Weighted mean and percentage to maximum possible score were calculated for data analysis.

The study concluded saying, small scale retailers are key players in Indian retail sector and continue to offer services to the satisfaction of customers.

Rathore Nisha (2010), has attempted to investigate the consumer behaviour towards organized and unorganized retail stores in Jaipur and analyzed consumer satisfaction from organized and unorganized retail stores. The study concludes that, the modern retail formats have borrowed the idea and concept of retailing from traditional retail formats and have added the concepts of self service, ambient environment, one stop shopping, and entertainment. The author has attributed the success in growth of organized retail formats to the changing consumer behaviour.

Sajid S. A. (2010), in his Ph.D. thesis on “A Study of Business Practices Adopted By Supermarket on Buying Behaviour With Special Reference To Selected Supermarkets in Pune City”, has attempted to analyze the buying behaviour of the consumers of supermarkets, the factors influencing buying decisions of the consumers and the effect of supermarkets business practices on the buying behaviour of consumers. The study was conducted in five major supermarkets in Pune city, covering a sample size of 620 consumers and 30 managers of supermarkets.

The study has relied on demographic variables like, age, qualification, income etc. and the factors influencing buying behaviour like price, quality, shopping ambience, preferred time of shopping, credit facility offered, product range, monthly purchases etc. The data procured is analyzed by using non-parametric techniques, spearman’s rank correlation coefficient and Pearson’s chi-square test.

The study concluded saying that, there is a significant influence of demographic characteristics on the buying behaviour of the customers. Regarding shopping pattern, customers visit 2-4 times in a month and average purchases are less than Rs 4000/- per customer. Major features of supermarket attracting and influencing the customers are price advantages, quality, higher POP displays. Similarly, ambience, variety and large product range works as a major strengths of supermarket.

Shrivastava A. K. and Praveer S. R. (2012), in the study on “Predetermined Variables as the Predictors of Consumer Decisions” examined decision variables which significantly influence the buying pattern of beverage buyers.

The survey was conducted in the markets of Chhattisgarh, by interviewing a sample of 100 respondents. The study consisted of demographic variables - age, gender, income and occupation and decision variables – price, place, promotion, brand, packaging, availability and convenience. The data was analyzed by using cluster analysis and ANOVA. The study concludes saying that all the variables except convenience of buying pattern have significant impact on the buying pattern while purchasing beverages. The income group does not have significant impact on buying pattern but age, gender and occupation plays a significant role. Age group less than 25 and in between 36-45, males and females, business class and service class are the main customers of beverages.

Sunil D. D. (2010), in the Ph.D. thesis on the topic, “A Psychographic Study of Selected Market Segments for Lifestyle Goods in Urban Maharashtra”, has segmented the urban Maharashtrian families on the basis of the psychographics of the children. The study analyzed the recent trends in the marketing communications and analyzed the retailing opportunity for lifestyle goods among newly identified segments. The study further studied the marketing strategies adopted by retailers of life style goods and analyzed the performance of retailers of life style goods in catering to the distinct needs of the children. The sample for the study comprised of the families from 5 cities of Maharashtra i.e. Pune, Aurangabad, Nagpur, Kolhapur and Satara. A sample size of 625 respondents (Families with at least one child in the age group of 13 to 19) were selected and studied. Data was collected by using 283 variables in the questionnaire viz. Demographics, activities, opinions, interests, attitudes, motivations, personality, and lifestyles, acceptance and

usage of lifestyle goods etc. The data was analyzed by using, factor analysis, cluster analysis and Discriminant analysis.

Based on urban Maharashtrian families segmented as per the psychographic profiles of the children it was found that, marketing communication significantly influence the buying decisions of the children. Further, based on the judgment created by marketing communication, children also influence the purchase decisions of the family members. Hence, the marketers need to reengineer their strategic marketing tools and focus on the young generation.

Ushadevi K. N. (2008), in the PhD thesis titled, “Dynamics of Rural Consumer Behaviour in Kerala” has examined the pre-purchase, purchase and post purchase behaviour of rural consumers towards consumer durables and consumer non durables. The study also identified the factors influencing the buying decision of rural consumers towards consumer durables and non durables. The study area consisted of three districts of Kerala representing north, south and central zones. The districts selected were Thiruvananthapuram, Thrissur and Wayanad based on the prominence of its rural characteristics. From each Panchayat, 100 consumers were selected from the selected wards. Thus a total of 300 household consumers constituted the sample of the study.

To assess the socio-economic profile, the variables like age, gender, education, occupation, family size etc. were taken into account. The variables were selected to identify the factors affecting purchase decisions/consumer choice, both for durable and non durable products.

The following statistical tools and techniques were used for data analysis: index for analyzing the satisfaction level of the respondents towards the

selected products, Kendall's coefficient concordance for ranking the factors influencing the purchase decision and product features influencing consumer choice, Friedman test for knowing the inter regional differences in the factors influencing the purchase decision of consumers and product features influencing consumer choice and Kruskal–Wallis test for deciding whether the independent samples are from different populations.

The study concluded by saying that rural markets are not only attractive in their vast potential but also provides challenges. A marketer needs to understand that rural consumers are not a homogenous lot.

Vijayalakshmi S. and Mahalakshmi V. (2013), in their study on consumer buying behaviour and its impact on decision making process concludes that, social factors like reference groups, roles and status and family, psychological factors like motivation, perception, beliefs and attitude and marketing mix elements like product, price ,place and promotion strongly associate with the buying behaviour of the Indian consumers.

Wen-Shinn L., Jeng-Da L. and Soo-May C. (2013), in their study has examined the relationship between customer satisfaction and price sensitivity. The study was conducted on a sample of 248 retail customers in Taiwan. In the framework of the study, customer satisfaction was divided into economic satisfaction and social satisfaction and analyzed the impact of each on price sensitivity. Further, the gender, product attributes and customer patronage frequency are used to test whether there are moderating effects on relationship between satisfaction and price sensitivity. The study was conducted by using statistical tools like, descriptive statistics, correlation regression and factor

analysis. The study validates that, economic satisfaction and price sensitivity has an inverse association while, social satisfaction and price sensitivity has a positive association particularly, with reference to women customers and customers having more patronage frequency.

2.4 Review of Literature Relating to Retail Service Quality and Its Relationship with Customer Satisfaction and Customer Loyalty

Andreti J., et al. (2013), in the study on “The Analysis of Product, Price, Place, Promotion and Service Quality on Customers Buying Decisions of Convenience Stores: A Survey of Young Adults of Bekasi, West Java, Indonesia”, has found that, price is the most influential factor in buying decision from convenience stores. In addition, strategies like promotion, service quality, discounts and hygienic environment are other factors which influence the buying decisions of consumers. The convenience stores therefore, should focus on improving price, service, place and promotion strategies to attract and retain consumers.

Arockia Rajasekhar (2010), in a Ph. D. study on the topic “A Study on Customer Satisfaction regarding the Service Quality of Departmental Stores in Tiruchirappalli City” has analysed the dimensions of service quality rendered by the departmental stores in Tiruchirappalli City. The researcher studied a sample population of 30 customers each from 20 stores, totaling 600 customers from 10 geographic divisions. The study relied on the dimensions of service quality suggested under SERVQUAL Model propounded by

Perasuraman, Zeithmal and Berry (1988). The satisfaction with the services provided by departmental stores was assessed on five dimensions viz. tangibles, reliability, responsiveness, assurance and empathy. The analysis, interpretations and conclusions in the study were based on three aspects: general profile of respondents, shopping habits of customers and perception of respondents on the five dimensions of service quality. Based on the observations and findings, the researcher is of the opinion that Departmental stores in Tiruchirappalli city are prospering in the recent years. They are engaged in providing quality service to the customers by employing innovative promotional tactics.

Cronin J. J. and Taylor S. A. (1992), in the study on “Measuring Service Quality: A Re-examination and Extension”, the author has investigated and conceptualized the measurement of service quality and the relationship among service quality, customer satisfaction and the purchase intention. The study results suggested that, performance based measurement of service quality as suggested under SERVPERF is an effective and improved way of measuring the service quality construct as compared to SERVQUAL. The service quality was stated to be an antecedent of customer satisfaction and the customer satisfaction has a significant effect on purchase intention. The study results also suggested that, the scale items which define service quality may differ depending upon the Industry. Therefore, the researchers may consider individual dimensions of service quality when making cross-sectional comparison.

Hyun-Joo Lee and Kiseol Yang (2013), in the study on “Interpersonal service quality, self-service technology (SST) service quality, and retail patronage”, have examined how two components of interactive service quality viz. interpersonal service quality (ISQ) and self-service technology (SST) service quality are related to retail patronage. The study was conducted through a web-based survey in U.S.A. out of 882 emails distributed, a sample of 300 usable responses were analyzed. The variables used in the study consists of interpersonal service quality, self service technology service quality (ATM'S, internet banking, price checks, and online shopping), retail patronage intentions, retail patronage behaviour, technology anxiety, need for interaction. The data was analyzed by using CFA and SEM. The study concluded saying, the two components of interactive service quality ISQ and IST have a significant relationship with retail patronage intentions.

Jain S. K. and Gupta G. (2004), in the study on measuring “Service Quality: SERVQUAL vs. SERVPERF Scales”, has analyzed the diagnostic power of the two service quality scales SERVQUAL and SERVPERF. The data was collected from 300 respondents who are the customers of fast food restaurants in Delhi. It was found that, based on the convergent and discriminant validity the SERVPERF scale was found to be more reliable. Further the study pointed out that, the major problem associated with SERVQUAL is, one has to collect data with regards to expectations with 22 items scale and another 22 items scale separately for measuring perceptions, which is a time consuming and a lengthy process. As against this, the SERVPERF is a single 22 item scale which reduces the 50% items of SERVQUAL. Further the single item scale could explain greater variance in the overall scale. In view of the above, the

authors opined that, SERVPERF was found to be superior to SERVQUAL. However, from the point of view of identifying firm's shortfalls in service quality for managerial interventions, SERVQUAL has more superior diagnostic power.

Juyal S. A. (2011), in his Ph.D. thesis on the topic "An Empirical Study on Factors Influencing Store Image, Satisfaction and Loyalty in Department Stores" has attempted to compare the service and quality offered by sample stores, to analyze the factors which influence the shopper's choice and the shoppers satisfaction with departmental stores and the relationship between satisfaction with the store and loyalty towards the store. The study was conducted in the National Capital Region (NCR) - Faridabad, Ghaziabad, Gurgaon, and Noida besides Delhi. Five major department stores were selected i.e. Ebony, Globus, Lifestyle, Pantaloons and Shoppers Stop. A sample of 500 respondents was selected through random sampling. The variables used in the study include, active buying behaviour, planned buying behaviour, seeking buying behaviour, and controlled buying behaviour. Demographic variables like age, gender, income, education etc. store image, store quality, shopping ease, store shopper connect, other store relativity, customer relationship, and shoppers comfort. Satisfaction construct, loyalty construct etc. The various statistical techniques used in the study were, Cronbach's alpha for reliability analysis, Person's correlation coefficient matrices, factor analysis, Bartlett's test of sphericity, t-test, descriptive statistics, ANOVA and regression.

In general, the results of the study supports the relationship of store image with satisfaction and loyalty of shoppers. The study also indicated that demographic factors have a significant influence on shopping behaviour. The location of the store and the store brand has a significant influence on shoppers' perception towards a retail store.

Merlien Li, et al. (2012), in the study on “Customer Loyalty: Influences on Three Types of Retail Stores” has examined the impact of the marketing strategies with reference to Product, price, store image, advertising, distribution intention etc. on customer loyalty and purchase intention. A sample of 100 respondents each from three retail stores viz. 7-Eleven, Hanshin and Carrefour were selected and studied from south region of Taiwan. The data was analyzed by using ANOVA and multiple regression analysis. The study concluded that, there is a specific relationship among shopper's characteristics, marketing strategies and customer loyalty. With regards to factors influencing loyalty towards retail store, level of commitment, price deals and the store spending were found to have a significant influence.

Noor Firdos J. (2011), for the Ph. D. study on “A Comparative Study of Two Retail Chains in Bangalore City” has chosen two retail stores – Big Bazar and TOTAL operating in Bangalore City and interviewed 205 customers from each store, totaling 410 respondents. The study focused on bridging the gap between the service perceptions of customer and the service provided by selected retail stores by giving suggestions to the managements of hypermarket chains to improve their performance in the light of the emerging competition and changing customer preferences. The researcher also studied

the marketing practices of the two hypermarket chains. The researcher has used the Mc Goldrick's fourteen image component model (**Mc Goldrick and Ho, 1992**). The fourteen components are: merchandise quality, merchandise range, merchandise fashion, level of services, facilities, layout, atmosphere, location, quality of display, advertising, general reputation, reliability, image and prices. The study is summarized by making a comparative analysis of both the retail chains viz. Big Bazar and TOTAL. It is seen that, Big Bazar is better placed in terms of merchandise, fashion and facilities. However, its serious concern includes atmosphere, level of service, quality of display, image and reliability. Regarding TOTAL, it is better placed with no serious gaps, other than prices compared to Big Bazar. Both have minor gaps to bridge on many fronts. The study further revealed that, customers are switching from convenience stores to hypermarkets and this trend will continue if advantage outweighs the inconvenience of reaching the store in dense traffic.

Parasuraman A., Zeithaml V. A., and Berry L. (1988), has developed a 22 item scale for assessing the perceptions of service quality in service and retail organizations. The study has conceptualized the service quality construct and suggested a multiple item scale to measure the service quality. The reliability of the factor structure and validity of the study is determined based on analysis of data collected from four set of independent samples. In the first stage, a 97 item scale was used in the study to collect data from 200 respondents. The scale was divided into two parts, 97 items relating to Perceptions and 97 items relating to Expectations. The data analysis resulted into 10 dimensions. Further based on inter item correlations, 43 items were deleted which resulted into 54 item scale. With further refinement, these 54 items were reduced to 34

items, representing seven dimensions. This 34 item scale was administered to 200 new respondents and upon data analysis, based on inter item correlations, 22 items were finally retained which represents the scale items under SERVQUAL. These 22 items based on data reduction, resulted into five dimensions. The dimensions are named as tangibles, reliability, responsiveness, assurance and empathy. The authors advocated that, the 'SERVQUAL' is a concise multiple item scale which can be used by service providers and retailers for understanding the expectations and perceptions of the customers for improving the service quality.

Parikh Darshan (2006), in the study on "Measuring Retail Service Quality: An Empirical Assessment of Instrument", has stated that, there is dearth of an instrument which is properly tested to measure the customers perceived service quality of a retail store in India. There are limited studies on testing of instruments developed in other countries that are applicable in the Indian context. In this context, the study attempted to test the applicability of Retail Service Quality Scale (RSQS) developed by **Dabholkar et al. (1996)**. The study was conducted with a sample of 102 respondents from 29 retail stores in Gujarat and the neighbouring States by using retail intercept technique. The results of the study indicated that, as against the five dimensions of service quality suggested under RSQS, the present study revealed the relevance of nine dimensions. Few statements in the scale were restructured in order to suit local environment. In view of the above it was proved that, the instrument developed under RSQS cannot be applied in India without appropriate restructuring.

Siu Noel Y. M. and Cheung Jeff T. H. (2001), in the study on “A Measure of Retail Service Quality” have validated the Retail Service Quality Scale (RSQS) by **Dabholkar et al. (1996)**. The authors also examined the service quality scale SERVQUAL developed by **Parasuraman et al. (1988)** and the SERVPERF scale developed by **Cronin and Taylor (1992)**. The authors advocated that, the RSQS model by Dabholkar et al. is more suitable and relevant to retail organizations. However the authors further opined that, since the scale for the model is developed in USA its relevance in other countries needs testing. Hence with this objective, the authors attempted to test its suitability in Hong Kong, by studying a sample of 200 respondents, 100 men and 100 women. The study identified six dimensions of service quality viz. physical appearance, problem solving, personal interaction, policy, promises and convenience. The relationship of these dimensions was analyzed with overall service quality, intention to shop and intention to recommend. Among the six dimensions it was found that, physical appearance and policy had the greatest influence on overall service quality and intention to shop. However, the retailers need to attend to the other dimensions of service quality for enriching the overall service quality.

Thenmozi S. P. and Dhanpal D. (2011), in the study on “Unorganized Retailing in India: A Study on Retail Service Quality”, attempted to identify the retail service quality factors in unorganized retail outlets, influencing consumer satisfaction and customers’ loyalty. For the purpose of study, a sample of 463 customers was drawn from selected kirana stores from six major cities from Tamilnadu State by using non probability convenience sampling technique. The study has used the service quality scale developed by

Dhabolkar et al. (1996) with some modifications in the statements. The data was analyzed by using factor analysis, descriptive statistics and multiple regression analysis. The study includes 31 statements for measuring service quality and measured on 5 point likert scale.

The study concludes that, among the service quality factors identified, store merchandise and access are the most important factors. The study further reveals that factors like merchandise quality, easy accessibility, solving consumer problems and the easy interaction have a an influence on customer's satisfaction and factors like problem solving and personal interaction have a significant impact on customer loyalty.

Thomas Sam (2013), in the study on “Linking Customer Loyalty to Customer Satisfaction and Store Image: A Structural Model for Retail Stores”, attempted to develop an empirical model linking customer loyalty to customer satisfaction and store image. A sample of 334 respondents from the city of Cochin in Kerala in the age group of 18-75 years, were selected by using retail intercept technique. The study covered demographic variables, customer loyalty, store image and customer satisfaction dimensions. Data was analyzed by using, Confirmatory Factor Analysis (CFA), Structural Equation Modeling (SEM).

The study validated the dimensions of customer satisfaction in the Indian context. However, there was significant difference with regards to extent of influence of these variables. Among the dimension of satisfaction, quality was seen to be the major factor followed by store service, price and product assortment. Most of the Indian supermarket stores compete on price, by selling

below the label price. However, the customers have more concern on the quality and store service dimensions.

Xiao Jing and Chernetskava Julia (2010), in the master thesis on, “Measuring Retail Service quality in Sports Store by using RSQS Model: A Case Study of Stadium in Helsinki” has evaluated the retail service quality by using the Retail Service Quality (RSQS) developed by Dabholkar et al. (1996). A sample of 300 shoppers from various stadium sports stores were drawn by using retail intercept technique. The data was analyzed by using descriptive statistics and exploratory factor analysis. The findings of the study through gap analysis revealed that, the consumers are not satisfied with any of the dimensions of retail service quality. In case of all the dimensions, the perceptions of respondents were found to be lower than the expected level. Hence, the study suggested that the stadium sports stores in Finland should improve the service quality by closing the gaps in dimensions, for increasing the customers’ satisfaction.

Yaghi D. S. (2010), in the Ph.D. thesis, on the topic, “A Customized Scale for measuring Retail Service Quality in a College Shop: A Context Specific Approach”, has developed a scale to measure the retail service quality by modifying the existing scale, to assess the service quality of a college shop (Al Waha) in Dubai women’s college. The original retail service quality scale RSQS developed by Dabholkar et al. (1996) was modified to suit the cultural sensitivity in Dubai. The study also determined the relationship between dimensions of service quality, customer satisfaction, loyalty and frequency of visit. A sample of 424 customers from Al Waha was drawn for conducting the

study. The study used EFA for scale reduction and multiple regressions to find the association.

The new modified scale named as Al Waha Service Quality Scale (ASQS) resulted in 22 items, giving four dimensions of service quality: interaction quality, physical aspects, policy and understanding and caring, which was a new dimension. The study confirmed the association of these four dimensions of service quality with customer satisfaction, Loyalty and frequency of customers' visits.

2.5 Review of Literature Relating to Retail Marketing Strategies and its Influence on Buying Decisions of Consumers

Bhattacharya S. and Roy S. (2014), in the study on, "Rural Consumer Behaviour and Strategic Marketing Innovations: An Exploratory Study in Eastern India", explored whether, innovative marketing activities of firms targeted towards the rural consumers are meeting the criterion of affordability, accessibility, availability and awareness. The study was conducted in four villages of West Bengal by selecting a sample of 244 respondents. The data was analyzed by using descriptive statistics and correspondence analysis. The study revealed that the occupational categories in rural market are not only limited to farmers and farm laborers', but also to other categories such as business, service, and daily wage workers. People in rural market prefer to purchase open and unpacked products. Inflation or affordability is a significant factor contributing towards decrease in disposable income of rural consumers. Merely providing the consumers with smaller packets will not suffice. A

holistic view of this situation is required as the per capita income of the rural folks is much lower.

Chernew A. and Hamilton R. (2009), in the study on “Assortment Size and Option Attractiveness in Consumer Choice among Retailers through Experimentation”, examined the influence of assortment size on consumers choice of retail store. The researchers carried out eight experiments by offering six product categories and it was found that, the larger size of assortment need not mean more attractiveness of a retail store. Larger assortment was preferred in cases where assortment comprises less attractive options. In the five out of eight experiments, the respondents preferred smaller assortment, where assortment had high attractive options and preferred larger assortment, where assortment had low attractive options. Hence, in case of low price-quality assortment, larger assortment size and in case of high price-quality assortment, lesser assortment size can make the store more attractive and attract customers towards the retail store.

Chunawala S. A. (2013), in the book titled Marketing: Principles and Practice have stated that, Kotlers four P's are a seller based. These P's could be further translated into the four C's which take a customer based view. Product becomes customer value, price becomes customer cost, place becomes customer convenience and promotion becomes customer communication. Today's marketing is consumer based. For devising competitive strategies in marketing, merely studying consumers is not sufficient; the marketers have to study their competitors too. In the competitive environment, the marketers have to adapt to this new competitive environment in order to survive and

grow. The rapid technological advances in the field of IT and telecom, robotics, artificial intelligence, molecular designing, super-conductivity and genetic engineering offer huge business opportunities ahead.

Gadhavi D. D., Shukla Y. and Patel J. D. (2014), in the study on “Moderating Role of Cause Related Marketing Campaign between Attitude towards Products and Purchase Intention: An Experimental Analysis”, attempted to ascertain the impact of cause related marketing campaign on attitude towards product purchase intention, studied a sample of 70 respondents from cities of Gujarat. The data was analyzed by using, correlation and regression analysis. The findings of the study demonstrated that, the consumers who have been exposed to any cause related marketing offer in the form of campaign have more explained purchase intention base on their attitude towards the product than consumers without any exposure to cause related marketing offers. Further, the utilization of funds collected for the cause should be properly published through press and other forms of media to spread awareness about, how the consumer’s money is being utilized for the benefit of the cause supported by them.

Gilaninia S., Taleghani M. and Azizi N. (2013), in the study on “Marketing Mix and Consumer Behaviour”, the authors opine that, the proper understanding of consumer expectations and manufacturing the products and services to meet these expected benefits is essential in marketing. Hence, the marketers should understand the dimensions of buyers’ tendencies and develop a relationship between these dimensions and the marketing mix elements.

Kotni D. P. (2014), has studied the retailers perception towards marketing mix strategies adopted by major players in the Indian soft drink market. The study was conducted by interviewing 100 retailers, selling Pepsi and Coca-Cola in Visakhapatnam City. The variables in the study consisted of four P's i.e. product, price, place and promotion. The study concluded that the packaging strategies of both the companies were found to be satisfactory. However, the branding strategy of coca-cola needs to be improved. The sales promotion strategies like coupons, holiday trips, offers etc had a positive impact in the retailers mind.

Louth John D. (1966), in the Mc Kinsey quarterly article has highlighted, the influence of changes taking place in the marketing environment on business activity. The article has analyzed six major changes which will transform the marketing efforts in the future. The dominance of customers, the extensive use of market research, extensive use of computers, heavy reliance on test marketing, metamorphosis of field selling and global market planning. All these six changes play a significant role even today.

Mehra Shashank (2012), in his study on retail security, attempted to study various steps taken by the selected retailers to prevent the loss due to shoplifters. The study was conducted in Noida – Delhi, by interviewing 97 retailers with the help of a structured questionnaire. The variables used in the study consisted of usage, perceived effectiveness and choice of physical systems like CCTV, removable sensor tags, de-activable sensor tags, glass display cases, two-way mirror system, built in observation media etc. The other variables included, choice of procedural systems, uniformed guards,

store detectives and staff petrol system. The survey results showed that national multiple chains in particular tends to impose blanket security policies, without consulting managers. The key performance criterion for store managers is typically how effectively they control shrinkage levels. Greater managerial empowerment with respect to local security issues would appear to be a sensible strategy for such retailers.

Rossi S., Tasca C. and Kang O. (2014), in the study on “Consumer Behaviour and Marketing Strategies in the Duty Free Market: An Explorative Study on Offers, Customer Service and Atmosphere”, states that, marketers today, should focus on atmosphere, perceptions and feelings of consumers. Marketing should be a win-win situation for the seller as well as the buyer.

Suresh S. (2012), in his Ph.D. thesis titled, “Positioning Strategies of Malls: An Empirical Study”, has analyzed the key determinants of positioning of malls. The study has also analyzed the perception of shoppers regarding the positioning of various malls and its influence on shopper satisfaction. The study has been conducted at Delhi NCR - Delhi, Gurgaon, Noida, Ghaziabad and Faridabad. Four malls were selected from five regions and 50 Shoppers were selected from each mall. Hence total sample size was 1000 respondents.

Shoppers were asked to give their rating on 8 factors (using 7 point likert scale) viz. mall for entertainment, mall for shopping, mall for eating, mall for singles/family, mall for premium/economy brands, mall with high large variety good or specialty goods, Centrally located/suburban mall, Mall with a theme (gold souk, automobile mall) or a generic mall (mall offering various mix usually purchased brands and products). Variables used in the study were,

convenience, ambience, shopping experience, property management and entertainment. The data was analyzed by using Multi dimensional scaling, Structural Equation Modeling (SEM) using Amos 20 – Software.

The study concluded that, there is a lack of clarity amongst mall developers regarding positioning and image. Proper positioning strategy can differentiate the mall from one another. Lack of positioning may result into increased vacancy level and lowering of foot falls.

Sherlekar S. A. and Krishnamoorthy R. (2015), in the book on “Marketing Management: Concepts and Cases”, have stressed that the marketing universe has undergone tremendous changes in the economic, technological, social and political spheres. In a fast changing environment, marketing management has to meet the challenge of managing the change, achieve progress and prosperity through marketing innovations. The philosophy of customer orientation is fundamentally based on three ideas; viz. (1) Customer satisfaction is not only a means to earn profit but also the socio economic justification for the survival of a business enterprise. (2) Profits are a major incentive for being in business and a prerequisite for remaining in business and (3) the profitable satisfaction of customers’ wants requires an integration and coordination of all business activities, and this can be accomplished through customer-oriented plans and strategies. There are five factors causing change and innovation in retailing: (1) under customer-centered marketing approach, there is ever increasing need to serve consumer demand, (2) There is constant search for more novel and effective methods of retailing to face keen competition, (3) Changing methods

of distribution are being adopted by big manufacturers, (4) Importance of professional management and (5) Intense drive towards rise in production.

Thakur Chandan (2014), in the exploratory research on, “An Empirical Study of Attitude towards Cause Related Marketing Programs among Young Indian Consumers” assessed the attitude of customers’ towards cause related marketing. A sample of 600 respondents from across the various institutions in India was studied by using a four item scale suggested by Lavack and Kropp (2003).

The study concluded that, the attitude of young Indian consumers is positive towards cause-related marketing programs. Therefore, the possibility of success of cause related programmes in India is high. Young Indian consumers are more likely to buy products associated with CRM. The marketers should develop trust among the consumers by having genuine concern and commitment to a cause.

2.6 Identification of the Research Problem

Based on the extensive literature review it is found that, revolution in retailing is an emerging area after IT revolution. It is also found that, there is no comprehensive research being conducted in the area of consumer behaviour towards emerging retail formats. Most of the research studies conducted are limited to certain geographic areas and as such holistic view is not taken into account. There is ample research conducted in the foreign countries in the area of retail consumer behaviour towards different retail formats. However, there is limited research being carried out in the Indian perspective.

The retail organizations mostly deal with daily necessities. This makes it compulsory for the retail consumers to visit these stores frequently. If the services rendered by these organizations do not match their expectations, the customers will be dispelled on one hand and on the other hand the shops concerned will lose their business. Hence, there arises a need to assess the level of satisfaction obtained by the consumers and the service quality of these retail organizations.

The marketing strategies adopted by retailers play a significant role in influencing consumer buying behaviour. This necessitates the marketers to understand thoroughly, the mood, taste, likings and preferences of the consumers to actualize their marketing objectives. Hence, studying the influence of marketing strategies on consumer decision making is another thrust area which needs to be researched.

There is a big research gap in Goa, because no research of this magnitude is being conducted on retail sector in the state except, some micro level studies conducted and that too, are old and do not have relevance in the present circumstances. The present study therefore, has an ample scope to conduct a comprehensive study on the perceptions, attitude, preferences and general buying behavior of the customers towards different retail formats in Goa, more importantly because of uniqueness of the State in terms of, rich culture and traditions.

The studies on retail consumer behaviour have pointed out that, product attributes and store attributes significantly impact the retail format choice behaviour and the general buying behaviour of consumers. Further, studies have also pointed out that, this behaviour of consumers vary according to demographic and other socio cultural factors. In this regards, there is an urgent need to study the retail consumer behaviour in the context of Goan consumers.

The literature review also reveals that there are several conceptual models suggested with regards to retail format choice, service quality of retail organizations, influence of marketing strategies on buying decisions, customer satisfaction and the patronage behaviour of consumers. However, most of them have not been tested in the Goan perspective. A study with reference to these areas shall be of great significance to Goan retailers particularly, in the wake of retail revolution in Goa.

The present study therefore, aims at making a critical analysis of these issues. This study shall provide a clear picture of retail in India and Goa in particular. The research findings will give valuable inputs to retail organizations, retail

consumers and the policy makers and facilitate in drawing a road map for furthering the development of retail sector in Goa.

Chapter Summary

This chapter has covered a detailed literature review with reference to the title of the study. The literature review was divided into four parts viz. review of literature relating to retail development in India, Review of literature relating to consumer behaviour towards emerging retail formats, review of literature relating to retail service quality and its relationship with customer satisfaction and customer loyalty and review of literature relating to retail marketing strategies and its influence on buying decisions of consumers.

Based on the literature review the researcher has indentified the research problem and the gaps in the studies, which has provided the researcher scope for conducting the present study.

References

1. **Barry, B. R., & Joel, E. R. (2003).** *Retail Management: A Strategic approach*. Prentice Hall, 10th Edition.
2. **Basu, R. (2013).** A Review of Contemporary Retail Formats in Emerging India. *Indian Journal of Marketing, November 2013* , 30-35.
3. **Chowdhary, S. (2013).** “FDI in Retail: What it entails?”. *Retrived from SSRN: <https://ssrn.com/ID 2043507>* .
4. **Gilbert, D. (2006).** ‘*Retail Marketing Management*’. Pearsons.
5. **Handa, V., & Grover, N. (2012).** Retail Sector in India: Issues and Challenges. *International Journal of Multidisciplinary Research, h Vol 2, Issue 5, May 2012, www.zenithresearch.org.in* , 2 (5), 244-260.
6. **Jaykumar, A., & Geetha, K. (2011).** Retail Landscape in India: An Analysis. *Shiv Shakti, International Journal in Multidisciplinary and Academic Research (SSIJMAR)* , 1 (3), 1-10.
7. **Jhamb, D., & Kiran, R. (2012).** Emerging Trends of Organised Retailing in India: A Shared Vision of Consumers and Retailers Perspective. *Middle East Journal of Scientific Research 11 (4)* , 481-490.
8. **Kalyanasundaram. (2012).** The Changing Face of Indian Retailing. *Integral Review - A Journal of Management, ISSN: 2278-6120, Vol. 5, No.1, June 2012* , Pp. 42-51.
9. **Mahapatra, D. (2013).** FDI in multi-brand retail. *Retrived from SSRN: <https://ssrn.com/ID 3518721>* .
10. **Nair, S. (2011).** *Retailing Management, 4th Edition*. Himalaya Publishing House Pvt. Ltd.
11. **Newman, A., & Cullen, P. (2001).** *Retailing Environment and Operations*. Cengage Learning India, Private Limited, New Delhi, 2001.

12. **Popli, G. S., & Singh, S. (2012).** “Impact of Multi Brand Foreign Direct Investment in Retail Sector in India”. *Retrived from SSRN: <https://ssrn.com/ID 2055033>* .
13. **Sinha, P. K., & Banergee, A. (2004).** Store choice behaviour in an evolving market. *International Journal of Retail & Distribution Management* , 32 (10), Pp.482 - 494.
14. **Anandakuttan, B. U. (2003).** *Influence of Personality Factors on the Consumption of Personal Care Products (Ph.D. Thesis)*. School Of Management Studies, Cochin University Of Science And Technology, Kochi - 682 022, Kerala.
15. **Anic, I. D. (2010).** "Attitude and Purchasing Behaviour of Consumers in Domestic and Foreign Food Retailers in Croatia". *Zb.rad.Ekon.fak.Rij*, 2010, Vol28, Sv 1, Pp113-133.
16. **Azevedo, S. G., Pereira, M., Joao, F., & Pedrosso, V. (2008).** Consumer Buying Behaviour in Fashion Retailing: An Empirical Evidences. *<http://mpa.ub.uni-muenchen.de/11908/> MPRA Paper No. 11908, Posted3,December 2008* .
17. **Belur O. Baxi. (2011).** “A Comparative study of Consumer Behaviour for Consumer Durables with reference to Urban and Rural areas of Ahmedabad District”(*Ph.D. Thesis*) . Bhavnagar University, Bhavnagar - India.
18. **Blackson, C., & Kalafatis, S. P. (2004).** “The Development and Validation of a scale Measuring Consumer/Customer Derived Generic Typologies of Positioning Strategies”. *Journal of Marketing Management, U.K., 2004, 20* , Pp. 5-43.
19. **Bopen, Z., & Jung-Hwan, K. (2013).** Luxury Fashion Consumption in China: Factors Affecting Attitude and Purchase Intent. *Journal of Retailing and Consumer Services* 20 , 68-79.
20. **Chatterjee, S. (2013).** A Study of Demographic Variables Affecting Consumer Buying Behaviour with Reference to Synthetic Detergents. *Indian Journal of Marketing, May 2013* .

21. **Chattopadhyay, A. (2013).** Consumer Shopping Behaviour in the New Era Retailing: An Empirical Study on Food and Grocery and Apparel Purchase in East India. *Indian Journal of Marketing* (December 2013), 47-57.
22. **Das, G., & Kumar, R. V. (2009).** Impact of Sales Promotion on Buyer Behaviour: An Empirical Study of Indian Retail Customers. *GMJ, Vol 3 Issue 1 January-June 2009* , Pp 11-24.
23. **Deepika. (2012).** *Consumer Preferences for Emerging Retail Formats in Punjab (Ph.D. Thesis)*. School of Behavioral Sciences and Business Studies, Thapar University, Patiala (India).
24. **Gomez, M. I., McLaughlin, E. W., & Wittink, D. R. (2003).** Do Changes in Customer Satisfaction Lead to Changes in Sales Performance in Food Retailing? <http://ssrn.com/abstract=398720>,1-42.
25. **Iqbal, H. K., Ghafoor, M. M., & Shahbaz, S. (2013).** “Impact of Demographic Factors on Store Selection: An Insight of Pakistani Society”. *Journal of Marketing Management* 1 (1), June 2013, American Research Institute for Policy Development, www.aripd.org/jhp, Pp. 34 -45.
26. **Jacob Thomas. (2005).** *Consumer Behaviour in Retail Marketing of Textiles in Kerala (Ph.D. Thesis)*. Mahatma Gandhi University, Kottayam, Kerala.
27. **Juyal, S. A. (2013).** Effect of Demographic Factors on Consumer Buying Behaviour of Durable Goods. *Indian Journal of Marketing* , 24-33.
28. **Mafini, C., & Dhurup, M. (2014).** “Assessing Consumer Purchasing Decision Styles: An Empirical Investigation from South Africa”. *International Business & Economics Research Journal, Volume 13, No. 4, July/August 2014* , Pp. 679-687.
29. **Matai, R., & Bhat, A. (2013).** Underlying Decisions of Purchase Decision Process for Consumer Durables: A Confirmation of the Customer Value Hierarchy Model . *Indian Journal of Marketing* .

30. **Mehrabian, A., & Russel, J. A. (1974).** *An Approach to Environmental Psychology*. The Massachusetts Institute of Technology, USA, Pp. 216-217.
31. **Mehta, N. P., & Chugan, P. K. (2012).** Visual Merchandising: Impact on Consumer Behaviour (An Exploratory Study of Apparel Segment in Ahmedabad). *Global Business and Technology Association (2012)* , *Electronic copy taken from <http://ssrn.com/2128294>* .
32. **Mehta, N. P., & Chugan, P. K. (2013).** A Study of Consumers Perception for Apparel Retail Outlets in terms of Visual Merchandising In Ahmedabad. *Electronic Copy: [http://ssrn.com/ID 2217487](http://ssrn.com/ID_2217487), Conference proceedings of Nirma International Conference on Management – NICOM 2013, organised by Institute of Management, Nirma University Ahmedabad, published by, Himalaya Publishing House, Mumbai.* , Pp.16-36.
33. **Mehta, R., Sharma, N. K., & Sanjeev, S. (2014).** A Typology of Indian Hypermarket Shoppers based on Shopping Motivation. *International Journal of Retail & Distribution Management* , 42 (1), 40-55.
34. **Michael, L., & Barton, W. (2008).** *Retailing Management*. McGraw Hill, Pearson Education Inc., Dorling Kindersley Publishing Inc.
35. **Mishra, M. S. (2004).** The Consumption Pattern of Indian Consumers: Choice Between Traditional and Organised Retail. *Electronic Copy: <http://ssrn.com/abstract=994238>* , 1-22.
36. **Mullik, N. H. (2013).** Success of shopping malls lies in the hands of mall Developers: A Study. *Indian Journal of Marketing* , 40-46.
37. **Nordfalt, J., & Lange, F. (2013).** In - Store Demonstrations as a Promotional Tool. *Journal of Retailing and Consumer Services* , 20, 20-25.
38. **Rajagopal. (2008).** Point of Sales Promotion and Buying Stimulation in Retail Stores. *Working Paper published by <http://ssrn.com/id1261570>* .

39. **Rajagopal. (2009).** *Determinants of Shopping Behaviour of Urban Consumers.* Working Paper published by, Graduate School of Administration and Management EGADE, Monterrey Institute of Technology & Higher Education ITESM, Mexico City Campus, Mexico 14380 DF, February 2009.
40. **Rao, Ramamohan K., Manikyam, Ratna K. (2013).** Customers Opinion on Small Scale Retail Stores: A Case Study. *Indian Journal of Marketing - May 2013 .*
41. **Rathore, N. (2010).** *Consumer Behaviour towards Organised and Unorganised Retailing.* ABHINAV, National Monthly Refereed Journal of Research in Commerce and Management, www.abhinavjournal.com, Vol 1, Issue 8, ISSN 2277-1166, pP 65-69.
42. **Sajid Shaukatali Alvi. (2010).** *A Study of Business Practices Adopted by Supermarkets on Buying Behaviour With Special Reference to Selected Supermarkets in Pune City (Ph.D. Thesis).* Pune: University of Pune.
43. **Shrivastava, A. K., & Praveer, S. R. (2012).** Predetermined Variables as the Predictors of Consumer Decisions. *IPSR, Raipur ,* Pp. 50-57.
44. **Sunil Dhondopant Doke. (2010).** *A Psychographic Study of Selected Market Segments For Lifestyle Goods in Urban Maharashtra.* Department of Commerce, Shivaji University, Kolhapur.
45. **Ushadevi K. N. (2008).** *Dynamics of Rural Consumer Behaviour in Kerala (Ph.D. Thesis).* Mahatma Gandhi University, Priyadarshini Hills, P. O. Kottayam 686560, Kerala, India.
46. **Vijayalakshmi, S., & Mahalakshmi, V. (2013).** An Impact of Consumer Buying Behaviour in Decisionmaking Process in Purchase of Electronic Home Appliances in Chennai (India). *Elixir Marketing Management, Elixir International Journal, 59 (2013) ,* Pp.15267-15273.

47. **Wen-shinn, L., Jang-Da, L., & Cheng, S.-M. (2013).** *The Link between Customer Satisfaction and Price Sensitivity: An Investigation of Retailing Industry in Taiwan.* *Journal of Retailing and Consumer Services* 20 Pp. 1-10 www.elsevier.com/locate/jretconser.
48. **Andreti, J., Zafira, N. H., Akmal, S. S., & Kumar, S. (2013).** "The Analysis of Product, Price, Place, Promotion and Service Quality on Customers Buying Decisions of Convenience Stores: A Survey of Young Adults of Bekasi, West Java, Indonesia". *International Journal of Advances in Management and Economics, Volume 2, Issue 6, ISSN 2278-3369* , Pp. 72-78.
49. **Arokia Rajasekar. (2010).** *A Study on Consumer Satisfaction Regarding The Service Quality of Departmental Stores in Tiruchirapalli City (Ph.D. Thesis).* Pune.: University of Pune.
50. **Cronin, J. J., & Taylor, S. A. (1992).** Measuring Service Quality:A Rexamination and Extention. *Journal of Marketing, Vol 56, July 1992* , Pp. 55-68.
51. **Hyun-Joo, L., Kiseol, Y., (2013).** Interpersonal Service Quality, Self Service Technology Service Quality and Retail Patronage. *Journal of Retailing and Consumer Services* 20 (2013) www.elsevier.com/locate/jretconser , Pp 51-57.
52. **Jain, S. K., & Gupta, G. (2004).** "Measuring Service Quality: SERVQUAL vs. SERVPERF Scales". *VIKALPA, Volume 29, No 2, April to June 2004* , Pp. 25-37.
53. **Juyal, S. A. (2011).** *An Empirical Study on Factors Influencing Store Image Satisfaction and Loyalty in Departmental Stores (Ph.D. Thesis).* Dehradun.: Faculty of Management Graphic Era University Dehradun (2011).
54. **Merlien, L., Green, R. D., Farazmand, F. A., & Grodzki, E. (2012).** "Customer Loyalty: Influences on Three Types of Retail Stores". *International Journal of Management and Marketing Research, Vol. 5, No. 1., <http://ssrn.com> OD - 1957207* , Pp. 1-19.

55. **Noor Firdos Jahan. (2011).** *A Comparative Study of Two Retail Chains in Bangalore City (Ph.D. Thesis)*. PhD Thesis Submitted to Department of Business Management, Sri Padmavati Mahila Vishwavidhyalaya, Tirupati.
56. **Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988).** *SERVQUAL: A Multiple - Item Scale for Measuring Consumer Perceptions of Service Quality*. Journal of Retailing, Volume 64, Number 1, Springer 1988.
57. **Parikh, D. (2006).** Measuring Retail Service Quality: An Empirical Assessment of Instrument. *VIKALPA, Volume 32 Number 2, April - June 2006* , Pp. 45-55.
58. **Siu, N. Y., & Cheung, J. T.-H. (2001).** "A Measure of Retail Service Quality". *Marketing Intelligence and Planning, 19(2), 2001, (C) MCB University Press, ISSN 0263-4503* , Pp. 88-96.
59. **Thenmozi, S. P., & Dhanpal, D. (2011).** Unorganised Retailing in India: A Study on Retail Service Quality. *European Journal of Social Science* , 23 (1), 71-78.
60. **Thomas, S. (2013).** *Linking Customer Loyalty to Customer Satisfaction and Store Image: A Structural Model for Retail Stores*. Decision (Indian Institute of Management Calcutta - IIMC) (June to September 2013) Springer, 40 (1-2) Pp. 15-25.
61. **Xiao, J., & Chernetsava, J. (2010).** "Measuring Retail Service quality in Sports Store by using RSQS Model: A Case Study of Stadium in Helsinki" (Master Thesis). Umea School of Business, Umea Universitet, Finland (September 2010).
62. **Yaghi, D. S. (2010).** "A Customised Scale for Measuring Retail Service Quality in a College Shop: A Context Specific Approach" (Ph. D. Thesis). New Castle Business School, University of Northumbria at New Castle, Northumbria Research, Link:<http://nrs.Northumbria.ac.uk/2406/>.

63. **Bhattacharya, S., & Roy, S. (2014).** *Rural Consumer Behaviour and Strategic Marketing Innovations: An Exploratory Study in Eastern India*. Indian Journal of Marketing, February 2014, Pp. 15-25.
64. **Chernew, A., & Hamilton, R. (2009).** Assortment Size and Option Attractiveness in Consumer Choice among Retailers. *Journal of Marketing Research*, Vol. XLVI (June 2009), (c) 2009 American Marketing Association, ISSN 0022-2437 (Print) 1547-7193 (Electronic), Pp. 410-442.
65. **Chunawalla, S. A. (2013).** *Marketing Principles and Practice, Third Revised Edition*,. Himalaya Publishing House, Mumbai.
66. **Gadhavi, D. D., Shukla, Y., & Patel, J. D. (2014).** “Moderating Role of Cause Related Marketing Campaign between Attitude towards Products and Purchase Intention: An Experimental Analysis”. Indian Journal of Marketing, March 2014 Pp. 35-41.
67. **Gilaninia, S., Taleghani, M., & Azizi, N. (2013).** Marketing Mix and Consumer Behaviour. *Kuwait Chapter of Arabian Journal of Business and Management Review*, Vol. 2, No. 12, August 2013, Pp. 53-58.
68. **Kotni, D. P. (2014).** “Perception of Retailers towards Marketing Mix Strategies: An Empirical Case Study on the Soft Drink Market in Visakhapatnam”. Indian Journal of Marketing, June 2014, Pp. 24-36.
69. **Louth, J. D. (1966).** *Mc Kinsey Quarterly Report*. Mc Kinsey Quarterly 50th Anniversary.
70. **Mehra, S. (2012).** A Study on Retail Security. *IPSR, Raipur*, Pp. 59-67.
71. **Rossi, S., Tasca, C., & Kang, O. (2012).** “Consumer Behaviour and Marketing Strategies in the Duty Free Market: An Explorative Study on Offers, Customer Service and Atmosphere”. UPPSALA UNIVERSITY, Department of Business Studies, Master Thesis, Spring Semester, 2012.

72. **Suresh. S. (2012).** *Positioning Strategies of Malls: An Empirical Study (Ph.D. Thesis)*. Noida : Jaypee Business School, Jaypee Institute of Information Technology, A-10, Sector-62, Noida, India.
73. **Sherlekar, S. A., & Krishnamoorthy, R. (2012).** *Marketing Management: Concepts and Cases*. Himalaya Publishing House, Mumbai - 400004.
74. **Thakur, C. (2014).** *An Empirical Study of Attitude towards Cause Related Marketing Programs among Young Indian Consumers*. Indian Journal of Marketing, September 2014, Pp 20-29.

CHAPTER - III
RESEARCH METHODOLOGY

CONTENTS

3.1	Introduction to Research Methodology	113
3.2	Objectives of the Study	113
3.3	Description of the Study Area	114
3.4	Research Design	116
3.5	Objective wise Research Methodology	117
3.6	Significance of the Study	148
3.7	Chapterisation Scheme	149
3.8	Limitations of the Study	150
	Chapter Summary	151
	References	152

3.1 Introduction to Research Methodology

Research methodology implies the detailed description of the research design and the framework of the study. It is the master plan of a research study which focuses on the overall structure of the research, the procedures followed and the methodology adopted for data analysis. The present chapter explains in detail the procedure followed in the research study. The chapter begins with stating of research objectives, objective-wise research methodology and a detailed research design to accomplish the objectives and testing of hypotheses.

3.2 Objectives of the Study

Based on the identification of the research problem and the research gaps found within, as described in Chapter II, the following research objectives are framed, which forms the basis of this empirical study:

1. To study consumer behaviour towards selected retail formats and to identify the demographic correlates of customers' preferences towards emerging retail formats in Goa.
2. To analyse the service quality of selected retail formats and its impact on customer satisfaction.
3. To analyse the influence of marketing strategies on consumer decision making in Goa.
4. To construct a customer satisfaction index for measuring the satisfaction level of customers.

3.3 Description of the Study Area

Goa is a tiny state in India and the retail sector in the state is in a nascent stage. Considering the economic background of the state, Goa can be considered to be more of a consumer state rather than a producer state. Though it is ranked second in terms of development, retail sector is yet to develop.

Goa is an emerging retail market which is growing at a very fast rate. The retail industry in Goa is in the phase of transformation as shops in Goa are getting transformed into stores and in turn stores into supermarkets.

The organised retail formats like Sahakar Bhandar, Goa Bagayatdar Sahakar Society Ltd., Bardez Bazar, Magson's Super Centre and others are pioneers in the supermarket formats in the state of Goa. Lately, the major giants like Mall De Goa, Caculo Mall, Vishal Mega Mart, Delfino's, BigG and many other exclusive retail outlets have forayed into the retail market.

Patnaik Shoma (2018) opines that, the malls are facing dense customers compared to supermarkets in Goa. However, the footfalls in malls are high on weekends and holidays. With the hope of grabbing the bigger share of the market, major retail chains like Magsons Group, Bharne Group, Big G etc. are on the expansion mode. The Goan retail chains are facing competition mainly from two major rivals – the online retail stores like Snapdeal, Flipkart, Amazon and the bricks and mortar stores like Big Bazar, Shoppers Stop, FBB etc.

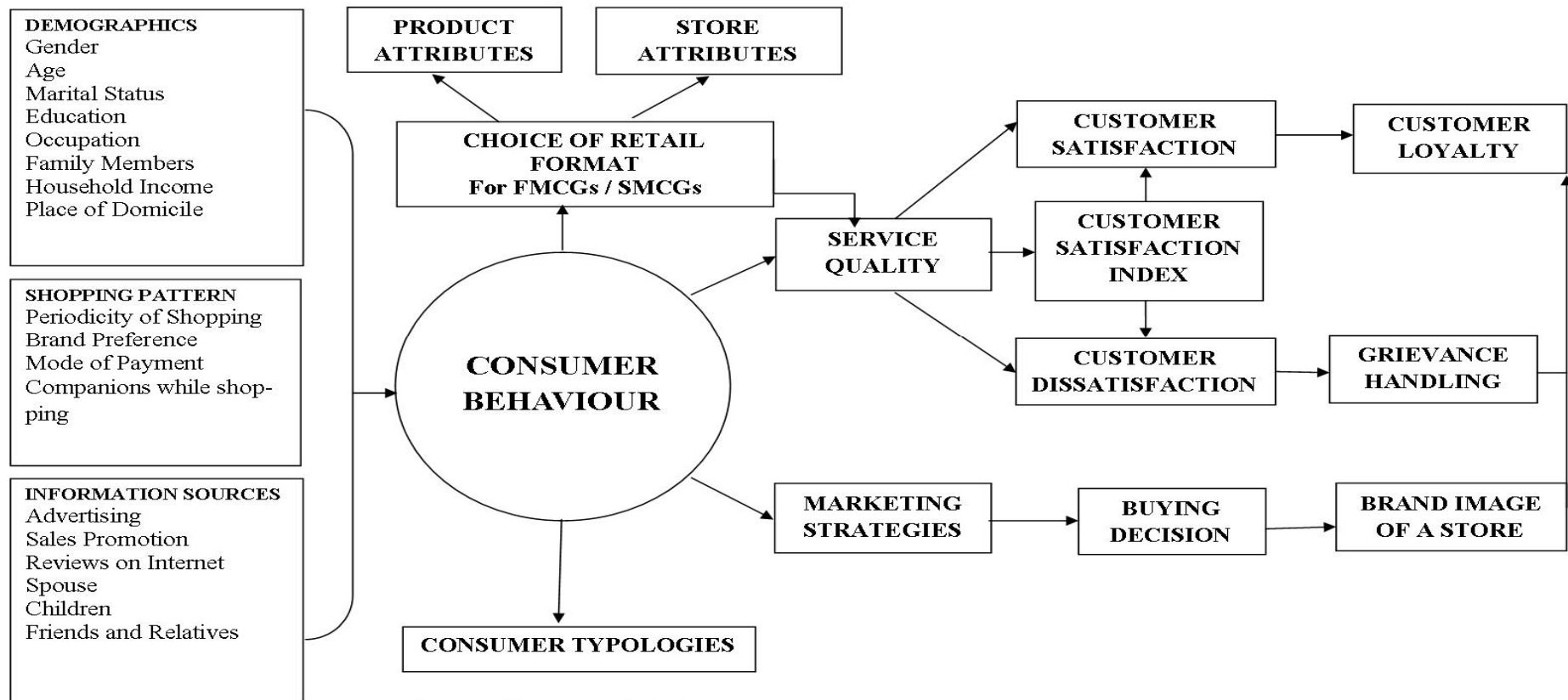
The retail revolution in Goa is attributed to changing lifestyle and the changing living pattern of the Goan consumers. The various factors like, economic growth, growing employment opportunities, growing urbanization, strategic initiatives by retail organizations, local connect with customers etc. are the key drivers of retail development in Goa. As per Kirit Maganlal, Founder, Magsons Group, Goa's organised retail Industry is growing at a Compounded Annual Growth Rate (CAGR) of 20 percent, as compared to Indian retail industry which is growing at a CAGR of 10 percent (B&C, Navhind Times, January 1, 2018).

Considering these facts, a comprehensive and complacent study of the consumer behaviour towards retail formats in Goa is essential. Further, there is an urgent requirement to make an objective evaluation of the growth drivers of the retail sector in Goa. Hence, the researcher has attempted to make a comprehensive study by analyzing the behaviour of consumers towards the select retail formats in Goa and also identified the service quality initiatives required for enhancing customer satisfaction and customer loyalty.

3.4 Research Design

The following figure 3.1 represents the research design of the study.

Figure 3.1 - Research Design



Source: Researcher's design

3.5 Objective wise Research Methodology

3.5.1 Research Methodology for the First Objective of the Study

Objective No. 1: To study consumer behaviour towards selected retail formats and to identify the demographic correlates of consumers' preferences towards emerging retail formats in Goa.

3.5.1.1 Research Questions

- i. Which are the different retail formats mostly preferred by consumers for buying FMCGs and SMCGs? Is there any significant association between retail format preference and demographic characteristics?
- ii. What is the general shopping pattern of consumers in Goa? Is there any relationship between demographics and shopping pattern?
- iii. Does the brand preference of consumers associate with demographics?
- iv. Is there any association between media of advertising and brand preference?
- v. What are the factors considered by consumers for choosing a retail format?
 - a) For buying Fast Moving Consumer Goods (FMCGs).
 - b) For buying Slow Moving Consumer Goods (SMCGs).
- vi. Can the consumers in Goa be classified into different typologies based on their buying behaviour and lifestyle?
- vii. Do these consumer typologies differ across demographics?

- viii. Is there any relationship between consumer typologies and the factors influencing choice of retail format? Does it differ across major demographic characteristics like gender, income, and place of domicile?

3.5.1.2 Research Hypotheses

- Ho1 (a)** There is no statistically significant association between demographic characteristics and preference of retail format for buying FMCGs.
- Ho1 (b)** There is no statistically significant association between demographic characteristics and preference of retail format for buying SMCGs.
- Ho1 (c)** There is no statistically significant association between shopping preferences of consumers in Goa and gender.
- Ho1 (d)** There is no statistically significant association between brand preferences of consumers with regards to select categories of FMCGs and gender.
- Ho1 (e)** There is no statistically significant association between brand preferences of consumers with regards to select categories of SMCGs and gender.
- Ho1 (f)** There is no statistically significant association between gender and retail format preference for buying select product categories of FMCGs.
- Ho1 (g)** There is no statistically significant association between gender and retail format preference for buying select product categories of SMCGs.
- Ho1 (h)** Product attributes and store attributes do not have any statistically significant influence on choice of retail format for buying FMCGs in Goa.
- Ho1 (i)** Product attributes and store attributes do not have any statistically significant influence on choice of retail format for buying SMCGs in Goa.
- Ho1 (j)** There is no statistically significant relationship between factors influencing brand preference and consumers' choice of brands.

Ho1 (k) There is no statistically significant association between advertising media influencing buying decisions of consumers and demographic characteristics.

Ho1 (l) There is no statistically significant association between off-line and on-line store preference and demographic characteristics.

Ho1 (m) Consumer typologies in Goa don't differ significantly across demographics.

Ho1 (n) There is no statistically significant relationship between consumer typologies and retail format choice for buying FMCGs and SMCGs.

3.5.1.3 Scope of the Study

The scope of the study is confined to identifying the structural changes in the retail formats in Goa, particularly in the post reform era. The study is based on consumer's perspective. The data required for the study is elicited from 1000 consumers, 500 each from North and South Districts of Goa, based on their perceptions towards select retail formats operating in Goa.

The four selected retail formats chosen for the study are mall, supermarket, speciality store and convenience store. The study throws light on influence of demographic characteristics on consumer behavior towards select retail formats in Goa.

The analysis carried out in the study covers the retail format preference for FMCGs and SMCGs, analysis of brand preference of consumers for select FMCGs and SMCGs, retail format preference for select product categories of FMCGs and SMCGs, analysis of factors influencing choice of retail format for buying FMCGs and SMCGs, analysis of consumer typologies in Goa, analysis of relationship between

consumer typologies and demographic characteristics and analysis of relationship among consumer typologies and retail format choice for FMCGs and SMCGs.

3.5.1.4 Universe and Sample Size

For the study, entire state of Goa is considered as universe. The required sample for the study is selected by using convenience sampling technique and retail intercept technique. The following is the sample size of the study, representing equal population from the two Districts of Goa, viz. North Goa and South Goa:

Table No. 3.1 Universe and Sample Size of the Study

District	Universe		Sample Size	
	Total Population of Goa (as per 2011 Census)	% to Total Population	Sample Distribution	% to Total Sample
North Goa	818008	56	500	50
South Goa	640537	44	500	50
Total	1458545	100	1000	100

Source: Census 2011 data and researcher's estimation of sample size.

As shown in Table No. 3.1 total population of Goa as per Census 2011 is. 14,58,545, out of which, 8,18,008 (56%) resides in North Goa and 6,40,537 (44%) resides in South Goa. This total population is considered as the universe of the study and a sample of 1000 respondents i.e. 500 respondents from North Goa and 500 respondents from South Goa are taken as Sample size of the study.

3.5.1.5 Justification for Adequacy of the Sample Size

The following are the basis for justifying the sample size of the study:

1. According to **Mehta N. P. and Chugan P. K. (2013)**, the method which can be used to estimate exact sample size is as follows:

$$S = \frac{Z^2 P (1-P)}{d^2} = \frac{1.96^2 \times 0.5 (1-0.5)}{0.05^2} = 384.16$$

Following are the values for the equation

$$Z = Z \text{ VALUE} = 1.96$$

$$P = \text{Proportion value} = 0.5$$

$$D = \text{Precision Level} = 0.05$$

Hence, adequate sample size for the research is 384.16.

2. The research paper titled 'Determining Sample Size for Research Activities', by **Robert V. Krejcie & Daryle W. Morgan (1970)**, tried to eliminate the dilemma that many researchers have to resolve while deciding the number of respondents to be sampled, out of the population. As per the table given by Robert and Morgan, the optimum number of respondents for a population of up to 25 lakhs is 384 at a confidence level of 95% (Table annexed as Annexure I).
3. Assuming the highest variability of 50% and designing for a $\pm 5\%$ sample error at 95 percent level of confidence the number of respondents required is 384 (**Burns and Bush 2003**).
4. The earlier studies as per the literature surveys have relied on an average sample size of approx. 600 respondents.
5. For determining the sample adequacy for structural equation modeling (SEM), Hoelters critical N is used to judge the adequacy of sample size in SEM. The Hoelters N is 313 (at 0.05 level of significance) and 332 (at 0.01 level of significance) which is more than sufficient to accept a model by chi-square

(Schumacker & Lomax, 2004). A sample size greater than 500 is recommended to produce more robust model fit indexes (Lei Ming & Lomax Richard G., 2005).

The above references suggest that the adequate sample size is between 384 to 600 respondents. However, it is also pointed out by earlier researchers that, increase in the sample size, reduces the sampling error. The study therefore, has collected data from 1000 respondents from the State of Goa i.e. 500 respondents from North Goa and 500 respondents from South Goa, which is a justified sample size.

3.5.1.6 Sources of Data

Primary Sources: The primary sources include data collection through structured questionnaires from the respondents as per the sample population stated above, selected through convenience sampling technique.

Secondary Sources: The secondary data is procured from books, journals, magazines, house organs, national and local newspapers and other published data.

3.5.1.7 Data Collection Instrument

The data required for the study was collected through personal interviews with the respondents and by administering the structured questionnaires with suitable scaling with open ended, close ended, likert scale and multiple choice questions.

For the study, the suppliers of information are contacted through retail intercept technique, appointments over telephone and personal interviews.

The other means of contact were through social networking sites, mail, e-mail, interviews with officials of Goa Chamber of Commerce and Industry, Retail Associations, and Academicians.

The questionnaire designed for the study is divided into ten sections, **Section A** to **Section J**. Out of these, **Section A** to **Section E** described as under, are used for collecting data for the first objective of the study.

Section A: Demographic Profile of Respondents

This section consists of eleven questions relating to the demographic profile of the respondents like, gender, age, marital status, education, occupation, number of family members, monthly household income etc.

Section B: Shopping Preferences of Respondents

This section consists of twelve sub-questions to assess the general shopping pattern of respondents with multiple choice answers. The questions relate to retail format preference for buying fast moving consumer goods and slow moving consumer goods, periodicity of shopping, companion while shopping etc.

Section C: Product-Wise Shopping Preferences from Different Retail Formats

This section consists of questions relating to retail format preferences of consumers with regards to select product categories from identified retail formats. The products are identified as slow moving consumer goods and fast moving consumer goods. The respondents were given an option to choose from multiple options.

Section D: Factors Influencing Choice of Retail Formats

This section consisted of two set of questions for identifying the factors influencing choice of retail format for buying Fast Moving Consumer Goods (FMCGs) and factors influencing choice of retail format for buying Slow Moving Consumer Goods (SMCGs). Each set consists of

25 items, measured on a seven point rating scale. The internal consistency is measured based on Cronbach's alpha statistics. The factors used in both the sets of questions are classified as product attributes and store attributes. The first set consists of twelve pre-identified product attributes and thirteen pre-identified store attributes; while the second set consists of thirteen pre-identified product attributes and twelve pre-identified store attributes. All the variables are selected based on earlier researches, consultation with the experts and author's own contribution.

Section E: Shopping Behaviour of Respondents

This section consists of 33 items measured on a seven point rating scale to assess the general buying behaviour of the respondents. The variables used in the questionnaire are based on earlier research, expert opinion and author's own contribution. The items taken from earlier studies are modified in order to suit the local environment. The internal consistency is measured based on Cronbach's alpha statistics. This section attempts to analyse the shopping behaviour of respondents and classify the respondents into different typologies according to the shopping behaviour of the respondents. The consumer typologies so derived shall be analyzed across demographic characteristics.

3.5.1.8 Validation of the Instrument

The instrument used in the study was validated, based on face validity and the content validity. The constructs within the study were validated based on Cronbach's Alpha statistics and inter-item correlations and item to total correlations wherever necessary.

1. Face Validity of the Instrument

Before administering the questionnaire to the final respondents, the face validity of the questionnaire was determined by conducting focus interviews with the C.O. of Mall De Goa, Shashank Mahatme, C.O. of Magsons Super Store Kirit Maganlal and Hari Kaul, Marketing Manager of Arena Retail Ltd. (CMM Group). The questionnaire was further administered to four academicians, Ajit Parulekar (GIM), Smita Shrivastav (S. Caculo College, Mapusa), Manoj Kamat (Damodar College, Margao), Shweta Borkar (N. Zantye College, Bicholim), Ramchandra Surlekar (N. Zantye College, Bicholim) and six other respondents for assessing the simplicity and accuracy of the questions in the instrument. Based on the suggestions received during the above focused interviews, the necessary changes were made in the instrument.

After validation of the instrument by determining its face validity, the questionnaire was administered to the respondents in the state of Goa. The entire process of administering the questionnaire, data feeding and data analysis was carried out during the period from August 2016 to July 2017. Altogether 1600 questionnaires were administered to the respondents. Out of these, 1012 fully completed questionnaires were received and further, 1000 questionnaires are considered for the final study, which represents the sample size of the study.

2. Content Validity of the Instrument

The fully completed questionnaires were thereafter coded and the data was fed in the SPSS 22, statistical package for data analysis. After data purification, the content validity of the instrument was determined based on Cronbach's Alpha statistics, by using reliability analysis in SPSS. The total 156 items used in this part of the study, has a Cronbach's Alpha of 0.934 and F value 2916.708 and P

Value < 0.001, signifying a Very Good Fit (Hair, et al., 1998). Therefore, the content validity of the instrument is determined.

3.5.1.9 Period of the Study

Data analysis and data interpretation for this objective of the study is based on primary data which is collected through survey. Hence, for analyzing the consumer behaviour towards selected retail formats and to identify the demographic correlates of consumers' preferences towards select retail formats in Goa, the period of survey, i.e. October 2016 to July 2017 is considered as the period of the study.

3.5.1.10 Data Analytical Tools

For analyzing the consumer behaviour towards selected retail formats and to identify the demographic correlates of customers' preferences towards emerging retail formats in Goa, depending upon suitability and relevance, appropriate statistical tools were used. The validity of the constructs and the internal consistency of the instrument were tested based on, Cronbach's Alpha statistics and Inter-Item Correlations. For analyzing the most preferred retail format for buying FMCGs and SMCGs, multiple responses dichotomous analysis was used. For determining the association between demographic characteristics and shopping preferences of consumers, Pearson's chi-square test and multiple response chi-square tests were used. Univariate analysis using Generalized Linear Model (GLM) was used to analyse the influence of product attributes and store attributes on the choice of retail format for buying FMCGs and SMCGs. For deriving the factor matrix through dimension reduction and to identify the typologies of Goan consumers, Exploratory Factor Analysis (EFA) was used. Further, the reliability and model fit of the factor structure, determining the typologies of Goan consumers was established through Cronbach's Alpha and Inter-Item

Correlations. The convergent validity of the factor structure was established with the help of Confirmatory Factor Analysis (CFA). The relationship between typologies of consumers and the demographic characteristics was established with the help of Binomial and Multinomial Logistic Regression. The relationship among consumer typologies and choice of retail format for buying FMCGs and SMCGs was analyzed with the help of Structural Equation Modeling (SEM).

3.5.2 Research Methodology for the Second Objective of the Study

Objective No. 2: To analyze the service quality of selected retail formats and its impact on customer satisfaction.

3.5.2.1 Research Questions

- i. What are the dimensions of retail service quality, with regards to select retail formats like mall, supermarket, speciality store and convenience store?
- ii. Is there a relationship among service quality, customer satisfaction and customer loyalty, with regards to select retail formats in Goa viz. mall, supermarket, speciality store and convenience store?

3.5.2.2 Research Hypotheses

Ho2 (a) Dimensions of service quality of mall do not have any statistically significant influence on the customers' satisfaction.

Ho2 (b) There is no statistically significant relationship among dimensions of service quality of mall, customer satisfaction and customers' loyalty towards mall.

- Ho2 (c)** Customer satisfaction does not mediate the relationship between dimensions of service quality and customer's loyalty towards mall.
- Ho2 (d)** Dimensions of service quality of supermarket do not have any statistically significant influence on the customers' satisfaction.
- Ho2 (e)** There is no statistically significant relationship among dimensions of service quality, customer satisfaction and customers' loyalty towards supermarket.
- Ho2 (f)** Customers' satisfaction does not mediate the relationship between dimensions of service quality and customer's loyalty towards supermarket.
- Ho2 (g)** Dimensions of service quality of speciality store do not have any statistically significant influence on the customers' satisfaction.
- Ho2 (h)** There is no statistically significant relationship among dimensions of service quality, customers' satisfaction and customer's loyalty towards speciality store.
- Ho2 (i)** Customers' satisfaction does not mediate the relationship between dimensions of service quality and customer's loyalty towards speciality store.
- Ho2 (j)** Dimensions of service quality of convenience store do not have any statistically significant influence on the customers' satisfaction.
- Ho2 (k)** There is no statistically significant relationship among dimensions of service quality, customer satisfaction and customer's loyalty towards convenience store.
- Ho2 (l)** Customer satisfaction does not mediate the relationship between dimensions of service quality and customer's loyalty towards convenience store.

3.5.2.3 Scope of the Study

The scope of this part of the study is confined to developing the scale for identifying the dimensions of service quality of selected bricks and mortar retail formats operating in Goa i.e. mall, supermarket, speciality store and convenience store. The entire study is based on consumer's perspective.

The primary data required for the study is elicited from 1000 consumers, 500 each from North and South Districts of Goa, based on their perceptions towards select retail formats operating in Goa.

However, the service quality of on-line and other retail formats is not covered within the scope of the study.

The study also analyzed the relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards each of the selected retail formats.

3.5.2.4 Universe and Sample Size

As stated in sub-topic 3.5.1.4 of the study, the total population of Goa, as per 2011 Census i.e. 14,58,545 is considered as universe. The required sample for the study is selected by using convenience sampling technique and retail intercept technique. A sample of 1000 respondents, 500 respondents from North Goa and 500 respondents from South Goa, representing equal population from the two Districts of Goa, is considered as the sample size for studying this objective.

3.5.2.5 Justification for Adequacy of the Sample Size

As stated in sub-topic, 3.5.1.5, the adequate sample size suggested under the studies conducted by **Mehta N. P. and Chugan P. K. (2013)**, **Robert V. Krejcie and Daryle W. Morgan (1970)**, **Burns and Bush (2003)**, **Schumacker and Lomax (2004)** and **Lei and Ming and Lomax Richard G (2005)**, ranges between 384 and 600 respondents.

Further, earlier researchers have pointed out that, increase in the sample size, reduces the sampling error. Hence, for studying this objective, the study relies on a sample size of 1000 respondents from the State of Goa i.e. 500 from North Goa and 500 from South Goa, which is a justified sample size.

3.5.2.6 Sources of Data

Primary Sources: The primary sources include data collection through structured questionnaires from the respondents as per the sample population stated above, selected through convenience sampling technique.

Secondary Sources: The secondary data is procured from books, journals, magazines, house organs, national and local newspapers and other published data.

3.5.2.7 Data Collection Instrument

The data required for the study was collected through personal interviews with the respondents and by administering the structured questionnaires with suitable scaling with open ended, close ended, likert scale and multiple choice questions.

The questionnaire designed for the study is divided into ten sections, **Section A** to **Section J**. Out of these, **Section F** to **Section I** described as under, were used for collecting data for the second objective of the study.

Section F: Evaluation of Service Quality of Mall

To assess the service quality of mall, customers' satisfaction towards mall and to assess the customers' loyalty towards mall, a 30 items measured on a seven point rating scale is used. Out of these thirty items, twenty one items relate to the service quality construct, six items relate to the satisfaction construct and three items relate to the loyalty construct. The internal consistency is measured based on Cronbach's alpha statistics.

Section G: Evaluation of Service Quality of Supermarket

The service quality of supermarket, customers' satisfaction towards supermarket and the customers' loyalty towards supermarket, is assessed with the help of a 24 items scale. Out of these twenty four items, sixteen items relate to the service quality construct, five items relate to the satisfaction construct and three items relate to the loyalty construct. The internal consistency is measured based on Cronbach's alpha statistics.

Section H: Evaluation of Service Quality of Speciality Store

For assessing the service quality of speciality store, customers' satisfaction towards speciality store and for assessing the customers' loyalty towards speciality store, a 26 items scale is used. Out of these twenty six items, eighteen items relate to the service quality construct, five items relate to the satisfaction construct and three items relate to the loyalty construct. The internal consistency is measured based on Cronbach's alpha statistics.

Section I: Evaluation of Service Quality of Convenience Store (Local Kirana Store)

For assessing the service quality of convenience store, customers' satisfaction towards convenience store and for assessing the customers' loyalty towards convenience store, a 25 items scale is used. Out of these twenty five items, seventeen items relate to the service quality construct, five items relate to the satisfaction construct and three items relate to the loyalty construct. The internal consistency is measured based on Cronbach's alpha statistics.

3.5.2.8 Validation of the Instrument

The instrument used in the study was validated, based on face validity and the content validity. The constructs within the study were validated based on Cronbach's Alpha statistics and inter-item correlations and item to total correlations wherever necessary.

1 Face Validity of the Instrument

Before administering the questionnaire to the final respondents, the face validity of the questionnaire was determined by conducting focus interviews with the executives of retail organizations, academicians and selected consumers. Based on the suggestions received during the above focused interviews, the necessary changes were made in the instrument.

After validation of the instrument by determining its face validity, the questionnaires were administered to the respondents in the state of Goa. Out of 1012 fully completed questionnaires received, 1000 questionnaires are considered for the final study, which represents the sample size of the study.

2 Content Validity of the Instrument

The content validity of this part of the instrument was determined based on Cronbach's Alpha statistics, by using reliability analysis in SPSS. The total 105 items used in this part of the study, has a Cronbach's Alpha of 0.973 and F value 48.312 and P Value < 0.001, signifying a Very Good Fit (**Hair, et al., 1998**). Therefore, the content validity of the instrument is determined.

3.5.2.9 Period of the Study

Data analysis and data interpretation for this objective of the study is based on primary data which is collected through survey. Hence, for analyzing the service quality of selected retail formats and its impact on customer satisfaction and customers' loyalty, the period of survey, i.e. October 2016 to July 2017 is considered as the period of the study.

3.5.2.10 Data Analytical Tools

For identifying the dimensions of service quality of select retail formats i.e. mall, supermarket, speciality store and convenience store, Exploratory Factor Analysis was used. The reliability and validity of the dimensions of service quality identified in the study, independently for each of the retail format, was tested based on the results of Cronbach's Alpha Statistics and Carl Pearson's Correlation. The factor structures so derived, determining the dimensions of service quality of retail format, were further tested for convergent validity by using Confirmatory Factor Analysis. The relationship between the dimensions of service quality of selected retail formats and customer satisfaction was established with the help of Linear Regression Analysis. The relationship among the dimensions of service quality, customer satisfaction and customer loyalty was tested by using Structural Equation Modeling (SEM). The

analysis of customers' satisfaction mediating the relationship between the dimensions of service quality and customers loyalty towards retail format was carried out with the help of Mediation Analysis by using SEM.

3.5.3. Research Methodology for the Third Objective of the Study

Objective No 3: To analyse the influence of marketing strategies on consumers' decision making in Goa.

3.5.3.1 Research Questions

- i. What are the various marketing mix strategies which influence the buying decisions of customers? Is there a relationship between marketing mix strategies and buying decisions of customers?
- ii. What are the various factors influencing the brand image of a retail store?
- iii. Is there a relationship among marketing mix strategies, brand image of a retail store and loyalty towards retail store?
- iv. What are the general complaints of the consumers with regards to services rendered by retail organizations in Goa (traditional and modern retail stores)? Do these complaints influence the brand Image of a retail store?

3.5.3.2 Research Hypotheses

Ho3 (a) There is no statistically significant influence of marketing mix strategies on the buying decisions of consumers.

Ho3 (b) There is no statistically significant relationship among marketing mix strategies, buying decisions of consumers and loyalty towards retail store.

Ho3 (c) There is no statistically significant influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store.

Ho3 (d) Brand image of a retail store does not mediate the relationship between marketing mix strategies and consumers' loyalty towards retail store.

Ho3 (e) Complaints of consumers do not have any statistically significant influence on the brand image of modern retail stores.

Ho3 (f) Complaints of consumers do not have any statistically significant influence on the brand image of traditional retail stores.

3.5.3.3 Scope of the Study

The scope of this part of the study confine to analysis of customers' perception about influence of marketing mix strategies on buying decision of consumers in Goa. For the purpose of analysis, the 7 Ps of marketing mix suggested by Booms and Bitner i.e. product, price, place, promotion, people, physical evidence and process are taken as the base for developing the construct 'Marketing Mix Strategies'.

The entire study is based on consumer's perspective. The data required for the study is elicited from 1000 consumers, 500 each from North and South Districts of Goa, based on their perceptions towards select retail formats operating in Goa.

The study assesses the influence of retail marketing strategies on buying decisions of consumers, consumer's loyalty towards retail store and brand image of a retail store. Further, the study has attempted to analyse the mediating relationship of brand image of a retail store between marketing mix strategies and loyalty towards retail store.

The study has also analyzed the general complaints of the consumers with regards to modern retail stores and traditional retail stores operating in Goa and their influence on the brand image of retail store.

3.5.3.4 Universe and Sample Size

As stated in sub-topic 3.5.1.4 of the study, the total population of Goa, as per 2011 Census i.e. 14,58,545 is considered as universe. The required sample for the study is selected by using convenience sampling technique and retail intercept technique. A sample of 1000 respondents, 500 respondents from North Goa and 500 respondents from South Goa, representing equal population from the two Districts of Goa, is considered as the sample size for studying this objective.

3.5.3.5 Justification for Adequacy of the Sample Size

For justifying the sample size, the study has relied on studies carried out by **Mehta N. P. and Chugan P. K. (2013)**, **Robert V. Krejcie and Daryle W. Morgan (1970)**, **Burns and Bush (2003)**, **Schumacker & Lomax (2004)** and **Lei and Ming and Lomax Richard G (2005)**, where the researchers have suggested a sample size for primary data which ranges between 384 and 600 respondents.

Besides, the earlier researchers have also stressed that, higher the sample size, lesser are the chances of sampling error. Hence, for studying this objective, the study relies on a sample size of 1000 respondents from the State of Goa i.e. 500 from North Goa and 500 from South Goa, which is a justified sample size.

3.5.3.6 Sources of Data

Primary Sources: The primary sources include data collection through structured questionnaires from the respondents as per the sample population stated above, selected through convenience sampling technique.

Secondary Sources: The secondary data is procured from books, journals, magazines, house organs, national and local newspapers and other published data.

3.5.3.7 Data Collection Instrument

The data required for the study was collected through personal interviews with the respondents and by administering the structured questionnaires with suitable scaling with open ended, close ended, likert scale and multiple choice questions.

The questionnaire designed for the study is divided into ten sections, **Section A** to **Section J**. Out of these; data collected under **Section J** described as under was used for analysis of the third objective of the study.

Section J: Influence of Marketing Mix Strategies on Buying Decisions of Consumers

This section consists of six sets of questions with five point likert scale, to develop the constructs for analyzing the influence of marketing mix strategies on the buying decision of the consumers and five open ended questions for collecting the qualitative data required for the study. The first set of questions relate to identifying the marketing strategies influencing the buying decision of the consumers, the second set relate to the construct to assess the influence of the marketing strategies on buying decisions, the third set of questions relate to the loyalty construct, the fourth set of questions relate to the store image construct the fifth set of questions relate to the general complaints of the customers about the modern retail stores and the sixth set relate to the general complaints of the customers about the traditional retail stores. The internal consistency is measured based on Cronbach's alpha statistics.

3.5.3.8 Validation of the Instrument

The instrument used in the study was validated, based on face validity and the content validity. The constructs within the study were validated based on Cronbach's Alpha statistics and inter-item correlations and item to total correlations wherever necessary.

1 Face Validity of the Instrument

Before administering the questionnaire to the final respondents, the face validity of the questionnaire was determined by conducting focus interviews with the executives of retail organizations, academicians and selected consumers. Based on the suggestions received during the above focused interviews, the necessary changes were made in the instrument.

After validation of the instrument by determining its face validity, the questionnaire was administered to the respondents in the state of Goa. Out of 1012 fully completed questionnaires received, 1000 questionnaires are considered for the final study, which represents the sample size of the study.

2 Content Validity of the Instrument

The content validity for this part of the instrument was determined based on Cronbach's Alpha statistics, by using reliability analysis in SPSS. The total 97 items used in this part of the study, has a Cronbach's Alpha of 0.950 and F value 57.170 and P Value < 0.001, signifying a Very Good Fit (**Hair, et al., 1998**). Therefore, the content validity of the instrument is determined.

3.5.3.9 Period of the Study

As stated earlier for other objectives, the period of survey is considered as period of study for this objective. Since the data collection, data analysis and data interpretation for this objective of the study was carried out during the period from October 2016 to July 2017, this period of survey is considered as period of study.

3.5.3.10 Data Analytical Tools

The reliability and validity of the latent construct marketing mix strategies, consisting of seven elements namely: product, price, place, promotion, physical evidence, process and people, was tested with the help of Cronbach's Alpha statistics and Inter-Construct Correlations. The analysis of influence of marketing mix strategies on consumer decision making in Goa, was carried out by using Linear Regression Analysis. Structural Equation Modeling (SEM) was used to establish the relationship among the marketing mix strategies, buying decision of consumers and consumer loyalty towards retail store. The relationship of marketing mix strategies influencing the brand image of a retail store and loyalty towards retail store was tested with the help of SEM. The Mediation Analysis using SEM was used to establish the mediating relationship of brand image of a retail store mediating between marketing mix strategies and loyalty towards retail store. The analysis of consumer complaints influencing the brand image of traditional and modern retail stores was tested by using Step-wise Regression Analysis.

3.5.4 Research Methodology for the Fourth Objective of the Study

Objective No 4: To construct a customer satisfaction index for measuring the satisfaction level of customers.

This objective of the study attempts to develop an index individually for the select retail formats operating in Goa. The dimensions of service quality of select retail formats operating in Goa i.e. mall, supermarket, speciality store and convenience store, identified in objective number two, along with their scaled items, path coefficients and mean scores are used as the base for developing the index.

These indexes measure the customers' satisfaction with regards to dimensions of service quality of each of these selected retail formats. The indexes are named as: Customer Satisfaction Index Mall (CSIML), Customer Satisfaction Index Supermarket (CSISM), Customer Satisfaction Index Speciality Store (CSISS) and Customer Satisfaction Index Convenience Store (CSICS).

Thus framework of the index is mathematically noted as:

$$\text{CSI} = \frac{\sum_{i=1}^3 w_i \bar{x}_i - \sum_{i=1}^3 w_i}{6 \sum_{i=1}^3 w_i} \times 100$$

3.5.4.1 Scope of the Study

The scope for this objective of the study is confined to develop an index individually for the select retail formats operating in Goa. The entire study is based on consumer's perspective. The primary data required for the study is collected from 1000 consumers, 500 each from North and South Districts of Goa, based on their perceptions towards select retail formats operating in Goa.

The four selected retail formats chosen for the study are mall, supermarket, speciality store and convenience store. These indexes shall measure the customers' satisfaction with regards to each of the dimensions of service quality of these selected retail formats. The indexes are named as: CSIML determining index for mall, CSISM determining index for supermarket, CSISS determining index for speciality store and CSICS determining index for convenience store.

The study has developed scale for measuring the satisfaction level of consumers based on index values. Thus, the satisfaction level of consumers is classified as unsatisfied customers, satisfaction just meets customers' expectations, satisfaction exceeds customers' expectations, delighted customers and amazed customers.

3.5.4.2 Universe and Sample Size

As stated in sub-topic 3.5.1.4 of the study, the total population of Goa, as per 2011 Census i.e. 14,58,545 is considered as universe. The required sample for the study is selected by using convenience sampling technique and retail intercept technique. A sample of 1000 respondents, 500 respondents from North Goa and 500 respondents from South Goa, representing equal population from the two Districts of Goa, is considered as the sample size for studying this objective.

3.5.4.3 Justification for Adequacy of the Sample Size

For justifying the sample size, the study has relied on studies carried out by **Mehta N. P. and Chugan P. K. (2013)**, **Robert V. Krejcie and Daryle W. Morgan (1970)**, **Burns and Bush (2003)**, **Schumacker & Lomax (2004)** and **Lei and Ming and Lomax Richard G (2005)**, where the researchers have suggested a sample size for primary data which ranges between 384 and 600 respondents.

Besides, the earlier researchers have stressed that, higher the sample size, lesser are the chances of sampling error. Hence, for studying this objective, the study relies on a sample size of 1000 respondents from the State of Goa i.e. 500 from North Goa and 500 from South Goa, which is a justified sample size.

3.5.4.4 Sources of Data

Primary Sources: The primary sources include data collection through structured questionnaires from the respondents as per the sample population stated above, selected through convenience sampling technique.

Secondary Sources: The secondary data is procured from books, journals, magazines, house organs, national and local newspapers and other published data.

3.5.4.5 Data Collection Instrument

For this part of the study, the data collected under **Section F** to **Section I** of the questionnaire for identifying the dimensions of service quality of selected retail formats, is used for developing the customer satisfaction index for the selected retail formats. The details of the same are described in sub-topic 3.5.2.7.

3.5.4.6 Validation of the Instrument

The instrument used in the study was validated, based on face validity and the content validity. The constructs within the study were validated based on Cronbach's Alpha statistics and inter-item correlations and item to total correlations wherever necessary.

a) Face Validity of the Instrument

As stated in sub topic 3.5.2.8, the face validity of the instrument was determined by conducting focus interviews with the executives of retail organizations academicians and selected consumers. Based on the suggestions received during the above focused interviews, the necessary changes were made in the instrument.

b) Content Validity of the Instrument

The content validity of the instrument was determined based on Cronbach's Alpha statistics, by using reliability analysis in SPSS. As stated in sub topic 3.5.2.8 (2), the total 105 items used in this part of the study, has a Cronbach's Alpha of 0.973 and F value 48.312 and P Value < 0.001, signifying a Very Good Fit (**Hair, et al., 1998**). Therefore, the content validity of the instrument was determined.

3.5.4.7 Period of the Study

As stated earlier for other objectives, the period of survey is considered as period of study. For this objective, since the data collection, data analysis and data interpretation was carried out during the period from October 2016 to July 2017, this period of survey is considered as the period of study.

3.5.4.8 Data Analytical Tools

For developing the customer satisfaction index for measuring the satisfaction level of customers, initially, descriptive statistics is used to calculate the mean scores with respect to the items used in the scale to identify the dimensions of service quality of a retail format. The weights or path coefficients required for computation of index value were calculated with the help of CFA. The index value thus, was calculated for each of the dimension of service quality with respect to the selected retail formats, by using the following mathematical formula:

$$\text{CSI} = \frac{\sum_{i=1}^3 w_i \bar{x}_i - \sum_{i=1}^3 w_i}{6 \sum_{i=1}^3 w_i} \times 100$$

3.6 Significance of the Study

- The study is a pioneering study in the state of Goa and therefore, it is significant in providing information about the general behaviour of consumers towards select retail formats in Goa.
- The study clears misconceptions/confusions/apprehensions in the minds of people about the survival and existence of different retail formats in the wake of revolution in this sector.
- The study also pinpoints the critical issues pertaining to the service quality of selected retail formats and helps the retail organizations in devising appropriate service quality, loyalty and brand equity (store image) strategies for enhancing customer satisfaction.

- The study has analysed and identified suitable indices for implementing modern/high-tech brand equity and loyalty strategies to have a winning edge over competitors.
- The customer satisfaction index developed in the study shall be useful for retail organizations in assessing the customer satisfaction level and in initiating measures to improve the service quality in order to attract, retain and serve the loyal customers.

3.7 Chapterisation Scheme

The thesis is presented in eight broad chapters which are as follows:

- Chapter-I -** This chapter deals with introduction of the concept of retailing, retail revolution in India, key drivers of retail change in India, challenges to retail development in India, evolution of retail formats in India, classification of retail formats, need for studying consumer behaviour, key determinants of consumer behaviour, trends in consumer behaviour, changing lifestyle of Indian consumers, consumer decision making, serving the retail consumer – importance of service in retail, relationship among customer expectation, customer satisfaction and customer loyalty and handling of customer complaints.
- Chapter-II -** Deals with review of literature and identification of the research problem.
- Chapter-III-** Deals with detailed research methodology adopted for conducting the study.
- Chapter-IV -** Deals with analysis of consumer behaviour towards select retail formats in Goa.

Chapter-V - Deals with analysis of service quality of select retail formats in Goa.

Chapter-VI - Deals with analysis of influence of marketing mix strategies in retail on buying decisions of consumers in Goa.

Chapter-VII - Deals with development of Customer Satisfaction Index for Measuring Customers' Satisfaction towards Select Retail Formats in Goa.

Chapter-VIII - Deals with findings, conclusions, suggestions and scope for further research.

3.8 Limitations of the Study

It is evidenced by earlier research studies that, no study can ever be perfect in all respects. This study also has certain limitations. The study is restricted only to the state of Goa.

The present study is based on the consumers' perspective only. The retailers' perspectives could have given a holistic view about the retail consumer behaviour in Goa.

The dimensions of service quality identified in the study is for selected bricks and mortar stores operating in Goa i.e. mall, supermarket, speciality store and convenience store. However, the service quality of on-line retail store is not covered within the scope of the study.

Since the study is based on primary data, there are chances of personal bias which might have affected the results of the analysis. Therefore, the results cannot be generalized across the country.

Despite of limitations cited above, the research work is perceived to contribute to the existing literature on consumer behaviour and shall be of paramount importance for the retailers in Goa in particular and the country at large, in understanding the retail consumer behaviour in the current situation. This in turn shall help them in improving their service delivery, hence providing a win-win situation for both the retailers and consumers.

Chapter Summary

The present chapter explains in detail the procedure followed by the researcher in the execution of the research study. The chapter begins with stating of the research objectives framed, based on the literature review and identification of the research problem. Further, based on these research objectives the researcher has listed down the research questions and framed the research hypotheses.

Thereafter, the chapter describes in detail the objective wise research methodology adopted for carrying out the research. The research methodology covers, description of study area, universe and sample size, justification of adequacy of the sample size, data source, data collection instrument, administering of questionnaire and validation of the instrument, face validity of the questionnaire, content validity, reference period of the study, objective wise data analytical tools used, scope of the study, significance of the study and Chapterisation scheme of the study. The chapter concludes with the limitations of the study.

References

1. **Patnaik, S. (2018, January 1).** Local Retail Chains: Script Success. *B&C, The Navhind Times* , p. 1.
2. **Mehta, N. P., & Chugan, P. K. (2013).** A Study of Consumers Perception for Apparel Retail Outlets in terms of Visual Merchandising In Ahmedabad. *Electronic Copy: <http://ssrn.com/abstract=2217487>*, 16-36.
3. **Robert V. Krejcie & Daryle W. Morgan. (1970).** Determining Sample Size for Research Activities. *The NEA Research Bulletin, Vol. 38* .
4. **Burns, Alvin C. & Bush, Ronald F. (2003).** *Marketing Research: online research applications*. Upper Saddle River, NJ: Prentice Hall.
5. **Schumacker, R E & Lomax, R G. (2004).** *A beginners guide to structural equation*. Mahwah.NJ: Lawrence Erlbaum Associates.
6. **Lei, Ming & Lomax, Richard G. (2005).** Effect of Varying Degrees of Nonnormality in. *Structural Equation Modeling* . Lawrence Erlbaum Associates, Inc.
7. **Hair, J. F., Anderson, R. E., Tathan, R. L., & Black, W. C. (1998).** *Multivariate Data Analysis (5Th Edition)*. Upper Saddle River, N. J.: Prentice Hall.

CHAPTER - IV

ANALYSIS OF CONSUMER BEHAVIOUR TOWARDS SELECT RETAIL FORMATS IN GOA

CONTENTS

4.1	Introduction to Analysis of Consumer Behaviour	153
4.2	Demographic Profile of the Respondents	154
4.3	Analysis of Preference of Retail Format for Buying Fast Moving Consumer Goods and Slow Moving Consumer Goods	157
4.4	Analysis of Shopping Preferences of Consumers in Goa	178
4.5	Analysis of Retail Format Preference for Buying Selected Product Categories of FMCGs and SMCGs	189
4.6	Analysis of Factors Influencing Choice of Retail Format for Buying FMCGs and SMCGs	197
4.7	Analysis of Relationship among Factors Influencing Brand Preference and Consumers Choice of Brands	217
4.8	Analysis of Advertising Media Influencing Buying Decisions of Consumers across Demographic Characteristics	219
4.9	Analysis of Choice between Off-line and On-line Retail Format	229
4.10	Analysis of Consumer Typologies in Goa	232
4.11	Analysis of Relationship Between Consumer Typologies And Demographic Characteristics	246
4.12	Analysis of Relationship among Consumer Typologies and Retail Format Choice for Buying FMCGs and SMCGs	265
	Chapter Summary	272
	References	274

4.1 Introduction to Analysis of Consumer Behaviour

Consumer behaviour is the behaviour displayed by consumers in the process of buying. This behaviour of consumers differs from person to person and region to region. In the normal parlance, consumer behaviour involves analysis of needs, aspirations, expectations and perception of consumers towards a product or service. It involves critical evaluation of what people buy, when people buy, why people buy, how people buy and so on.

This part of the study has attempted to analyse the general buying behaviour of consumers towards the select retail formats in Goa. The chapter begins with description of the demographic profile of the respondents and thereafter analyses the shopping preferences of consumers across the demographic characteristics of the respondents. **Section A** to **section E** of the questionnaire was used to collect the required data for analysis. The questionnaire consisted of multiple choice questions, multiple response questions and questions with seven point likert scale. **section A** deals with demographic profile of the respondents, **section B** deals with the shopping preferences of the consumers, **section C** deals with identification of store preference for selected product categories of Fast Moving Consumer Goods (FMCGs) and Slow Moving Consumer Goods (SMCGs), **section D** analyses factors influencing choice of retail format for buying FMCGs and SMCGs and **section E** studies the buying behaviour of consumers in Goa and attempts to identify the typologies of Goan consumers based on their buying behaviour.

4.2 Demographic Profile of the Respondents

Table 4.1 describes the demographic characteristics of the respondents. The respondents from both, the North and South Districts of Goa are classified based on demographic characteristics like gender, age, marital status, family income, occupation, size of the family etc.

Table No. 4.1 Demographic Profile of the Respondents					
Demographic Characteristics		District		Total	Percentage
		North Goa	South Goa		
Gender	Male	238	244	482	48.2
	Female	262	256	518	51.8
Total		500	500	1000	100
Age	Less than 18 Years	23	20	43	4.3
	18 to 30 Years	240	278	518	51.8
	31 to 45 Years	144	111	255	25.5
	46 Years and Above	93	91	184	18.4
Total		500	500	1000	100
Marital Status	Married	252	215	467	46.7
	Unmarried	248	285	533	53.3
Total		500	500	1000	100
Place of Domicile	City	142	116	258	25.8
	Town	135	144	279	27.9
	Village	223	240	463	46.3
Total		500	500	1000	100
Educational Qualifications	Below SSC	48	23	71	7.1
	SSC	40	37	77	7.7
	HSSC	60	71	131	13.1
	Graduate	166	194	360	36.0
	Post Graduate	134	139	273	27.3
	Professional	52	36	88	8.8
Total		500	500	1000	100
Occupation	Service	254	245	499	49.9
	Business	66	65	131	13.1
	Student	123	153	276	27.6
	Home Maker	28	16	44	4.4
	Other	29	21	50	5.0
Total		500	500	1000	100

Cont...

Demographic Characteristics		District		Total	Percentage
		North Goa	South Goa		
Monthly Household Income	Less Than Rs. 10,000	49	56	105	10.5
	Rs. 10,000 to Rs. 25,000	153	164	317	31.7
	Rs. 25,000 to 50,000	152	118	270	27
	Rs. 50,000 to Rs. 75,000	56	59	115	11.5
	Rs. 75,000 to Rs. 1,00,000	30	47	77	7.7
	Above Rs.1,00,000	60	56	116	11.6
Total		500	500	1000	100
Size of the Family	Up to Three Members	118	133	251	25.1
	Four to Six Members	342	323	665	66.5
	Above Six Members	40	44	84	8.4
Total		500	500	1000	100
Earning Family Members	One	200	205	405	40.5
	Two	232	243	475	47.5
	Three and Above	68	52	120	12
Total		500	500	1000	100

Source: Compiled from primary data

The above Table No. 4.1 represents the demographic profile of the respondents. There are a total of 1000 respondents in the study consisting of 500 respondents from North Goa and 500 respondents from South Goa. These respondents are further classified based on gender. Out of the total 1000 respondents, 482 (48.2%) respondents are male and 518 (51.8%) respondents are females.

According to age group, 43 selected respondents (4.3%) have age less than 18 years, 518 (51.8%) have the age in between 18 to 30 years, 255 (25.5%) have age in between 31 to 45 years and 184 respondents (18.4%) have the age of 46 years and above.

According to marital status, 467 respondents (46.7%) are married and 533 respondents (53.3%) are unmarried.

According to place of domicile, 258 respondents (25.8%) live in cities, 279 respondents (27.9 %) live in towns and 463 respondents (46.3%) live in villages.

According to educational qualifications, 71 respondents (7.1%) have qualification below SSC, 77 respondents (7.7%) are SSC qualified, 131 respondents (13.1%) have completed HSSC, 360 respondents (36%) are Graduates, 273 respondents (27.3%) are Post Graduates and 88 respondents (8.8%) are Professionals.

With regards to occupation, 499 respondents (49.9%) are in service, 131 respondents (13.1%) are engaged in business, 276 respondents (27.67%) are students, 44 respondents (4.4%) are home makers and 50 respondents (5%) belong to the other category.

An analysis of the household's income per month shows that, 105 respondents (10.5%) are in the category that earn less than Rs. 10,000/-, 317 respondents (31.7%) belong to the category of Rs. 10,000/- to Rs. 25,000/-, 270 respondents (27%) are in the category of Rs. 25,000/- to Rs. 50,000/-, 115 respondents (11.5%) belong to the category that earns Rs. 50,000/- to Rs. 75,000/-, 77 respondents (7.7%) are in the category of Rs. 75,000/- to Rs. 1,00,000/- and 116 respondents (11.6%) are in the category with an income above Rs. 1,00,000/- .

According to the size of family, 251 respondents (25.1%) have less than three members in the family, 665 respondents (66.5%) have a family of four to six members and 84 respondents (8.4%) have more than six members in the family.

A study of the earning members in the family shows that, 405 respondents (40.5%) have only one earning member in the family. 475 respondents (47.5%) have two earning members in the family and 120 respondents (12%) have three and above earning family members.

4.3 Analysis of Preference of Retail Format for Buying Fast Moving Consumer Goods and Slow Moving Consumer Goods

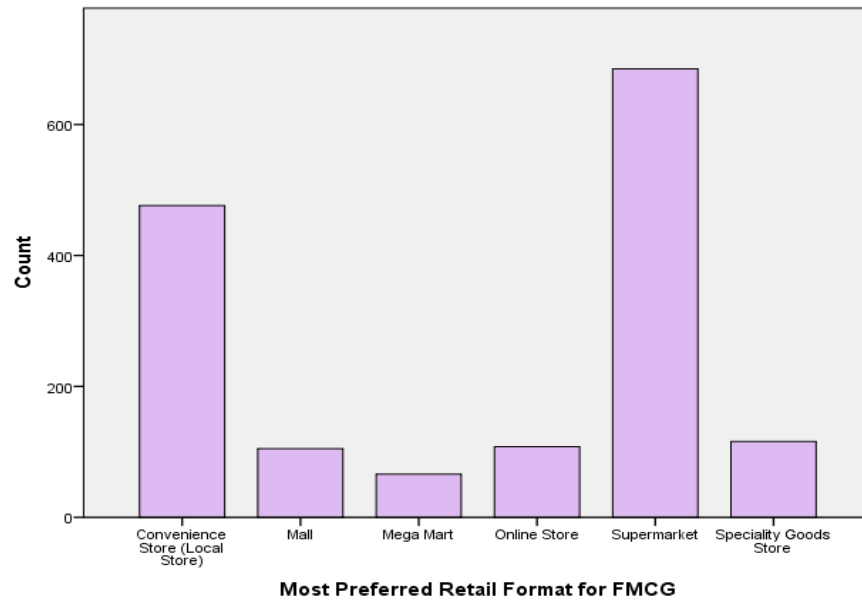
The consumers' preferences of retail format for buying fast moving consumer goods and slow moving consumer goods were analyzed by using multiple response dichotomous analysis. The respondents were asked to choose the retail format mostly preferred for buying FMCGs and SMCGs, with an option to choose one or more retail formats. The retail formats identified were, supermarket, convenience store (local store), speciality goods store, mega mart, mall and on-line store. The analyses are carried out with regards to the overall evaluation of retail format preference, separately for FMCGs and SMCGs and thereafter analysis of preferences across demographic characteristics.

4.3.1 Analysis of Most Preferred Retail Format for Buying FMCGs (Overall Results)

Retail Formats	Responses	Column Responses %
Supermarket	685	44.0
Convenience Store (Local Store)	476	30.6
Speciality Goods Store	116	7.5
Mega Mart	66	4.2
Mall	105	6.7
Online Store	108	6.9
Total	1556	100.0

Source: Computed from Primary Data

Figure No. 4.1 Most Preferred Retail Format for Buying FMCGs (Overall Results)



Source: Drawn based on Analysis of Primary Data

Table No. 4.2 and Figure No. 4.1 represents the choice of retail format for buying fast moving consumer goods. It is observed that the supermarket has emerged as the first preference with 44% responses and convenience store (local kirana store) is the second preference for buying FMCGs with 30.6% responses. The other retail formats are rated low.

4.3.2 Analysis of Preference of Retail Format for Buying FMCGs across Demographic Characteristics

Tables 4.3 to 4.9 relate to the analysis of preference of retail format for buying fast moving consumer goods across demographic characteristics like gender, age, marital status, educational qualification, occupation, district and income.

For the purpose of analysis, the following hypothesis is developed and tested by using Chi-square test:

Ho1(a) There is no statistically significant association between demographic characteristics and preference of retail format for buying FMCGs.

Table No 4.3 Analysis of Most Preferred Retail Format for Buying FMCGs across Gender						
Retail Formats	Gender					
	Male		Female		Total	
	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %
Supermarket	320	42.7	365	45.5	685	44.1
Convenience Store (Local Store)	234	31.2	239	29.8	473	30.5
Speciality Goods Store	61	8.1	55	6.8	116	7.5
Mega Mart	28	3.7	38	4.7	66	4.2
Mall	54	7.2	51	6.4	105	6.8
Online Store	53	7.1	55	6.8	108	7.0
Total	750	100.0	803	100.0	1553	100.0
Pearson Chi-Square 5.202 (6) P. Value 0.518						

Source: Computed from Primary Data

Table No. 4.3 shows the choice of retail format for buying fast moving consumer goods across gender. It is observed that the supermarket is rated as the first preference with 42.7% and 45.5% responses respectively by both male and female respondents. The convenience store (local kirana store) is the second preference for buying FMCGs with 31.2% and 29.8% responses by male and female respondents respectively. The

multiple response chi-square analysis revealed Pearson chi-square value of 5.202, D.F is 6 and P- value is 0.518. Since the P- value is > 0.05 , it can be interpreted that there is no statistically significant association between gender and retail format preference.

Retail Formats	Age Groups							
	Less than 18 Years		18 to 30 Years		31 to 45 Years		46 Years and Above	
	Count	Column Response %	Count	Column Response %	Count	Column Response %	Count	Column Response %
Supermarket	24	38.1	340	43.6	194	44.5	127	46.4
Convenience Store (Local Store)	21	33.3	267	34.2	106	24.3	79	28.8
Speciality Goods Store	5	7.9	57	7.3	35	8.0	19	6.9
Mega Mart	0	0.0	29	3.7	23	5.3	14	5.1
Mall	7	11.1	29	3.7	47	10.8	22	8.0
Online Store	6	9.5	58	7.4	31	7.1	13	4.7
Total	63	100.0	780	100.0	436	100.0	274	100.0
Pearson Chi-Square 65.275 (18) P. Value 0.001								

Source: Computed from Primary Data

Table No. 4.4 discloses the choice of retail format for buying fast moving consumer goods across age groups.

It has been found that, with respect to all the age groups, supermarket is rated as the first preference with 38.1%, 43.6%, 44.5%, and 46.4% responses respectively. While convenience store (local kirana store) is rated as the second preference for buying FMCGs, with 33.3%, 34.2%, 24.3%, and 28.8% responses respectively. The multiple response chi-square analysis revealed that the Pearson chi-square value is 65.275, D.F is 18 and P- value is 0.001. Since the P- value is < 0.05 , it can be interpreted that there is a statistically significant association between age groups and retail format preference.

Table No 4.5 Analysis of Most Preferred Retail Format for Buying FMCGs across Marital Status				
Retail Format	Marital Status			
	Married		Unmarried	
	Count	Column Responses %	Count	Column Responses %
Supermarket	344	45.4	341	42.8
Convenience Store (Local Store)	190	25.1	283	35.6
Speciality Goods Store	56	7.4	60	7.5
Mega Mart	39	5.2	27	3.4
Mall	72	9.5	33	4.1
Online Store	56	7.4	52	6.5
Total	757	100.0	796	100.0
Pearson Chi-Square 54.561 (6) P. Value 0.001				

Source: Computed from Primary Data

Table No. 4.5 represents the choice of retail format for buying fast moving consumer goods across marital status of the respondents. It is seen that supermarket, with 45.4% and 42.8% responses respectively by both married and unmarried respondents is rated as the first preference, while convenience store (local kirana store), with 25.1% and 35.6% responses by married and unmarried respondents respectively, is rated as the second preference for buying FMCGs. As per multiple response chi-square analysis Pearson chi-square value is 54.561, D.F is 6 and P- value is 0.001. Since the P- value is < 0.05 , it can be interpreted that, there is a statistically significant association between marital status and retail format preference.

Table No. 4.6 Analysis of Most Preferred Retail Format for Buying FMCGs Across Educational Qualifications												
Retail Formats	Educational Qualifications											
	Below SSC		SSC		HSSC		Graduate		Post Graduate		Professional	
	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %
Supermarket	47	45.2	50	43.9	83	41.9	238	44.0	204	44.3	63	46.7
Convenience Store (Local Store)	30	28.8	48	42.1	69	34.8	162	29.9	122	26.5	42	31.1
Speciality Goods Store	9	8.7	10	8.8	14	7.1	38	7.0	39	8.5	6	4.4
Mega Mart	0	0.0	1	.9	11	5.6	21	3.9	26	5.6	7	5.2
Mall	8	7.7	1	.9	10	5.1	42	7.8	34	7.4	10	7.4
Online Store	10	9.6	4	3.5	11	5.6	40	7.4	36	7.8	7	5.2
Total	104	100.0	114	100.0	198	100.0	541	100.0	461	100.0	135	100.0
Pearson Chi-Square 53.650 (30) P. Value 0.005												

Source: Computed from Primary Data

Table No. 4.6 represents the choice of retail format for buying fast moving consumer goods across educational qualifications of the respondents. The educational qualifications are classified as below SSC, SSC, HSSC, graduate, post graduate and professional.

It is observed that in respect of all the categories of educational qualifications, the first preference is supermarket, with 45.2%, 43.9%, 41.9%, 44.0%, 44.3% and 46.7% responses respectively, while 28.8%, 42.1%, 34.8%, 29.9%, 26.5% and 31.1% responses respectively have rated convenience store (local kirana store) as the second preference for buying FMCGs. The Pearson's chi-square value as per multiple responses chi-square analysis is 53.650, D.F is 30 and P- value is 0.005. Since the P-value is < 0.05 , it can be interpreted that there is a statistically significant association between educational qualifications and retail format preference.

Table No 4.7 Analysis of Most Preferred Retail Format for Buying FMCGs across Occupation										
Retail Format	Occupation									
	Service		Business		Student		Home Maker		Other	
	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %
Supermarket	358	45.1	99	47.1	171	41.0	28	38.9	29	48.3
Convenience Store (Local Store)	221	27.8	59	28.1	149	35.7	23	31.9	21	35.0
Speciality Goods Store	53	6.7	15	7.1	35	8.4	8	11.1	5	8.3
Mega Mart	42	5.3	4	1.9	14	3.4	4	5.6	2	3.3
Mall	69	8.7	18	8.6	10	2.4	6	8.3	2	3.3
Online Store	51	6.4	15	7.1	38	9.1	3	4.2	1	1.7
Total	794	100.0	210	100.0	417	100.0	72	100.0	60	100.0
Pearson Chi-Square 63.717(24) P. Value 0.001										

Source: Computed from Primary Data

Table No. 4.7 represents the choice of retail format for buying fast moving consumer goods across occupation of the respondents. The occupations are classified as service, business, student, home maker and others.

It is seen that with respect to all the categories of occupation, with 45.1%, 47.1%, 41.0%, 38.9% and 48.3% responses respectively have rated supermarket, as the first preference while convenience store (local kirana store) is rated as the second preference for buying FMCGs, with 27.8%, 28.1%, 35.7%, 31.9% and 35.0% responses respectively. The multiple response chi-square analysis revealed Pearson chi-square value of 63.717, D.F is 24 and P- value is 0.001. Since the P- value is < 0.05, it can be interpreted that there is a statistically significant association between occupation and retail format preference.

Table No 4.8 Analysis of Most Preferred Retail Format for Buying FMCGs on the basis of District-wise Location of Respondents				
Retail Formats	District			
	North Goa		South Goa	
	Count	Column Responses %	Count	Column Responses %
Supermarket	323	44.3%	362	43.9%
Convenience Store (Local Store)	228	31.3%	245	29.7%
Speciality Goods Store	52	7.1%	64	7.8%
Mega Mart	34	4.7%	32	3.9%
Mall	49	6.7%	56	6.8%
Online Store	43	5.9%	65	7.9%
Total	729	100.0%	824	100.0%
Pearson Chi-Square 15.719(6) P. Value 0.015				

Source: Computed from Primary Data

The above Table No. 4.8 shows the choice of retail format for buying fast moving consumer goods on the basis of district-wise location of respondents i.e. North Goa and South Goa. It is seen that 44.3% and 43.9 % respondents from North and South Goa respectively have rated supermarket as the first preference, while 31.3% and 29.7% respondents from North and South Goa respectively, rated convenience store (local kirana store) as the second preference for buying FMCG's. The multiple response chi-square analysis revealed Pearson chi-square value of 15.719, D.F is 6 and P- value is 0.015. Since the P- value is < 0.05, it can be interpreted that there is a statistically significant association between district-wise location of respondents and retail format preference.

Table No 4.9 Analysis of Most Preferred Retail Format for Buying FMCGs Across Income Groups

Retail Formats	Monthly Household Income											
	Less Than Rs. 10,000		Rs. 10,000 to Rs. 25,000		Rs. 25,000 to 50,000		Rs. 50,000 to Rs. 75,000		Rs. 75,000 to Rs. 1,00,000		Above Rs.1,00,000	
	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %
Supermarket	48	35.3	229	48.9	170	42.2	83	46.9	62	49.2	93	38.3
Convenience Store (Local Store)	60	44.1	146	31.2	119	29.5	47	26.6	33	26.2	68	28.0
Speciality Goods Store	7	5.1	33	7.1	37	9.2	17	9.6	9	7.1	13	5.3
Mega Mart	3	2.2	12	2.6	22	5.5	7	4.0	4	3.2	18	7.4
Mall	9	6.6	15	3.2	28	6.9	11	6.2	12	9.5	30	12.3
Online Store	9	6.6	33	7.1	27	6.7	12	6.8	6	4.8	21	8.6
Total	136	100.0	468	100.0	403	100.0	177	100.0	126	100.0	243	100.0
Pearson Chi-Square 137.818(30) P. Value 0.001												

Source: Computed from Primary Data

The above Table No. 4.9 represents the choice of retail format for buying fast moving consumer goods across monthly household income of the respondents. The income categories are classified as income less than Rs. 10,000; Rs. 10,000 to Rs. 25,000; Rs. 25,000 to 50,000; Rs. 50,000 to Rs. 75,000; Rs. 75,000 to Rs. 1,00,000 and above Rs.1,00,000.

It is found that, with respect to all the categories of income except, income less than Rs. 10,000, supermarket is the first preference with 48.9%, 42.1%, 46.9%, 49.2% and 38.3% responses respectively, While convenience store (local kirana store) with 31.2%, 29.5%, 26.6%, 26.2% and 28.0% responses respectively is rated as the second preference for buying FMCGs. However, in the income category of less than Rs. 10,000, the first preference is given to convenience stores and second preference to supermarkets. The multiple response chi-square analysis revealed Pearson chi-square value of 137.818, D.F is 30 and P- value is 0.001. Since the P- value is < 0.05, it can

be interpreted that there is a statistically significant association between monthly household income and retail format preference.

4.3.3 Summary of Analysis of Association between Demographic Characteristics and Preference of Retail Format for Buying FMCGs

Table No 4.10 Summary of Analysis of Association between Demographic Characteristics and Preference of Retail Format for Buying FMCGs				
Demographic Characteristics	χ^2	DF	P - Value	Decision
Gender	5.202	6	0.518	Accept
Age	65.275	18	0.001	Reject
Marital Status	54.561	6	0.001	Reject
Educational Qualification	53.65	30	0.005	Reject
Occupation	63.717	24	0.001	Reject
District	15.719	6	0.015	Reject
Monthly Household Income	137.818	30	0.001	Reject

Source: Compiled based on Analysis as per Table No's 4.3 to 4.9.

The above Table No. 4.10 represents the analysis of association between demographic characteristics and preference of retail format for buying FMCGs. The analyses were carried out by using multiple response chi-square Tests.

The chi-square in respect of gender is 5.202 and P-value is 0.518. Since the P-value is > 0.05 , it can be interpreted that there is no significant association between gender and choice of retail format for buying FMCGs.

In respect of age group, the chi-square value is 65.275, D.F is 18 and P- value is 0.001, in respect of marital status, chi-square value is 54.561, D.F is 6 and P- value is 0.001, in respect of educational qualification, Pearson chi-square value of 53.650, D.F is 30 and P- value is 0.005, in respect of occupation, chi-square value is 63.717, D.F is 24 and P- value is 0.001, in respect of district, chi-square value is 15.719, D.F is 6 and

P- value is 0.015 and in respect of monthly household income, Pearson chi-square value is 137.818, D.F is 30 and P- value is 0.001.

Since the P- value is < 0.05 in respect of age group, marital status, educational qualification, occupation, district and monthly household income, it can be interpreted that there is a statistically significant association between age group, marital status, educational qualification, occupation, district, monthly household income and retail format preference

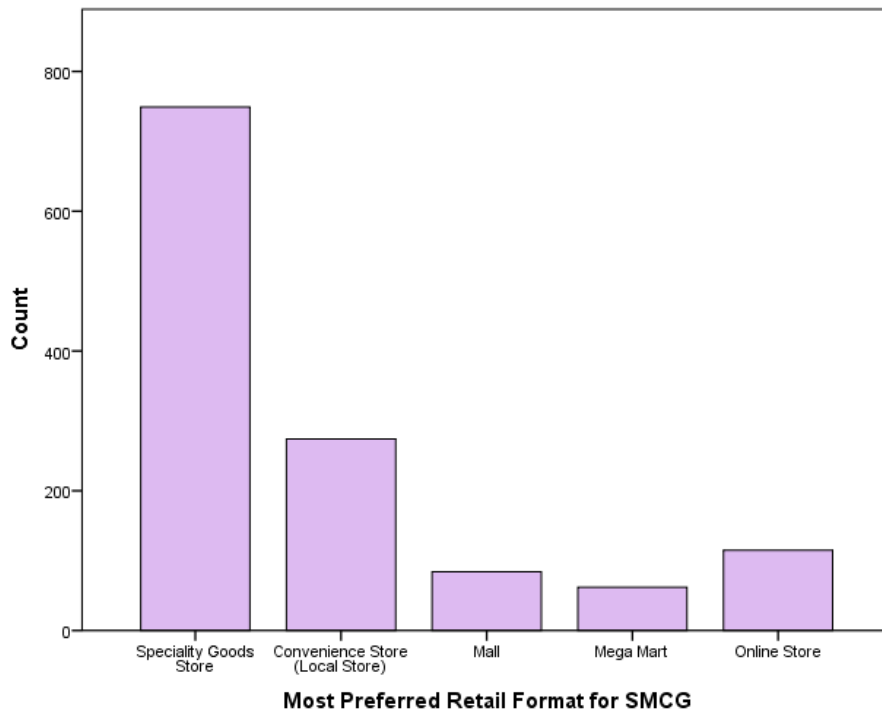
Therefore the **H_{01(a)}** that, there is no statistically significant association between demographic characteristics and preference of retail format for buying FMCGs is rejected in respect of age group, marital status, educational qualification, occupation, district and monthly household income and is accepted in respect of gender.

4.3.4 Analysis of Most Preferred Retail Format for Buying SMCGs (Overall Results)

Table No 4.11 Analysis of Most Preferred Retail Format for Buying SMCGs (Overall Results)		
Retail Formats	Count	Column Responses %
Speciality Goods Store	749	58.3
Convenience Store (Local Store)	274	21.3
On-line Store	115	9.0
Mega Mart	62	4.8
Mall	84	6.5
Total	1284	100.0

Source: Computed from Primary Data

Figure No. 4.2 Most Preferred Retail Format for Buying SMCGs (Overall Results)



Source: Drawn based on Analysis of Primary Data

The above Table No. 4.11 and Figure No. 4.2 represent the choice of retail format for buying slow moving consumer goods. It is seen that speciality goods store has emerged as the first preference with 58.3% responses and convenience store (local store), with 21.3% responses, has emerged as the second preference for buying SMCGs. It may be also noted that, the third preference for buying SMCG's is On-line store with 115 responses (9%).

4.3.5 Analysis of Preference of Retail Format for Buying SMCGs across Demographic Characteristics

Tables 4.12 to 4.19 relate to the analysis of retail format preference for buying slow moving consumer goods, analyzed across demographic characteristics like gender, age, income, marital status, occupation etc.

For the purpose of analysis following hypothesis is developed and tested by using chi-square test:

Ho1(b) There is no statistically significant association between demographic characteristics and preference of retail format for buying SMCGs.

Table No 4.12 Analysis of Most Preferred Retail Format for Buying SMCGs across Gender						
Retail Formats	Gender					
	Male		Female		Total	
	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %
Speciality Goods Store	343	53.8	406	62.8	749	58.3
Convenience Store (Local Store)	152	23.9	122	18.9	274	21.3
Online Store	75	11.8	40	6.2	115	9.0
Mega Mart	27	4.2	35	5.4	62	4.8
Mall	40	6.3	44	6.8	84	6.5
Total	637	100	647	100	1284	100
Pearson Chi-Square 32.263 (5) P. Value 0..001						

Source: Computed from Primary Data

The above Table No. 4.12 depicts the choice of retail format for buying slow moving consumer goods analyzed across gender. It is seen that speciality goods store with 53.8% and 62.8% responses respectively by both male and female respondents is rated as the first preference, while the convenience store (local store), with 23.92% and 18.9% by male and female respondents respectively, is rated as the second preference for buying SMCGs. The multiple response chi-square analysis revealed

Pearson chi-square value of 32.263, D.F is 5 and P- Value is 0.001. Since the P- value is < 0.05 , it can be interpreted that there is a statistically significant association between gender and retail format preference for buying slow moving consumer goods.

Table No 4.13 Analysis of Most Preferred Retail Format for Buying SMCGs across Age Groups								
Retail Formats	Age Groups							
	Less than 18 Years		18 to 30 Years		31 to 45 Years		46 Years and Above	
	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %
Speciality Goods Store	31	54.4	385	58.9	207	61.1	126	53.8
Convenience Store (Local Store)	9	15.8	136	20.8	63	18.6	67	28.6
Mall	8	14.0	37	5.7	25	7.4	13	5.6
Mega Mart	2	3.5	35	5.4	14	4.1	11	4.7
Online Store	7	12.3	61	9.3	30	8.8	17	7.3
Total	57	100.0	654	100.0	339	100.0	234	100.0
Pearson Chi-Square 35.265 (15) P. Value 0.002								

Source: Computed from Primary Data

The above Table No. 4.13 shows the choice of retail format for buying slow moving consumer goods analyzed across age groups. The age groups are classified as less than 18 years; 18 to 30 years; 31 to 45 years and 46 years and above.

It is observed that with respect to all the age groups, speciality goods store with 54.4%, 58.9%, 61.1%, and 53.8% responses respectively is rated as the first preference, while convenience store (local store) with 15.8%, 20.8%, 18.6%, and 28.6% respectively is rated as the second preference for buying SMCGs. The multiple response Chi-square analysis revealed Pearson chi-square value of 35.265, D.F is 15 and P- value is 0.002. Since the P- value is < 0.05 , it can be interpreted that, there is a statistically significant association between age groups and retail format preference for buying slow moving consumer goods.

Table No 4.14 Analysis of Most Preferred Retail Format for Buying SMCGs across Marital Status				
Retail Formats	Marital Status			
	Married		Unmarried	
	Count	Column Responses %	Count	Column Responses %
Speciality Goods Store	363	58.2	386	58.5
Convenience Store (Local Store)	133	21.3	141	21.4
Online Store	52	8.3	63	9.5
Mega Mart	35	5.6	27	4.1
Mall	41	6.6	43	6.5
Total	624	100.0	660	100.0
Pearson Chi-Square 6.293 (5) P. Value 0..279				

Source: Computed from Primary Data

The above Table No. 4.14 discloses the choice of retail format for buying slow moving consumer goods analyzed with regards to marital status of the respondents. It is seen that speciality goods store with 58.2% and 58.5% responses respectively by both married and unmarried respondents is rated as the first preference, while convenience store (local store) with 21.3% and 21.4% by married and unmarried respondents respectively, is rated as the second preference for buying SMCGs. The multiple response chi-square analysis revealed Pearson chi-square value of 6.293, D.F is 5 and P- value is 0.279. Since the P- value is >0.05 , it can be interpreted that, there is no statistically significant association between marital status and retail format preference for buying slow moving consumer goods.

Table No 4.15 Analysis of Most Preferred Retail Format for Buying SMCGs across Educational Qualifications												
Retail Formats	Educational Qualifications											
	Below SSC		SSC		HSSC		Graduate		Post Graduate		Professional	
	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %
Speciality Goods Store	55	59.8	55	52.9	88	52.4	251	57.0	229	63.1	71	60.7
Convenience Store (Local Store)	14	15.2	33	31.7	39	23.2	119	27.0	46	12.7	23	19.7
Online Store	11	12.0	10	9.6	18	10.7	31	7.0	36	9.9	9	7.7
Mega Mart	7	7.6	4	3.8	7	4.2	16	3.6	24	6.6	4	3.4
Mall	5	5.4	2	1.9	16	9.5	23	5.2	28	7.7	10	8.5
Total	92	100.0	104	100.0	168	100.0	440	100.0	363	100.0	117	100.0
Pearson Chi-Square 77.366 (25) P. Value 0.001												

Source: Computed from Primary Data

The above Table No. 4.15 represents the choice of retail format for buying slow moving consumer goods analyzed across educational qualifications of the respondents. The educational qualifications are classified as below SSC, SSC, HSSC, Graduate, Post Graduate and Professional.

It is seen that, with respect to all the classes of educational qualifications, speciality goods store, is rated as the first preference with 59.8%, 52.9%, 52.4%, 57.0%, 63.1% and 60.7% responses respectively, while convenience store (local store) with 15.2%, 31.7%, 23.2%, 27.0%, 12.7% and 19.7% responses respectively is rated as the second preference for buying SMCG's. The multiple response chi-square analysis revealed Pearson chi-square value of 77.366, D.F is 25 and P- value is 0.001. Since the P-value is < 0.05, it can be interpreted that there is a statistically significant association between educational qualifications and retail format preference for buying slow moving consumer goods.

Table No 4.16 Analysis of Most Preferred Retail Format for Buying SMCGs across Occupation										
Retail Formats	Occupation									
	Service		Business		Student		Home Maker		Other	
	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %
Speciality Goods Store	378	58.3	94	49.0	208	62.5	33	57.9	36	66.7
Convenience Store (Local Store)	134	20.7	47	24.5	65	19.5	16	28.1	12	22.2
Online Store	61	9.4	27	14.1	22	6.6	2	3.5	3	5.6
Mega Mart	32	4.9	13	6.8	15	4.5	1	1.8	1	1.9
Mall	43	6.6	11	5.7	23	6.9	5	8.8	2	3.7
Total	648	100.0	192	100.0	333	100.0	57	100.0	54	100.0
Pearson Chi-Square 35.612 (20) P. Value 0.017										

Source: Computed from Primary Data

The above Table No. 4.16 represents the choice of retail format for buying slow moving consumer goods analyzed depending on the occupation of the respondents.

The occupations are classified as service, business, student, home maker and other

It is seen that in respect of all the categories of occupation, speciality goods store with 58.3%, 49.0%, 62.5%, 57.9% and 66.7% respectively, is rated as the first preference, while convenience store (local store) with 20.7%, 24.5%, 19.5%, 28.1% and 22.2% respectively, is rated as the second preference for buying SMCGs. The multiple response chi-square analysis revealed Pearson's chi-square value of 35.612, D.F is 20 and P- value is 0.017. Since the P- value is < 0.05, it can be interpreted that, there is a statistically significant association between occupation and retail format preference for buying slow moving consumer goods.

Table No 4.17 Analysis of Most Preferred Retail Format for Buying SMCGs across Household Income												
Retail Formats	Monthly Household Income											
	Less Than Rs. 10,000		Rs. 10,000 to Rs. 25,000		Rs. 25,000 to 50,000		Rs. 50,000 to Rs. 75,000		Rs. 75,000 to Rs. 1,00,000		Above Rs.1,00,000	
	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %
Speciality Goods Store	65	56.0	231	58.8	215	60.2	86	63.7	62	62.0	90	49.2
Convenience Store (Local Store)	42	36.2	92	23.4	59	16.5	26	19.3	23	23.0	32	17.5
Online Store	3	2.6	31	7.9	41	11.5	8	5.9	9	9.0	23	12.6
Mega Mart	0	0.0	18	4.6	20	5.6	7	5.2	2	2.0	15	8.2
Mall	6	5.2	21	5.3	22	6.2	8	5.9	4	4.0	23	12.6
Total	116	100.0	393	100.0	357	100.0	135	100.0	100	100.0	183	100.0
Pearson Chi-Square 93.695 (25) P. Value 0.001												

Source: Computed from Primary Data

The above Table No. 4.17 represents the choice of retail format for buying slow moving consumer goods analyzed in relation to monthly household income of the respondents. The income categories are classified as income less than Rs. 10,000, Rs. 10,000 to Rs. 25,000, Rs. 25,000 to 50,000, Rs. 50,000 to Rs. 75,000, Rs. 75,000 to Rs. 1,00,000 and above Rs.1,00,000

It is seen that, in respect of all the categories of income speciality goods store with 56.0%, 58.8%, 60.2%, 63.7%, 62.0% and 49.2% respectively, is rated as the first preference, while convenience store (local store) is rated as the second preference for buying SMCGs with 36.2%, 23.4%, 16.5%, 19.3%, 23.0% and 17.5% respectively.

The multiple response chi-square analysis revealed Pearson's chi-square value of 93.695, D.F is 25 and P- value is 0.001. Since the P- value is < 0.05, it can be interpreted that there is a statistically significant association between monthly household income and retail format preference for buying slow moving consumer goods.

Table No 4.18 Analysis of Most Preferred Retail Format for Buying SMCGs on the basis of District-wise Location of Respondents				
Retail Formats	District			
	North Goa		South Goa	
	Count	Column Responses %	Count	Column Responses %
Speciality Goods Store	364	59.0	385	57.7
Convenience Store (Local Store)	128	20.7	146	21.9
Online Store	60	9.7	55	8.2
Mega Mart	27	4.4	35	5.2
Mall	38	6.2	46	6.9
Total	617	100.0	667	100.0
Pearson Chi-Square 6.745 (5) P. Value 0..240				

Source: Computed from Primary Data

The above Table No. 4.18 represents the choice of retail format for buying slow moving consumer goods on the basis of district-wise location of respondents i.e. North Goa district and South Goa districts. It is seen that, Speciality Goods Store with 59.0% and 57.7 % responses respectively by both North and South Goa respondents is rated as the first preference, while convenience store (local store) with 20.7% and 21.9% by North and South Goa respondents respectively, is rated as the second preference for buying SMCGs. The multiple response chi-square analysis revealed Pearson chi-square value of 6.745, D.F is 5 and P- value is 0.240. Since the P- value is > 0.05 , it can be interpreted that, there is no statistically significant association between district-wise location of respondents and retail format preference for buying slow moving consumer goods.

4.3.6 Summary of Analysis of Association between Demographic Characteristics and Preference of Retail Format for Buying SMCGs

Table No 4.19 Summary of Analysis of Association between Demographic Characteristics and Preference of Retail Format for Buying SMCGs.				
Demographic Characteristics	χ^2	DF	P - Value	Decision
Gender	32.263	5	0.001	Reject
Age	35.265	15	0.002	Reject
Marital Status	6.293	5	0.279	Accept
Educational Qualification	77.366	25	0.001	Reject
Occupation	35.612	20	0.017	Reject
District	6.745	5	0.240	Accept
Monthly Household Income	93.695	25	0.001	Reject

Source: Compiled based on Analysis as per Table No. 4.12 to 4.18

The above Table No. 4.19 represents the analysis of association between demographic characteristics and preference of retail format for buying SMCGs. The analyses were carried out by using multiple response chi-square tests.

The chi-square in respect of gender is 32.263, DF is 5 and P-value is 0.001, in respect of age group, the chi-square value is 35.265, D.F is 15 and P- value is 0.002, in respect of marital status, chi-square value is 6.293, D.F is 5 and P- value is 0.279, in respect of educational qualification, Pearson chi-square value of 77.366, D.F is 25 and P- value is 0.001, in respect of occupation, chi-square value is 35.612, D.F is 20 and P- value is 0.017, in respect of district-wise location of respondents, chi-square value is 6.745, D.F is 5 and P- value is 0.240 and in respect of monthly household income, Pearson chi-square value is 93.695, D.F is 25 and P- value is 0.001.

Since the P-value is < 0.05 in respect of gender, age group, educational qualification, occupation and monthly household income, it can be interpreted that there is a statistically significant association among demographic characteristics like gender,

age group, educational qualification, occupation, monthly household income and retail format preference for buying SMCGs.

However, since the P-value is > 0.05 , in respect of marital status and district, it can be interpreted that there is no statistically significant association among marital status, district and choice of retail format for buying SMCGs.

Therefore the **H_{01(b)}** that, there is no statistically significant association between demographic characteristics and preference of retail format for buying SMCGs is rejected in respect of gender, age group, educational qualification, occupation, and monthly household income. However it is accepted in respect of marital status and on district-wise location of respondents.

4.4 Analysis of Shopping Preferences of Consumers in Goa

The shopping preferences of consumers in Goa are analyzed with regards to periodicity of buying fast moving consumer goods, companion while buying fast moving consumer goods and slow moving consumer goods, mode of payment for buying speciality goods, influence of advertising media on brand preference, product wise brand preference with regards to select product categories of FMCGs and SMCGs, factors influencing choice of brands and influence of advertising media on buying decisions. The details of the analysis are presented in table numbers 4.20 to 4.31.

4.4.1 Analysis of Association between Shopping Preferences of Consumers in Goa and Gender

For the purpose of analyzing the association between shopping preferences of consumers in Goa and gender, the following hypothesis is developed and tested by using chi-square Test.

Ho1(c) There is no statistically significant association between shopping preferences of consumers in Goa and gender.

Table No 4.20 Analysis of Shopping Preferences of Consumers In Goa across Gender								
Variables		Gender				Total	%	Decision
		Male	%	Female	%			
Periodicity of Buying FMCGs	Monthly Basis	204	42.32	228	44.02	432	43.20	Accept
	Fortnightly Basis	40	8.30	26	5.02	66	6.60	
	Weekly Basis	98	20.33	109	21.04	207	20.70	
	On Need Basis	140	29.05	155	29.92	295	29.50	
	Total	482	100.00	518	100.00	1000	100.00%	
Chi-square = 4.360(3), P. Value 0.225								
Companion While Buying FMCGs	With family Only	250	51.87	262	50.58	512	51.20	Accept
	With friends Only	19	3.94	26	5.02	45	4.50	
	With family and friends	73	15.15	100	19.31	173	17.30	
	Alone	140	29.05	130	25.10	270	27.00	
	Total	482	100.00	518	100.00	1000	100.00	
Chi-square = 4.664(3), P. Value 0.198								
Companion While Buying SMCs	With family Only	261	54.15	314	60.62	575	57.50	Reject
	With friends Only	22	4.56	28	5.41	50	5.00	
	With family and friends	89	18.46	97	18.73	186	18.60	
	Alone	110	22.82	79	15.25	189	18.90	
	Total	482	100.00	518	100.00	1000	100.00	
Chi-square = 9.751(3), P. Value 0.021								
Mode of Payment for Speciality Goods	Cash Basis Only	304	63.07	296	57.14	600	60.00	Accept
	Credit Basis	25	5.19	21	4.05	46	4.60	
	Cash as well Credit Basis	153	31.74	201	38.80	354	35.40	
	Total	482	100.00	518	100.00	1000	100.00	
Chi-square = 5.674(2), P. Value 0.059								
Does Advertising Influence Brand Preference	Yes	391	81.12	440	84.94	831	83.10	Accept
	No	91	18.88	78	15.06	169	16.90	
	Total	482	100.00	518	100.00	1000	100.00	
Chi-square = 2.597(1), P. Value 0.107								

Source: Computed from Primary Data

The above Table No. 4.20 relates to analysis of shopping preferences of consumers analyzed across gender. The null hypothesis that there is no significant association among shopping preferences of consumers in Goa and gender is tested by using chi-square test. The analysis carried out are relates to periodicity of buying fast moving consumer goods, companion while buying fast moving consumer goods, companion while buying slow moving consumer goods, mode of payment for buying speciality goods and influence of advertising on brand preference. The association of all these variables is tested across gender.

With regards to periodicity of buying fast moving consumer goods, both male and female respondents (42.32% and 44.02% respectively) prefer to buy on monthly basis, while, 29.05 % male respondents and 29.52% female respondents prefer to buy on need basis. Hence, it is evident that most people prefer to buy the FMCGs on monthly basis and the second largest preference is on need basis. The chi-square test revealed the chi-square value of 4.360, DF is 3, and P-value is 0.225. Since P-value is > 0.05 , it can be concluded that there is no statistically significant association between gender and periodicity of buying fast moving consumer goods.

With regards to companion while buying fast moving consumer goods, both male and female respondents (51.87% and 50.58% respectively) prefer to shop with family, while 29.05% male respondents and 25.10 % female respondents prefer to shop for fast moving consumer goods alone. Hence, it is evident that most people while shopping for FMCGs prefer to shop with their families or prefer shopping alone. The chi-square test revealed the chi-square value of 4.664, DF is 3, and P-value is 0.198. Since the P-value is > 0.05 , it can be concluded that there is no statistically significant association between gender and companion while buying fast moving consumer goods.

With regards to companion while buying slow moving consumer goods 54.15% males prefer to go with family and 22.82% prefer to go alone. While 60.62% female respondents prefer to go with family and 18.73% prefer to go with family and friends. Hence, it can be inferred that males prefer to buy SMCGs with family or prefer to go alone, while females prefer to buy SMCGs with family or with friends. The chi-square test revealed the chi-square value of 9.751, DF is 3, and P-Value is 0.021. Since the P-value is < 0.05 , it can be concluded that, there is a statistically significant association between gender and companion while buying slow moving consumer goods.

With regards to mode of payment for buying speciality goods, both male and female respondents give first preference (60%) to cash payment, while the second preference is given to cash as well as credit payment. The chi-square test revealed the chi-square value of 5.674, DF is 2, and P-Value is 0.059. Since the P-value is > 0.05 , it can be concluded that, there is no statistically significant association between gender and mode of payment for buying slow moving consumer goods.

With regards to influence of advertising on brand preference, both male and female respondents (83.10%) have responded affirmatively, while only 16.9% have responded as saying 'No'. The chi-square test revealed the chi-square value of 2.597, DF is 1, and P-value is 0.107. Since the P-value is > 0.05 , it can be concluded that, there is no statistically significant association between gender and influence of advertising on brand preference.

Based on the above analysis, the **H_{01(c)}** that, there is no statistically significant association between shopping preferences of consumers in Goa and gender is rejected in respect of companion while buying slow moving consumer goods. However, it is accepted in respect of periodicity of buying fast moving consumer goods, companion

while buying fast moving consumer goods, mode of payment for buying speciality goods and influence of advertising on brand preference

4.4.2 Analysis of Association between Brand Preferences of Consumers with Regards to Select FMCGs and Gender

For the purpose of analyzing the association between brand preferences of consumers with regards to selected fast moving consumer goods and gender, the following hypothesis is developed and tested by using chi-square test.

Ho1(d) There is no statistically significant association between brand preferences of consumers with regards to select fast moving consumer goods and gender.

Table No 4.21 Analysis of Product-Wise Brand Preferences with Regards to Select Fast Moving Consumer Goods and Gender								
Variables		Gender				Total	%	Decision
		Male	%	Female	%			
Food And Grocery	Branded products	157	32.57	112	21.62	269	26.90	Reject
	Local Products	114	23.65	130	25.10	244	24.40	
	Private Labels (Stores Own Brand)	28	5.81	36	6.95	64	6.40	
	Both Branded and Local Products	183	37.97	240	46.33	423	42.30	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 15.983(3), P. Value 0.001						
Beverages (Soft Drinks, Juices etc.)	Branded products	268	55.60	300	57.92	568	56.80	Reject
	Local Products	98	20.33	75	14.48	173	17.30	
	Private Labels (Stores Own Brand)	26	5.39	43	8.30	69	6.90	
	Both Branded and Local Products	90	18.67	100	19.31	190	19.00	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 8.290(3), P. Value 0.040						
Confectionaries	Branded products	188	39.00	195	37.64	383	38.30	Accept
	Local Products	103	21.37	87	16.80	190	19.00	
	Private Labels (Stores Own Brand)	57	11.83	70	13.51	127	12.70	
	Both Branded and Local Products	134	27.80	166	32.05	300	30.00	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 4.930(3), P. Value 0.177						
Personal Care Products	Branded products	318	65.98	384	74.13	702	70.20	Reject
	Local Products	50	10.37	28	5.41	78	7.80	
	Private Labels (Stores Own Brand)	24	4.98	19	3.67	43	4.30	
	Both Branded and Local Products	90	18.67	87	16.80	177	17.70	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 11.762(3), P. Value 0.008						

Source: Computed from Primary Data

Table No. 4.21 shows to the analysis of brand preferences of consumers with regards to select fast moving consumer goods analyzed across gender. The hypothesis that, there is no statistically significant association between brand preferences of consumers with regards to select fast moving consumer goods and gender is tested by using chi-square test. The product categories considered for analysis were food and grocery, beverages (soft drinks, juices etc.), confectionaries and personal care

products. The variables used for assessing the brand preference are branded products, local products, private labels (stores own brand), both branded and local products.

With regards to food and grocery products, maximum male and female respondents (37.97% males and 46.33% females) prefer both branded as well as local products. In respect of beverages, confectioneries and personal care products, the highest preference is for branded products among male as well as female respondents. For beverages, 55.6% males and 57.92% females; for confectioneries, 39% males and 37.64% females and for personal care products, 65.98% males and 74.13% females have opted for branded products.

The chi-square value in respect of food and grocery products is 15.983, DF is 3, and P-value is 0.001. In respect of beverages, the chi-square value is 8.290, DF is 3, and P-value is 0.040, In respect of confectionaries, the chi-square value is 4.930, DF is 3, and P-value is 0.177 and In respect of personal care products, the chi-square value is 11.762, DF is 3, and P-value is 0.008.

Since the P-value is < 0.05 in respect of food and grocery, beverages and personal care products the **H₀(d)** that, there is no statistically significant association between brand preferences of consumers with regards to select fast moving consumer goods and gender is rejected. However, since the P-value is > 0.05 in respect of confectioneries the null hypothesis is accepted.

4.4.3 Analysis of Association between Brand Preferences of Consumers with regards to select SMCGs and Gender

For the purpose of analyzing the association between brand preferences of consumers with regards to select slow moving consumer goods and gender, the following hypothesis is developed and tested by using chi-square test.

Ho1(e) There is no statistically significant association between brand preferences of consumers with regards to select slow moving consumer goods and gender.

Table No 4.22 Analysis of Product-Wise Brand Preferences With Regards to Select Slow Moving Consumer Goods and Gender

Variables		Gender				Total	%	Decision
		Male	%	Female	%			
Clothing	Branded products	310	64.32	293	56.56	603	60.30	Reject
	Local Products	60	12.45	55	10.62	115	11.50	
	Private Labels (Stores Own Brand)	30	6.22	66	12.74	96	9.60	
	Customized Products	82	17.01	104	20.08	186	18.60	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 15.523(3), P. Value 0.001						
Footwear	Branded products	321	66.60	302	58.30	623	62.30	Reject
	Local Products	88	18.26	96	18.53	184	18.40	
	Private Labels (Stores Own Brand)	35	7.26	61	11.78	96	9.60	
	Customized Products	38	7.88	59	11.39	97	9.70	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 11.234(3), P. Value 0.011						
Jewelry	Branded products	285	59.13	296	57.14	581	58.10	Accept
	Local Products	73	15.15	61	11.78	134	13.40	
	Private Labels (Stores Own Brand)	48	9.96	62	11.97	110	11.00	
	Customized Products	76	15.77	99	19.11	175	17.50	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 4.798(3), P. Value 0.187						
Furniture	Branded products	200	41.49	176	33.98	376	37.60	Reject
	Local Products	119	24.69	103	19.88	222	22.20	
	Private Labels (Stores Own Brand)	59	12.24	83	16.02	142	14.20	
	Customized Products	104	21.58	156	30.12	260	26.00	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 15.866(3), P. Value 0.001						

Cont...

Table No 4.22 Analysis of Product-Wise Brand Preferences With Regards to Select Slow Moving Consumer Goods and Gender								
Variables		Gender				Total	%	Decision
		Male	%	Female	%			
Home Appliances	Branded products	355	73.65	385	74.32	740	74.00	Accept
	Local Products	69	14.32	50	9.65	119	11.90	
	Private Labels (Stores Own Brand)	32	6.64	48	9.27	80	8.00	
	Customized Products	26	5.39	35	6.76	61	6.10	
	Total	482	100.00%	518	100.00%	1000	100.00%	
		Chi-square = 7.491(3), P. Value 0.058						
Home Furnishing	Branded products	209	43.36	231	44.59	440	44.00	Reject
	Local Products	132	27.39	104	20.08	236	23.60	
	Private Labels (Stores Own Brand)	52	10.79	80	15.44	132	13.20	
	Customized Products	89	18.46	103	19.88	192	19.20	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 10.099(3), P. Value 0.018						
Bags And Baggage	Branded products	270	56.02	278	53.67	548	54.80	Accept
	Local Products	116	24.07	118	22.78	234	23.40	
	Private Labels (Stores Own Brand)	63	13.07	61	11.78	124	12.40	
	Customized Products	33	6.85	61	11.78	94	9.40	
	Total	482	100.00	518	100.00	1000	100.00	
		Chi-square = 7.220(3), P. Value 0.065						
Electronics	Branded products	391	81.12	426	82.24	817	81.70	Accept
	Local Products	32	6.64	21	4.05	53	5.30	
	Private Labels (Stores Own Brand)	39	8.09	39	7.53	78	7.80	
	Customized Products	20	4.15	32	6.18	52	5.20	
	Total	482	100.00	518	100.00%	1000	100.00	
		Chi-square = 5.262(3), P. Value 0.154						

Source: Computed from Primary Data

Table No. 4.22 discloses the analysis of brand preferences of consumers with regards to select slow moving consumer goods analyzed across gender. The null hypothesis that, there is no statistically significant association between brand preferences with regards to select slow moving consumer goods and gender is tested by using chi-square test. The selected product categories of SMCGs considered for analysis consisted of clothing, footwear, jewelry, furniture, home appliances, home furnishing,

bags and baggage's and electronics. The variables used for assessing the brand preference of consumers are branded products, local products, private labels (stores own brand) and customized products.

The analysis revealed that, in respect of all the selected product categories, clothing 60.30%, footwear 62.30%, jewelry 58.10%, furniture 37.60%, home appliances 74.0%, home furnishing 44.0%, bags and baggage 54.8% and electronics 81.7%, the respondents preferred branded products. In respect of jewelry and furniture the second highest preference is customized products.

The chi-square value for clothing is 15.523, DF is 3, and P-value is 0.001. For footwear, the chi-square value is 11.234, DF is 3, and P-value is 0.011, In respect of jewelry, the chi-square value is 4.798, DF is 3, and P-value is 0.187. In respect of furniture, the chi-square value is 15.866, DF is 3, and P-Value is 0.001. In respect of home appliances, the chi-square value is 7.491, DF is 3, and P-value is 0.058. In respect of home furnishing, the chi-square value is 10.099, DF is 3, and P-value is 0.018. The chi-square value in respect of bags and baggage is 7.220, DF is 3, and P-value is 0.065 and with respect to electronics, the chi-square value is 5.262, DF is 3, and P-value is 0.154.

Since the P-value is < 0.05 in respect of clothing, footwear, furniture and home furnishing, the **H₀(e)** that, there is no statistically significant association between brand preferences of consumers with regards to select slow moving consumer goods and gender is rejected. However, since the P-value is > 0.05 in respect of jewelry, home appliances, bags and baggage and electronics the null hypothesis is accepted.

4.5 Analysis of Retail Format Preference for buying Selected Product Categories of FMCGs and SMCGs

This section attempts to analyse the retail format preference of the respondents for buying select FMCGs and SMCGs. The product categories selected under FMCGs are: food and grocery, beverages (soft drinks, juices etc.), confectionaries, personal care product, stationary, magazines and books, gift items and toys. In case of SMCGs the product categories selected are: clothing, footwear, jewelry, furniture, home appliances, home furnishing, bags and baggage's and electronics.

The respondents were asked to choose the retail format preferred by them for buying FMCGs and SMCGs from the identified retail formats like supermarket, convenience store (local store), online store, mega mart / departmental store, mall and speciality store.

The following two hypotheses were developed to test the association between gender and retail format preference.

Ho1(f) There is no statistically significant association between gender and retail format preference for buying select product categories of FMCGs.

Ho1(g) There is no statistically significant association between gender and retail format preference for buying select product categories of SMCGs.

The above hypotheses are tested by using chi-square test. The following Table 4.33 and 4.34 gives the details of the analysis and the test results:

Table No 4.23 Analysis of Retail Format Preference For Buying Select Fast Moving Consumer Goods across Gender					
Select Product Categories	Retail Format	Gender			
		Male		Female	
		Count	Column N %	Count	Column N %
Food And Grocery	Supermarket	283	58.7	292	56.4
	Convenience Store (Local Store)	154	32.0	177	34.2
	Speciality Store	24	5.0	31	6.0
	Mega Mart / Departmental Store	10	2.1	12	2.3
	Mall	6	1.2	6	1.2
	Online Store	5	1.0	0	0.0
	Total	482	100.0	518	100.0
	Chi-square = 6.524(5), P. Value 0.258				
Beverages (Soft Drinks, Juices etc.)	Supermarket	160	33.2	191	36.0%
	Convenience Store (Local Store)	252	52.3	255	49.2
	Speciality Store	56	11.6	49	9.5
	Mega Mart / Departmental Store	7	1.5	18	3.5
	Mall	5	1.0	5	1.0
	Online Store	2	.4	0	0.0
	Total	482	100.0	518	100.0%
	Chi-square = 8.778(5), P. Value 0.118				
Confectionaries	Supermarket	146	30.3	139	26.8
	Convenience Store (Local Store)	194	40.2	230	44.4
	Speciality Store	122	25.3	126	24.3
	Mega Mart / Departmental Store	9	1.9	14	2.7
	Mall	11	2.3	9	1.7
	Online Store	0	0.0	0	0.0
	Total	482	100.0	518	100.0
	Chi-square = 3.288(5), P. Value 0.511				
Personal Care Product	Supermarket	142	29.5	139	26.8
	Convenience Store (Local Store)	129	26.8	112	21.6
	Speciality Store	150	31.1	210	40.5
	Mega Mart / Departmental Store	40	8.3	22	4.2
	Mall	10	2.1	26	5.0
	Online Store	11	2.3	9	1.7
	Total	482	100.0	518	100.0
	Chi-square = 22.501(5), P. Value 0.001				

Cont...

Table No 4.23 Analysis of Retail Format Preference For Buying Select Fast Moving Consumer Goods across Gender

Select Product Categories	Retail Format	Gender			
		Male		Female	
		Count	Column N %	Count	Column N %
Stationary	Supermarket	110	22.8	94	18.1
	Convenience Store (Local Store)	207	42.9	240	46.3
	Speciality Store	131	27.2	125	24.1
	Mega Mart / Departmental Store	23	4.8	37	7.1
	Mall	11	2.3	18	3.5
	Online Store	0	0.0	4	0.8
	Total	482	100.0	518	100.0
	Chi-square = 11.507(5), P. Value 0.042				
Magazines And Books	Supermarket	86	17.8	60	11.6
	Convenience Store (Local Store)	160	33.2	183	35.3
	Speciality Store	169	35.1	198	38.2
	Mega Mart / Departmental Store	27	5.6	31	6.0
	Mall	15	3.1	16	3.1
	Online Store	25	5.2	30	5.8
	Total	482	100.0	518	100.0
	Chi-square = 7.941(5), P. Value 0.16				
Gift Items	Supermarket	99	20.5	73	14.1
	Convenience Store (Local Store)	93	19.3	143	27.6
	Speciality Store	190	39.4	199	38.4
	Mega Mart / Departmental Store	35	7.3	40	7.7
	Mall	26	5.4	32	6.2
	Online Store	39	8.1	31	6.0
	Total	482	100.0	518	100.0
	Chi-square = 15.324(5), P. Value 0.009				
Toys	Supermarket	103	21.4	83	16.0
	Convenience Store (Local Store)	113	23.4	143	27.6
	Speciality Store	170	35.3	181	34.9
	Mega Mart / Departmental Store	41	8.5	44	8.5
	Mall	28	5.8	35	6.8
	Online Store	27	5.6	32	6.2
	Total	482	100.0	518	100.0
	Chi-square = 6.030(5), P. Value 0.303				

Source: Computed from Primary Data

Table No. 4.23 relates to the analysis of retail format preference for buying select fast moving consumer goods analyzed across gender. Based on the descriptive statistics it has been observed that for food and grocery products, 58.7% male respondents and 56.4% female respondents have selected supermarket as the preferred retail format. With respect to beverages, 52.3 % male respondents and 49.2 % female respondents have rated convenience store (local store) as the preferred retail format. In respect of confectioneries, 40.2 % male respondents and 44.4 % female respondents have rated convenience store (local store) as preferred retail format. In respect of personal care products, 31.1 % male respondents and 40.5 % female respondents have rated speciality store as preferred retail format. In respect of stationery, 42.9 % male respondents and 46.3 % female respondents have rated convenience store (local store) as preferred retail format. In respect of magazines and books, gift items and toys, 35.1 %, 39.4 %, 35.3 %, male respondents and 38.2 %, 38.4 %, 34.9 %, female respondents respectively have rated speciality store as the preferred retail format.

The chi-square for food and grocery is 6.524, DF is 5 and P-value is 0.258, in respect of beverages (soft drinks, juices etc.), chi-square value is 8.778, DF is 5 and P-value is 0.118, in respect of confectionaries, chi-square value is 3.288, DF is 5 and P-value is 0.511, in respect of personal care products, chi-square value is 22.501, DF is 5 and P-value is 0.001, in respect of stationary, chi-square value is 11.507, DF is 5 and P-value is 0.042, in respect of magazines and books, chi-square value is 7.941, DF is 5 and P-value is 0.16, in respect of gift items, chi-square value is 15.324, DF is 5 and P-value is 0.009 and in respect of toys, chi-square value is 6.030, DF is 5 and P-value is 0.303.

Since the P-value is < 0.05 in respect of personal care products, stationery and gift items, the **Ho1(f)** that, there is no statistically significant association between gender

and retail format preference for buying select product categories of FMCGs is rejected in respect of personal care products, stationery and gift items. However, it is accepted in respect of food and grocery, beverages (soft drinks, juices etc.), confectionaries, magazines and books, and toys, as the P-value is > 0.05 .

Table No 4.24 Analysis of Retail Format Preference for buying Select Slow Moving Consumer Goods across Gender					
Product Categories	Retail Formats	Gender			
		Male		Female	
		Count	Column N %	Count	Column N %
Clothing	Speciality Store	246	51.0	251	48.5
	Mega Mart / Departmental Store	62	12.9	55	10.6
	Mall	81	16.8	98	18.9
	Convenience Store (Local Store)	50	10.4	69	13.3
	Supermarket	7	1.5	5	1.0
	Online Store	36	7.5	40	7.7
	Total	482	100.0	518	100.0
	Chi-square = 4.371(5), P. Value 0.497				
Footwear	Speciality Store	230	47.7	252	48.6
	Mega Mart / Departmental Store	70	14.5	82	15.8
	Mall	51	10.6	62	12.0
	Convenience Store (Local Store)	60	12.4	86	16.6
	Supermarket	10	2.1	11	2.1
	Online Store	61	12.7	25	4.8
	Total	482	100.0	518	100.0
	Chi-square = 21.502(5), P. Value 0.001				
Jewelry	Speciality Store	330	68.5	385	74.3
	Mega Mart / Departmental Store	48	10.0	38	7.3
	Mall	30	6.2	29	5.6
	Convenience Store (Local Store)	62	12.9	61	11.8
	Supermarket	4	0.8	1	0.2
	Online Store	8	1.7	4	0.8
	Total	482	100.0	518	100.0
	Chi-square = 7.265(5), P. Value 0.202				
Furniture	Speciality Store	242	50.2	309	59.7
	Mega Mart / Departmental Store	78	16.2	64	12.4
	Mall	20	4.1	36	6.9
	Convenience Store (Local Store)	127	26.3	100	19.3
	Supermarket	8	1.7	5	1.0
	Online Store	7	1.5	4	0.8
	Total	482	100.0	518	100.0
	Chi-square = 17.547(5), P. Value 0.004				

Cont...

Table No 4.24 Analysis Of Retail Format Preference For Select Slow Moving Consumer Goods across Gender					
Product Categories	Retail Formats	Gender			
		Male		Female	
		Count	Column N %	Count	Column N %
Home Appliances	Speciality Store	266	55.2	325	62.7
	Mega Mart / Departmental Store	80	16.6	66	12.7
	Mall	37	7.7	40	7.7
	Convenience Store (Local Store)	57	11.8	51	9.8
	Supermarket	22	4.6	11	2.1
	Online Store	20	4.1	25	4.8
	Total	482	100.0	518	100.0
	Chi-square = 10.623(5), P. Value 0.059				
Home Furnishing	Speciality Store	225	46.7	293	56.6
	Mega Mart / Departmental Store	79	16.4	64	12.4
	Mall	48	10.0	47	9.1
	Convenience Store (Local Store)	89	18.5	78	15.1
	Supermarket	21	4.4	20	3.9
	Online Store	20	4.1	16	3.1
	Total	482	100.0	518	100.0
	Chi-square = 10.421(5), P. Value 0.064				
Bags And Baggage	Speciality Store	171	35.5	210	40.5
	Mega Mart / Departmental Store	74	15.4	59	11.4
	Mall	74	15.4	82	15.8
	Convenience Store (Local Store)	71	14.7	91	17.6
	Supermarket	18	3.7	14	2.7
	Online Store	74	15.4	62	12.0
	Total	482	100.0	518	100.0
	Chi-square = 8.838(5), P. Value 0.116				
Electronics	Speciality Store	309	64.1	362	69.9
	Mega Mart / Departmental Store	62	12.9	54	10.4
	Mall	32	6.6	29	5.6
	Convenience Store (Local Store)	33	6.8	38	7.3
	Supermarket	6	1.2	9	1.7
	Online Store	40	8.3	26	5.0
	Total	482	100.0	518	100.0
	Chi-square = 7.521(5), P. Value 0.185				

Source: Computed from Primary Data

Table No. 4.24 shows the analysis of retail format preference for buying select categories of slow moving consumer goods analyzed across gender. Based on the descriptive statistics it is observed that for all the product categories i.e. clothing, footwear, jewelry, furniture, home appliances, home furnishing, bags and baggage and electronics both male and female respondents have rated speciality store as the most preferred retail format.

The chi-square with respect to clothing is 4.371, DF is 5 and P-value is 0.497, in respect of footwear, chi-square value is 21.502, DF is 5 and P-value is 0.001, in respect of jewelry, chi-square value is 7.265, DF is 5 and P-value is 0.202, in respect of furniture, chi-square value is 17.547, DF is 5 and P-value is 0.004, in respect of home appliances, chi-square value is 10.623, DF is 5 and P-value is 0.059, in respect of home furnishing, chi-square value is 10.421, DF is 5 and P-value is 0.064, in respect of bags and baggage, chi-square value is 8.838, DF is 5 and P-value is 0.116 and in respect of electronics, chi-square value is 7.521, DF is 5 and P-value is 0.185.

Since the P-value is < 0.05 in respect of footwear and furniture, the **H_{01(g)}** that, there is no statistically significant association between gender and retail format preference for buying select product categories of SMCGs is rejected in respect of footwear and furniture. However, as the P-value is > 0.05 , in respect of clothing, jewelry, home appliances, home furnishing, bags and baggage and electronics the null hypothesis is accepted.

4.6 Analysis of Factors Influencing Choice of Retail Format for Buying FMCGs and SMCGs

Two separate scales were used to analyze the factors influencing the choice of retail format for buying fast moving consumer goods, and slow moving consumer goods.

The scale for analyzing the factors influencing the choice of retail format for buying fast moving consumer goods consisted of 25 items out of which 12 items relate to product attributes and 13 items relate to store attributes which influence the choice of retail format. The product attributes consisted of: availability of good quality merchandise, availability of merchandise for reasonable price, availability of variety of brands, availability of wider choice of merchandise, easy availability of products, proper display of products, warranty on products, proper and attractive packaging, return and exchange facilities, bundling offers and discounts, value for money and availability of products on demand.

The store attributes consisted of pleasant ambience (store atmosphere), convenient store location, fast checkout lines and prompt service, nice in-store promotions, store design and layout, cleanliness of store, good parking facility, convenient shopping hours, recreational facilities like theatre, games etc., trained sales personnel/ helpful staff, store image and store reputation, personalized services and one stop shopping convenience.

The scale for analyzing the factors influencing the choice of retail format for buying slow moving consumer goods consisted of 25 items out of which 13 items are relating to product attributes and 12 items are relating to store attributes which influence the choice of retail format. The product attributes consisted of availability of good quality merchandise, availability of merchandise for reasonable price, availability of variety

of brands, availability of wider choice of merchandise, easy availability of products, proper display of products, warranty on products, resale price, return and exchange facilities, bundling offers and discounts, easy availability of spares & components, availability of products on demand and credit facility / installment payment facility.

However, store attributes consisted of pleasant ambience (store atmosphere), convenient store location, fast checkout lines and prompt service, nice in-store promotions, after sales services, cleanliness of store, finance options, good parking facility, convenient shopping hours, advertising and sales promotion, store image and trained sales personnel / helpful staff.

The above scales are developed by relying on the scales developed by **Herpen, E. V., Pieters, R. (2000), Jackson et al. (2006), Deepika (2012)** and the researcher's own contribution.

4.6.1 Analysis of Factors Influencing Choice of Retail Format for Buying FMCGs

This analysis is carried out in two stages. In the first stage the 12 items consisting of product attributes and 13 items consisting of store attributes are reduced to smaller number of factors by using dimension reduction under exploratory factor analysis. The reliability of the scale is tested based on Cronbach's alpha statistics. The 12 items consisting of product attributes has a Cronbach's alpha of 0.869, and the 13 items relating to store attributes has a Cronbach's alpha of 0.889. The Cronbach's alpha of 0.90 is considered excellent and if it is between 0.70 to 0.90 it is considered to be good. Hence the scale used for the analysis indicates a good fit.

The EFA results relating to product attributes influencing choice of retail format for buying fast moving consumer goods revealed the Kaiser-Meyer-Olkin measure of sampling adequacy as 0.869, chi-square as per Bartlett's test of sphericity is 4536.490, DF is 66 and P-value is 0.001 which signifies the internal consistency of the instrument used for analyzing the product attributes.

With regards to EFA results relating to store attributes, the Kaiser-Meyer-Olkin measure of sampling adequacy as 0.891, chi-square as per Bartlett's test of sphericity is 5699.903, DF is 78 and P-value is 0.001 which signifies the internal consistency of the instrument used for analyzing the store attributes.

4.6.1 A) Analysis of Product Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods

Table No. 4.25 Item-Total Statistics For EFA Results of Product Attributes Influencing Choice of Retail Format For Buying Fast Moving Consumer Goods (FMCGs)		
	Communalities	Corrected Item-Total Correlation
Good Quality Merchandise	.694	.552
Merchandise for reasonable price	.652	.569
Variety of Brands	.515	.576
Wider Choice of Merchandise	.728	.439
Easy Availability of Products	.558	.609
Proper Display of Products	.559	.612
Warranty on Products	.703	.510
Proper & attractive Packaging	.569	.472
Return and Exchange Facilities	.618	.649
Bundling Offers and Discounts	.666	.537
Value for Money	.618	.605
Availability of Products on Demand	.627	.527

Source: Computed from Primary Data

Table No. 4.25 relates to communalities derived from EFA by using principal component analysis and item to total correlations with regards to variables used in the study to analyse the product attributes influencing choice of retail format for buying FMCGs. The communalities for all the variables are range from 0.515 to 0.728 and the item to total correlations in respect of all the variables is above 0.40, which are above the thresh hold limit of 0.30. The item to total correlations tests the construct validity, **Kerlinger (1986), Anderson & Gerbing, (1988)**. Average inter item correlations of above 0.30 indicate the stability and consistency of the instrument **Kerlinger (1986)**.

The following are the results of exploratory factor analysis relating to product attributes influencing the choice of retail format for buying FMCGs. The factors are derived based on eigen values > 1 and factor loading of 0.50 and above.

Table No. 4.26 EFA Results of Product Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods (FMCGs)

	Factor Loading	Eigen values	% of Variance	Cumulative %	Cronbach's Alpha	Inter-Item Correlations
Primary Product Attributes						
Good Quality Merchandise	.813	2.781	23.175	23.175	0.781	0.471
Merchandise for reasonable price	.772					
Proper and attractive Packaging	.709					
Easy Availability of Products	.598					
Secondary Product Attributes						
Wider Choice of Merchandise	.840	2.397	19.976	43.151	0.770	0.455
Warranty on Products	.805					
Variety of Brands	.573					
Proper Display of Products	.560					
Ancillary Product Attributes						
Bundling Offers and Discounts	.786	2.329	19.409	62.560	0.783	0.474
Availability of Products on Demand	.746					
Value for Money	.693					
Return and Exchange Facilities	.602					

Source: Computed from Primary Data

Table No. 4.26 shows the results of exploratory factor analysis relating to product attributes influencing the choice of retail format for buying FMCGs. As per EFA the 12 items used in the study has revealed three factors labeled as primary product attributes, secondary product attributes and ancillary product attributes. The factor loadings with respect to all the variables used in the analysis ranges from 0.560 to 0.840. As per the cumulative variance extracted, the model explains 62.56% of the variance. The constructs primary product attributes has a Cronbach's alpha of 0.781 and inter item correlation of 0.471, secondary product attributes has a Cronbach's alpha of 0.770 and inter item correlation of 0.455 and ancillary product attributes has a Cronbach's alpha of 0.783 and inter item correlation of 0.474. All these indicate the internal consistency and reliability of the constructs.

4.6.1 B) Analysis of Store Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods

Table No. 4.27 Item-Total Statistics for EFA Results of Store Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods (FMCGs)		
Variables	Communalities	Corrected Item-Total Correlation
Pleasant Ambience (Store Atmosphere)	.703	.534
Convenient Store Location	.747	.574
Fast Checkout Lines and Prompt Service	.656	.631
Nice In-Store Promotions	.538	.645
Store Design and Layout	.464	.592
Cleanliness of Store	.660	.608
One Stop Shopping Convenience	.716	.543
Good Parking Facility	.602	.558
Convenient Shopping Hours	.597	.606
Trained Sales Personnel/ Helpful Staff	.614	.652
Store Image and Store Reputation	.590	.618
Personalized services	.684	.620
Recreational Facilities like theatre, games etc.	.665	.425

Extraction Method: Principal Component Analysis.

Source: Computed from Primary Data

Table No. 4.27 depicts communalities derived from EFA by using principal component analysis and item to total correlations with regards to variables used in the study to analyse the store attributes influencing choice of retail format for buying FMCGs. The communalities for all the variables are ranging from 0.464 to 0.747 and the item to total correlations in respect of all the variables is above 0.40, which are above the threshold limit of 0.30 testifying the construct validity and indicate the stability and consistency of the instrument.

The following are the results of exploratory factor analysis relating to store attributes influencing the choice of retail format for buying FMCGs. The extraction method used is principal component analysis with varimax rotation. The factors are derived based on eigen values > 1 and factor loading of 0.50 and above.

Table No 4.28 EFA Results of Store Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods (FMCGs)

	Factor Loadings	Eigen values	% of Variance	Cumulative %	Cronbach's Alpha	Inter-Item Correlations
Primary Store Attributes						
One Stop Shopping Convenience	.832	3.070	23.619	23.619	0.806	0.510
Cleanliness of Store	.730					
Good Parking Facility	.719					
Convenient Shopping Hours	.688					
Secondary Store Attributes						
Convenient Store Location	.839	2.748	21.136	44.755	0.817	0.527
Pleasant Ambience (Store Atmosphere)	.803					
Fast Checkout Lines and Prompt Service	.729					
Nice In-Store Promotions	.556					
Ancillary Store Attributes						
Store Design and Layout	.805	2.419	18.605	63.360	0.766	0.450
Personalized services	.750					
Store Image and Store Reputation	.652					
Trained Sales Personnel/ Helpful Staff	.598					

Source: Computed from Primary Data

Table No. 4.28 relates to exploratory factor analysis relating to store attributes influencing the choice of retail format for buying FMCGs. The exploratory factor analysis identified three factors by retaining 12 items with factor loading of 0.50 and above, labeled as, primary store attributes, secondary store attributes and ancillary store attributes.

The factor loadings with respect to all the variables used in the analysis ranges from 0.556 to 0.839. As per the cumulative variance extracted, the model explains 63.360 % of the Variance. The constructs, primary store attributes has a Cronbach's alpha of 0.806 and inter item correlation of 0.510, secondary store attributes has a Cronbach's alpha of 0.817 and inter item correlation of 0.527 and ancillary store attributes has a Cronbach's alpha of 0.766 and inter item correlation of 0.450. All these results indicate internal consistency and reliability of the constructs.

Table No. 4.29 Inter Construct Correlations Matrix with regards to Product Attributes and Store Attributes Influencing Choice of Retail Format for Buying Fast Moving Consumer Goods (FMCGs)

		Primary Product Attributes	Secondary Product Attributes	Ancillary Product Attributes	Primary Store Attributes	Secondary Store Attributes	Ancillary Store Attributes
Primary Product Attributes	Correlation	1					
	P-value						
Secondary Product Attributes	Correlation	.473**	1				
	P-value	.000					
Ancillary Product Attributes	Correlation	.551**	.557**	1			
	P-value	.000	.000				
Primary Store Attributes	Correlation	.557**	.489**	.555**	1		
	P-value	.000	.000	.000			
Secondary Store Attributes	Correlation	.469**	.529**	.593**	.513**	1	
	P-value	.000	.000	.000	.000		
Ancillary Store Attributes	Correlation	.439**	.441**	.524**	.532**	.557**	1
	P-value	.000	.000	.000	.000	.000	

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Computed from Primary Data

Table No. 4.29 relates to inter construct correlations with regards to product attributes and store attributes influencing choice of retail format for buying fast moving consumer goods. Factors relating to product attributes include, primary product attributes, secondary product attributes and ancillary product attributes and factors relating to store attributes include primary store attributes, secondary store attributes and ancillary store attributes, influencing choice of retail format for buying FMCGs have a positive correlation and it is statistically significant since the P-value is < 0.01 in respect of all the factors. Hence, it can be used for further analysis.

4.6.1 C) Evaluation of Influence of Product Attributes and Store Attributes on Choice of Retail Format for Buying FMCGs in Goa

For analyzing the influence of product attributes and store attributes on choice of retail format for buying FMCGs in Goa, the following hypothesis is developed and tested by using univariate analysis under generalized linear model.

H_{01(h)} Product attributes and store attributes do not have any statistically significant influence on choice of retail format for buying FMCGs in Goa.

Table No. 4.30 Analyses of Product Attributes and Store Attributes Influencing Choice of Retail Format for Buying FMCGs

(Statistical Tool Used: Generalized Linear Model – Univariate)

Dependent Variable: Choice of Retail Format (FMCGs)

Parameter	Tests of Between-Subjects Effects							Parameter Estimates			
	Type III Sum of Squares	DF	Mean Square	F	Sig.	Noncentrality Parameter	Observed Power	B	Std. Error	t	Sig.
Intercept	489.12	1	489.13	148.81	.001	148.80	1.00	4.586	.376	12.199	.001
Primary Product Attributes	51.80	1	51.81	15.76	.001	15.761	.978	.069	.017	3.970	.001
Secondary Product Attributes	0.53	1	0.53	0.16	.689	0.161	.069	.008	.019	0.401	.689
Ancillary Product Attributes	39.00	1	39.00	11.86	.001	11.864	.931	.065	.019	3.444	.001
Primary Store Attributes	34.79	1	34.79	10.58	.001	10.584	.902	.057	.018	3.253	.001
Secondary Store Attributes	0.20	1	0.20	0.06	.807	0.060	.057	.004	.018	0.244	.807
Ancillary Store Attributes	60.40	1	60.40	18.38	.001	18.375	.990	.072	.017	4.287	.001

a. R Squared = .212 (Adjusted R Squared = .207)

b. Computed using alpha = .05

Source: Computed from Primary Data

Above Table No. 4.30 relates to the analyses of product attributes and store attributes influencing choice of retail format for buying fast moving consumer goods (FMCGs).

The first part of the analysis relates to the test of between subject effects. The F value with respect to primary product attributes is 15.76 and P-value is 0.001, secondary product attributes is 0.16 and P-value is .689, ancillary product attributes is 11.86 and P-value is 0.001, primary store attributes is 10.58 and P-value is 0.001, secondary store attributes is 0.06 and P-value is 0.807 and ancillary store attributes is 18.38 and P-value is 0.001.

Since the P value is < 0.01 in respect of independent variables, primary product attributes, ancillary product attributes, primary store attributes and ancillary store attributes it can be interpreted as there is a statistically significant difference between subject effects in respect of these variables. The adjusted R square is 0.207, signifying that this model explains 20.7 % of the variance.

Further, as per parameter estimates of the regression model, the P-value in respect of primary product attributes, ancillary product attributes, primary store attributes and ancillary store attributes is < 0.01 . Hence, it can be interpreted that there is a statistically significant influence of primary product attributes, ancillary product attributes, primary store attributes and ancillary store attributes on choice of retail format for buying FMCGs. The non centrality parameter in respect of ancillary store attributes is 18.375 and primary product attributes is 15.761. This indicates that these two factors have a strong influence on the choice of retail format as compared to the other factors.

Hence the **H₀₁(h)** that, product attributes and store attributes do not have any statistically significant influence on choice of retail format for buying FMCGs in Goa is rejected in respect of primary product attributes, ancillary product attributes, primary store attributes and ancillary store attributes and it is accepted in respect of secondary product attributes, secondary store attributes.

4.6.2 Analysis of Factors Influencing Choice of Retail Format for Buying SMCGs

This analysis is carried out in two stages. In the first stage the 13 items consisting of product attributes and 12 items consisting of store attributes are reduced to a smaller number of factors by using dimension reduction under exploratory factor analysis. The reliability of the scale is tested based on Cronbach's alpha statistics. The 13 items consisting of product attributes has a Cronbach's alpha of 0.908, and the 12 items relating to store attributes has a Cronbach's alpha of 0.910. The Cronbach's alpha of 0.90 is considered excellent and if it is between 0.70 to 0.90 it is considered to be good. Hence, the scale used for the analysis indicates an excellent fit.

The EFA results relating to product attributes influencing choice of retail format for buying SMCGs revealed the Kaiser-Meyer-Olkin measure of sampling adequacy as 0.921, chi-square as per Bartlett's test of sphericity is 6318.201, DF is 78 and P-value is 0.001 which signifies the internal consistency of the instrument used for analyzing product attributes.

The EFA results relating to store attributes influencing choice of retail format or buying slow moving consumer goods revealed the Kaiser-Meyer-Olkin measure of sampling adequacy as 0.927, chi-square as per Bartlett's test of sphericity is 5826.351, DF is 66 and P-value is 0.001 which signifies the internal consistency of the instrument used for analyzing store attributes.

4.6.2 A) Analysis of Product Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods

Table No. 4.31 Item-Total Statistics for EFA Results of Product Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)		
	Communalities	Corrected Item-Total Correlation
Good Quality Merchandise	.719	.556
Merchandise for reasonable price	.725	.653
Variety of Brands	.689	.699
Wider Choice of Merchandise	.656	.710
Easy Availability of Products	.663	.695
Proper Display of Products	.638	.601
Warranty on Products	.646	.661
Resale Price	.554	.553
Return and Exchange Facilities	.608	.666
Bundling Offers and Discounts	.587	.668
Easy availability of spares & components	.611	.678
Availability of products on demand	.613	.615
Credit Facility / Installment Payment Facility	.671	.413
Extraction Method: Principal Component Analysis.		

Source: Computed from Primary Data

Table No. 4.31 relates to communalities derived from EFA by using principal component analysis and item to total correlations with regards to variables used in the study to analyse the product attributes influencing choice of retail format for buying SMCGs. The communalities for all the variables are range from 0.554 to 0.725 and the item to total correlations with respect to all the variables is above 0.40, which are above the thresh hold limit of 0.30 which testifies the construct validity and indicate the stability and consistency of the instrument.

The following are the results of exploratory factor analysis relating to product attributes influencing the choice of retail format for buying SMCGs. The extraction method used is principal component analysis with varimax rotation. The factors are derived based on eigen values > 1 and factor loading of 0.50 and above.

Table No. 4.32 EFA Results of Product Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)

	Factor Loadings	Eigen Values	% of Variance	Cumulative %	Cronbach's Alpha	Inter-Item Correlations
Primary Product Attributes						
Good Quality Merchandise	.768	3.273	25.176	25.176	0.833	0.50
Warranty on Products	.728					
Easy Availability of Products	.668					
Reasonable price	.658					
Bundling Offers and Discounts	.635					
Secondary Product Attributes						
Proper Display of Products	.831	3.046	23.435	48.610	0.845	0.579
Return and Exchange Facilities	.790					
Variety of Brands	.696					
Wider Choice of Merchandise	.628					
Ancillary Product Attributes						
Credit Facility / Installment Payment Facility	.809	2.060	15.849	64.460	0.759	0.448
Availability of products on demand	.649					
Easy availability of spares & components	.519					
Resale Price	.518					

Source: Computed from Primary Data

Table No. 4.32 relates to exploratory factor analysis relating to product attributes influencing the choice of retail format for buying SMCGs. As per EFA the 13 items used in the study has revealed three factors labeled as primary product attributes, secondary product attributes and ancillary product attributes. The factor loadings with respect to all the variables used in the analysis ranges from 0.518 to 0.831. As per the cumulative variance extracted, the model explains 64.46% of the variance. The constructs primary product attributes has a Cronbach's Alpha of 0.833 and inter item

correlation of 0.50, secondary product attributes has a Cronbach's alpha of 0.845 and inter item correlation of 0.579 and ancillary product attributes has a Cronbach's alpha of 0.759 and inter item correlation of 0.448. All these signify the internal consistency and reliability of the constructs.

4.6.2 B) Analysis of Store Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods

Table NO. 4.33 Item-Total Statistics for EFA Results of Store Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCG's)		
	Communalities	Corrected Item-Total Correlation
Pleasant Ambience (Store Atmosphere)	.711	.598
Convenient Store Location	.728	.659
Fast Checkout Lines and Prompt Service	.676	.666
Nice In-Store Promotions	.596	.663
After Sales Services	.568	.643
Cleanliness Of Store	.663	.657
Finance Options	.666	.592
Good Parking Facility	.661	.627
Convenient Shopping Hours	.638	.713
Trained Sales Personnel/ Helpful Staff	.668	.687
Store Image	.754	.660
Advertising and Sales Promotion	.709	.567
Extraction Method: Principal Component Analysis.		

Source: Computed from Primary Data

Table No. 4.33 relates to communalities derived from EFA by using principal component analysis and item to total correlations with regards to variables used in the study to analyse the store attributes influencing choice of retail format for buying SMCGs. The communalities for all the variables are range from 0.568 to 0.754 and the item to total correlations with respect to all the variables are above 0.50, which are above the thresh hold limit of 0.30 testifying the construct validity and indicate the stability and consistency of the instrument.

The following are the results of exploratory factor analysis relating to store attributes influencing the choice of retail format for buying SMCGs. The Extraction method used is principal component analysis with varimax rotation. The factors are derived based on eigen values > 1 and factor loading of 0.50 and above.

Table No 4.34 EFA Results of Store Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)

FACTORS	Factor Loadings	Eigen Values	% of Variance	Cumulative %	Cronbach's Alpha	Inter-Item Correlations
Primary Store Attributes						
Convenient Store Location	.793	2.845	23.704	23.704	0.835	0.559
Pleasant Ambience (Store Atmosphere)	.791					
Fast Checkout Lines and Prompt Service	.735					
Nice In-Store Promotions	.592					
Secondary Store Attributes						
Finance Options	.774	2.836	23.635	47.339	0.839	0.511
Good Parking Facility	.741					
Cleanliness Of Store	.712					
After Sales Services	.561					
Convenient Shopping Hours	.559					
Ancillary Store Attributes						
Advertising and Sales Promotion	.802	2.358	19.652	66.991	0.801	0.573
Store Image	.784					
Trained Sales Personnel/ Helpful Staff	.672					

Source: Computed from Primary Data

Table No. 4.34 relates to exploratory factor analysis relating to store attributes influencing the choice of retail format for buying SMCGs. The exploratory factor analysis identified three factors by retaining all the 12 items with factor loading of 0.50 and above labeled as, primary store attributes, secondary store attributes and ancillary store attributes.

The factor loadings for all the variables used in the analysis ranges from 0.559 to 0.802. As per the cumulative variance extracted, the model explains 66.991 % of the

variance. The constructs, primary store attributes has a Cronbach's alpha of 0.835 and inter item correlation of 0.559, secondary store attributes has a Cronbach's alpha of 0.839 and inter item correlation of 0.511 and ancillary store attributes has a Cronbach's alpha of 0.801 and inter item correlation of 0.573. All these results signify the internal consistency and reliability of the constructs.

Table No. 4.35 Inter Construct Correlations Matrix with regards to Factors Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)							
		Primary Product Attributes	Secondary Product Attributes	Ancillary Product Attributes	Primary Store Attributes	Secondary Store Attributes	Ancillary Store Attributes
Primary Product Attributes	Correlation	1					
	P-value						
Secondary Product Attributes	Correlation	.662**	1				
	P-value	.000					
Ancillary Product Attributes	Correlation	.670**	.634**	1			
	P-value	.000	.000				
Primary Store Attributes	Correlation	.628**	.604**	.590**	1		
	P-value	.000	.000	.000			
Secondary Store Attributes	Correlation	.682**	.554**	.646**	.671**	1	
	P-value	.000	.000	.000	.000		
Ancillary Store Attributes	Correlation	.558**	.451**	.585**	.612**	.652**	1
	P-value	.000	.000	.000	.000	.000	

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Computed from Primary Data

Table No. 4.35 relates to inter construct correlations with regards to product attributes and store attributes influencing choice of retail format for buying slow moving consumer goods. Factors relating to product attributes i.e. primary product attributes, secondary product attributes and ancillary product attributes and factors relating to store attributes i.e. primary store attributes, secondary store attributes and ancillary store attributes, influencing choice of retail format for buying SMCGs have a positive correlation and it is statistically significant since the P-value in respect of all the factors is < 0.01. Hence, the factors derived can be used for further analysis.

4.6.2 C) Evaluation of Influence of Product Attributes and Store Attributes on choice of retail format for buying SMCGs in Goa

For the purpose of analyzing the influence of product attributes and store attributes on choice of retail format for buying SMCGs in Goa, the following hypothesis is developed and tested by using univariate analysis under generalized linear model.

Ho1(i) Product attributes and store attributes do not have any statistically significant influence on choice of retail format for buying SMCGs in Goa.

Table No. 4.36 Analyses of Product Attributes and Store Attributes Influencing Choice of Retail Format for Buying Slow Moving Consumer Goods (SMCGs)

(Statistical Tool Used: Generalized Linear Model – Univariate)

Dependent Variable: Choice of Retail Format (SMCGs)

Parameter	Tests of Between-Subjects Effects							Parameter Estimates			
	Type III Sum of Squares	DF	Mean Square	F	Sig.	Noncent. Parameter	Observed Power	B	Std. Error	t	Sig.
Intercept	2.537	1	2.537	3.137	.003	3.137	.425	.306	.173	1.771	.003
Primary Product Attributes	23.669	1	23.669	29.273	.000	29.273	1.000	.046	.009	5.410	.000
Secondary Product Attributes	5.855	1	5.855	7.241	.007	7.241	.767	.026	.010	2.691	.007
Ancillary Product Attributes	0.174	1	0.174	0.216	.642	.216	0.075	.005	.010	.464	.642
Primary Store Attributes	3.841	1	3.841	4.750	.030	4.750	.586	.022	.010	2.179	.030
Secondary Store Attributes	277.088	1	277.088	342.689	.000	342.689	1.000	.153	.008	18.512	.000
Ancillary Store Attributes	6.651	1	6.651	8.226	.004	8.226	.817	.032	.011	2.868	.004

a. R Squared = .600 (Adjusted R Squared = .598)

b. Computed using alpha = .05

Source: Computed from Primary Data

Table No. 4.36 relates to the analyses of product attributes and store attributes influencing choice of retail format for buying slow moving consumer goods. As per

the test of between subject effects, the F value for primary product attributes is 29.273 and P-value is 0.001, secondary product attributes is 7.241 and P-value is 0.007, ancillary product attributes is 0.216 and P-value is 0.642, primary store attributes is 4.750 and P-value is 0.030, secondary store attributes is 342.689 and P-value is 0.001 and ancillary store attributes is 8.226 and P-value is 0.004.

Since the P value is < 0.05 in respect of the independent variables, primary product attributes, secondary product attributes, primary store attributes, secondary store attributes and ancillary store attributes, it can be interpreted that, there is a statistically significant difference between subject effects in respect of these variables. The adjusted R square is 0.598, signifying that this model explains 59.8 % of the variance.

Further as per parameter estimates of the regression model, the P-value in respect of primary product attributes, ancillary product attributes, primary store attributes, secondary store attributes and ancillary store attributes is < 0.05 . Hence, it can be interpreted that there is a statistically significant influence of primary product attributes, ancillary product attributes, primary store attributes, secondary store attributes and ancillary store attributes on choice of retail format for buying FMCGs. The non centrality parameter in respect of secondary store attributes is 342.689 and primary product attributes is 29.273. This signifies that these two factors have a strong influence on the choice of retail format for buying SMCGs as compared to the other factors.

Hence, **H_{01(i)}** that, product attributes and store attributes do not have any statistically significant influence on choice of retail format for buying SMCGs in Goa is rejected in respect of primary product attributes, ancillary product attributes, primary store attributes, secondary store attributes and ancillary store attributes and accepted in respect of ancillary product attributes.

4.7 Analysis of Relationship among Factors Influencing Brand Preference and Consumers Choice of Brands

The consumer's choice of brands is influenced by a number of factors like influence by family, friends, advertisements, children, reviews on internet, sales promotion schemes etc. This unit attempts to analyse the influence of these factors on respondent's choice of brands. The following hypothesis is developed for the purpose of analysis and the same is tested by using univariate analysis under Generalized Linear Model (GLM).

Ho1(j) There is no statistically significant relationship between factors influencing brand preference and consumers choice of brands.

For the purpose of the analysis, the factors influencing brand preference like, family, friends, advertisements, children, reviews on internet and sales promotion schemes are taken as independent variables and the brand choice is taken as the dependent variable. The following are the results of the analysis:

Table No 4.37 Analysis of Relationship among Factors Influencing Brand Preference and Consumers Choice of Brands (Generalized Linear Model -Univariate)

Dependent Variable: Brand Choice

Parameter	Tests of Between-Subjects Effects							Parameter Estimates			
	Type III Sum of Squares	DF	Mean Square	F	Sig.	Non-centrality Parameter	Observed Power	B	Std. Error	t	Sig.
Intercept	92.990	1	92.990	800.123	.000	800.12	1.000	.506	.018	28.286	.000
Family	23.323	1	23.323	200.685	.000	200.68	1.000	.334	.024	14.166	.000
Friends	1.311	1	1.311	11.283	.001	11.28	.919	.088	.026	3.359	.001
Advertisements	12.123	1	12.123	104.310	.000	104.31	1.000	.249	.024	10.213	.000
Children	6.455	1	6.455	55.541	.000	55.54	1.000	.358	.048	7.453	.000
Reviews on Internet	1.825	1	1.825	15.702	.000	15.70	.977	.128	.032	3.963	.000
Sales Promotion Schemes	1.616	1	1.616	13.908	.000	13.91	.961	.134	.036	3.729	.000

a. R Squared = .307 (Adjusted R Squared = .303) b. Computed by using alpha = .05

Source: Computed from Primary Data

Table No. 4.37 reveals the relationship among factors influencing brand preference and consumers choice of brands. With regards to the test of between subject effects, the F value in respect of family is 200.685 and P-value is 0.001, friends is 11.283 and P-value is 0.001, advertisements is 104.310 and P-value is 0.001, children is 55.541 and P-value is 0.001, reviews on internet is 15.702 and P-value is 0.001 and sales promotion schemes is 13.908 and P-value is 0.001.

Since the P value is < 0.01 in respect of all the independent variables, we can draw the conclusion that, there is a statistically significant difference between subject effects and therefore the condition of univariate analysis is met (**Haase & Ellis, 1987**). The adjusted R square is 0.303, signifying that this model explains 30.3 % of the variance.

Further as per parameter estimates of the regression model, the P-value in respect of all the independent variables is < 0.01 , which signifies that all the independent variables i.e. family, friends, advertisements, children, reviews on internet and sales promotion schemes have a statistically significant influence on brand choice. The non centrality parameter in respect of family is 200.68 and in respect of advertisement it is 104.31. This signifies that these two factors strongly influence the brand choice as compared to the other factors.

Hence **H_{01(j)}** that, there is no statistically significant relationship between factors influencing brand preference and consumers' choice of brands is rejected and the alternate hypothesis that, there is a statistically significant association between factors influencing brand preference and consumers choice of brands, is accepted.

4.8 Analysis of Advertising Media Influencing Buying Decisions of Consumers across Demographic Characteristics

The influence of advertising media on brand preference of consumers was analyzed by using multiple response chi-square test. The respondents were asked to select the advertising media which influence their brand preference. The respondents were allowed to select more than one option. The responses received were coded with dichotomous values as, 0 for un-ticked option and 1 for ticked option.

The following hypothesis is developed to test the association between advertising media influencing buying decisions and demographic characteristics:

Ho1(k) There is no statistically significant association between advertising media influencing buying decisions of consumers and demographic characteristics.

The following are the results of the analysis:

Advertising Media	Gender					
	Male		Female		Total	
	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %
Television	360	31.6	402	33.5	762	32.6
Newspaper	217	19.0	188	15.7	405	17.3
Internet	241	21.1	254	21.2	495	21.2
Word of Mouth	152	13.3	157	13.1	309	13.2
Reference Groups	67	5.9	63	5.3	130	5.6
Celebrity Endorsements	44	3.9	64	5.3	108	4.6
Display Sign Boards & Hoardings	60	5.3	71	5.9	131	5.6
Total	1141	100.0	1199	100.0	2340	100.0
Pearson's Chi-Square 13.035 (7) P. Value 0.071						

Source: Computed from Primary Data

Table No. 4.38 represents analysis of advertising media influencing buying decisions of consumers analyzed across gender. As per multiple responses, dichotomous

analysis revealed that television is the highest influencer with 31.6% responses by male respondents and 33.5% female respondents. The second highest influencer is internet with 21.1% and 21.2 % responses by male and female respondents respectively.

Carl Pearson's chi-square as per the multiple responses chi-square test is 13.035, DF is 7 and P-value is 0.071. Since the P-value is > 0.05, it can be interpreted that, there is no statistically significant association between advertising media influencing buying decisions and gender.

Table No 4.39 Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Age Groups								
Advertising Media	Age Groups							
	Less than 18 Years		18 to 30 Years		31 to 45 Years		46 Years and Above	
	Count	Column Response s %	Count	Column Response s %	Count	Column Response s %	Count	Column Response s %
Television	35	32.7	398	32.3	198	32.9	131	32.7
Newspaper	16	15.0	195	15.8	115	19.1	79	19.7
Internet	32	29.9	286	23.2	116	19.3	61	15.2
Word of Mouth	10	9.3	150	12.2	79	13.1	70	17.5
Reference Groups	5	4.7	58	4.7	38	6.3	29	7.2
Celebrity Endorsements	4	3.7	70	5.7	25	4.2	9	2.2
Display Sign Boards & Hoardings	5	4.7	74	6.0	30	5.0	22	5.5
Total	107	100.0	1231	100.0	601	100.0	401	100.0
Pearson's Chi-Square 70.041 (21) P. Value 0.001								

Source: Computed from Primary Data

Table No. 4.39 disclose the analysis of advertising media influencing buying decisions of consumers analyzed across age groups. As per multiple responses dichotomous analysis it is seen that, television with 32.7 %, 32.3 %, 32.9 %, and 32.7 % responses by respondents in all the age groups i.e. less than 18 years, 18 to 30 years, 31 to 45 years and 46 years and above respectively, is rated as the highest

influencer. Internet is rated as the second highest influencer by respondents in the age groups, less than 18 years, 18 to 30 years and 31 to 45 years, with 29.9%, 23.2%, and 19.3% responses respectively. However, the respondents in the age group of 45 years and above have rated newspaper with 19.7 % responses as the second highest media.

Carl Pearson's chi-square as per the multiple responses chi-square test is 70.041, DF is 21 and P-value is 0.001. Since the P-value is < 0.05, it can be interpreted that, there is a statistically significant association between advertising media influencing buying decisions and age.

Table No 4.40 Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Marital Status				
Advertising Media	Marital Status			
	Married		Unmarried	
	Count	Column Responses %	Count	Column Responses %
Television	360	31.9	402	33.2
Newspaper	217	19.2	188	15.5
Internet	206	18.2	289	23.9
Word of Mouth	168	14.9	141	11.7
Reference Groups	81	7.2	49	4.0
Celebrity Endorsements	37	3.3	71	5.9
Display Sign Boards & Hoardings	61	5.4	70	5.8
Total	1130	100.0	1210	100.0
Pearson's Chi-Square 55.689 (7) P. Value 0.001				

Source: Computed from Primary Data

Table No. 4.40 depicts the analysis of advertising media influencing buying decisions of consumers analyzed across marital status. As per multiple responses dichotomous analysis it is seen that television with 31.9 % responses by married respondents and 33.2 % responses by unmarried respondents is rated as the highest influencer. However married respondents with 19.2 % responses rated, newspaper as the second

highest influencer and unmarried respondents rated internet with 23.9 % responses, as the second highest influencer.

Carl Pearson's chi-square as per the multiple responses chi-square test is 55.689, DF is 7 and P-value is 0.001. Since the P-value is < 0.05, it can be interpreted that, there is a statistically significant association between advertising media influencing buying decisions and marital status.

Table No 4.41 Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Educational Qualifications												
Advertising Media	Educational Qualifications											
	Below SSC		SSC		HSSC		Graduate		Post Graduate		Professional	
	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %
Television	63	36.6	67	42.1	102	31.8	280	33.9	192	29.2	58	28.3
Newspaper	46	26.7	31	19.5	56	17.4	144	17.4	96	14.6	45	22.0
Internet	33	19.2	28	17.6	73	22.7	156	18.9	147	22.4	45	22.0
Word of Mouth	18	10.5	16	10.1	27	8.4	99	12.0	129	19.6	20	9.8
Reference Groups	3	1.7	6	3.8	14	4.4	51	6.2	36	5.5	20	9.8
Celebrity Endorsements	3	1.7	3	1.9	20	6.2	45	5.4	31	4.7	6	2.9
Display Sign Boards & Hoardings	6	3.5	8	5.0	29	9.0	51	6.2	26	4.0	11	5.4
Total	172	100.0	159	100.0	321	100.0	826	100.0	657	100.0	205	100.0
Pearson's Chi-Square 144.417 (35) P. Value 0.001												

Source: Computed from Primary Data

Table No. 4.41 represents analysis of advertising media influencing buying decisions of consumers analyzed based educational qualifications. As per multiple responses dichotomous analysis it is seen that, television with 26.6 %, 42.1 %, 31.8 %, 33.9 % , 29.2% , and 28.3 % responses by respondents in all the categories of educational qualifications i.e. below SSC, SSC, HSSC, graduate, post graduate and professionals respectively, is rated as the highest influencer, while newspaper with 26.7 % and 19.5 % responses by respondents with educational qualifications below SSC and SSC

respectively, is rated as the second highest influencer. Respondents with educational qualifications, HSSC, graduate and post graduate with 22.7 %, 18.9 %, and 22.4 % respectively, have rated internet as the second highest influencer. However, professionals have rated newspaper and Internet equally with 22.0 % responses each, as the second highest influencer.

Carl Pearson's chi-square as per the multiple responses chi-square test is 144.417, DF is 35 and P-value is 0.001. Since the P-value is < 0.05, it can be interpreted that, there is a statistically significant association between advertising media influencing buying decisions and educational qualifications.

Table No 4.42 Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Occupation										
Advertising Media	Occupation									
	Service		Business		Student		Home Maker		Other	
	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %	Count	Column Responses %
Television	363	31.3	102	31.5	220	33.7	34	38.2	43	37.7
Newspaper	191	16.5	75	23.1	92	14.1	17	19.1	30	26.3
Internet	242	20.8	57	17.6	155	23.8	21	23.6	20	17.5
Word of Mouth	194	16.7	30	9.3	71	10.9	6	6.7	8	7.0
Reference Groups	65	5.6	29	9.0	28	4.3	1	1.1	7	6.1
Celebrity Endorsements	40	3.4	11	3.4	51	7.8	5	5.6	1	0.9
Display Sign Boards & Hoardings	66	5.7	20	6.2	35	5.4	5	5.6	5	4.4
Total	1161	100.0	324	100.0	652	100.0	89	100.0	114	100.0%
Pearson's Chi-Square 122.965 (28) P. Value 0.001										

Source: Computed from Primary Data

Table No. 4.42 represents analysis of advertising media influencing buying decisions of consumers analyzed across occupation. As per multiple responses dichotomous analysis it is seen that, television with 31.3 %, 31.5 %, 33.7 %, 38.2 % and 37.7 %

responses by respondents in all the categories of occupation i.e. service, business, student, home maker and others respectively, is rated as the highest influencer. Newspaper with 23.1 % and 26.3 % responses by respondents engaged in business and other category respectively, is rated as the second highest influencer. However, respondents engaged in service, students and home makers with 20.8 %, 23.8 %, and 23.6 % responses respectively have rated internet as the second highest influencer.

Carl Pearson's chi-square as per the multiple responses chi-square test is 122.965, DF is 28 and P-value is 0.001. Since the P-value is < 0.05, it can be interpreted that, there is a statistically significant association between advertising media influencing buying decisions and occupation.

Table No 4.43 Analysis of Influence of Advertising Media on Buying Decisions of Consumers across Monthly Household Income

Advertising Media	Monthly Household 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. 75,000		Rs. 75,000 to Rs. 1,00,000		Above Rs.1,00,000	
	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %	Count	Column Resp. %
Television	84	34.4	248	34.5	203	32.5	90	34.7	51	27.9	86	27.6
Newspaper	49	20.1	115	16.0	106	17	38	14.7	32	17.5	52	16.7
Internet	53	21.7	145	20.2	136	21.8	67	25.9	45	24.6	62	19.9
Word of Mouth	24	9.8	76	10.6	86	13.8	33	12.7	25	13.7	65	20.8
Reference Groups	9	3.7	36	5.0	39	6.3	8	3.1	12	6.6	26	8.3
Celebrity Endorsements	9	3.7	48	6.7	26	4.2	11	4.2	4	2.2	10	3.2
Display Sign Boards & Hoardings	16	6.6	50	7.0	28	4.5	12	4.6	14	7.7	11	3.5
Total	244	100	718	100	624	100	259	100	183	100	312	100
Pearson's Chi-Square 113.672 (35) P. Value 0.001												
Source: Computed from Primary Data												

Table No. 4.43 shows the analysis of advertising media influencing buying decisions of consumers analyzed across income categories. As per multiple responses dichotomous analysis it is seen that, television with 34.4 %, 34.5 %, 32.5 %, 34.7 %, 27.9 % and 27.6 % responses by respondents in all the categories of Income i.e. less than Rs. 10,000, Rs. 10,000 to Rs. 25,000, Rs. 25,000 to 50,000, Rs. 50,000 to Rs. 75,000, Rs. 75,000 to Rs. 1,00,000 and above Rs.1,00,000, is rated as the highest influencer, while the internet is rated as the second highest influencer.

Carl Pearson's chi-square as per the multiple responses chi-square test is 113.762, DF is 35 and P-value is 0.001. Since the P-value is < 0.05, it can be interpreted that, there is a statistically significant association between advertising media influencing buying decisions and monthly household income.

Table No 4.44 Analysis of Influence of Advertising Media on Buying Decisions of Consumers based on District-wise Location of Respondents				
Advertising Media	Districts			
	North Goa		South Goa	
	Count	Column Responses %	Count	Column Responses %
Television	367	34.0	395	31.3
Newspaper	181	16.8	224	17.8
Internet	237	22.0	258	20.5
Word of Mouth	149	13.8	160	12.7
Reference Groups	53	4.9	77	6.1
Celebrity Endorsements	40	3.7	68	5.4
Display Sign Boards & Hoardings	52	4.8	79	6.3
Total	1079	100.0	497	100.0
Pearson's Chi-Square 36.126 (7) P. Value 0..001				

Source: Computed from Primary Data

Table No. 4.44 represents analysis of advertising media influencing buying decisions of consumers analyzed based on district-wise location of respondents. As per multiple responses dichotomous analysis it is seen that, Television with 34.0 % and 31.3 %

responses by respondents from North Goa district and South Goa district respectively is rated as the highest influencer, while the internet is rated as the second highest influencer.

Carl Pearson's chi-square as per the multiple responses chi-square test is 36.126, DF is 7 and P-value is 0.001. Since the P-value is < 0.05, it can be interpreted that, there is a statistically significant association between advertising media influencing buying decisions and district-wise location of respondents.

Table No 4.45 Summary of Chi-square Tests Analyzing the association between Advertising Media Influencing Buying Decisions and Demographic Characteristic				
Demographic Characteristics	χ^2	DF	P - Value	Decision
Gender	13.035	7	0.071	Accept
Age	70.041	21	0.001	Reject
Marital Status	55.689	7	0.001	Reject
Educational Qualification	144.417	35	0.001	Reject
Occupation	122.965	28	0.001	Reject
Monthly Household Income	113.672	35	0.001	Reject
District-wise Location of Respondents	36.126	7	0.001	Reject

Source: Compiled based on Analysis as per Table No. 4.24 to 4.30

Above Table No. 4.45 relates to the summary of chi-square tests presented in tables 4.24 to 4.30, analyzing the association between advertising media influencing buying decisions and demographic characteristics.

It is seen that in respect of gender, the Chi-square is 13.035, D. F. is 7 and P-value is 0.071, in respect of age, the chi-square is 70.041, D. F. is 21 and P-value is 0.001, in respect of marital status, the chi-square is 55.689, D. F. is 7 and P-value is 0.001, in respect of educational qualifications, the chi-square is 144.417, D. F. is 35 and P-

value is 0.001, in respect of occupation, the chi-square is 122.965, D. F. is 28 and P-value is 0.001, in respect of monthly household income, the chi-square is 113.672, D. F. is 35 and P-value is 0.001, and in respect of district-wise location of respondents the chi-square is 36.126, D. F. is 7 and P-value is 0.001.

The P-value being < 0.05 in respect of age, marital status, educational qualifications, occupation, monthly household income and district-wise location of respondents, signifies that, there is significant association between these demographic characteristics and advertising media influencing buying decisions. However, the P-value in respect of gender is > 0.05 , hence we can interpret that, there is no statistically significant association between advertising media influencing buying decisions and gender.

Hence the **H₀₁(k)** that, there is no statistically significant association between advertising media influencing buying decisions and demographic characteristics is rejected in respect of age, marital status, educational qualifications, occupation, monthly household income and district-wise location of respondents. However, it is accepted in respect of gender.

4.9 Analysis of Choice between Off-line and On-line Retail Format

In the wake of growing popularity of on-line retail, it is apprehended that, on-line retail is going to wipe out off-line retail formats (bricks and mortar stores) from the competition in future. In view of this, an attempt is made to analyse the choice of Goan consumers between the off-line and on-line retail formats. The question asked in the questionnaire was – “given the choice between off-line and on-line retail formats, which one would you prefer the most?” The data collected was analyzed across select demographic characteristics like gender, age, marital status, educational qualifications, occupation, monthly household income and district.

Ho1(I) There is no statistically significant association between off-line and on-line store preference and demographic characteristics.

The above hypothesis is tested by using chi-square test. The following are the results of the analysis:

Table No. 4.46 Analysis of Choice between On-line and Off-line Retail Format across Demographic Characteristics									
Demographic Characteristics		Store Preference				Pearson Chi-Square Tests			Decision
		Off-line Store		On-line Store		χ^2	DF	Sig.	
		Count	%	Count	%				
Gender	Male	303	30.3	179	17.9	6.503	1	.011*	Reject
	Female	365	36.5	153	15.3				
	Total	668	66.8	332	33.2				
Age	Less than 18 Years	14	1.4	29	2.9	44.109	3	.001*	Reject
	18 to 30 Years	328	32.8	190	19				
	31 to 45 Years	176	17.6	79	7.9				
	46 Years and Above	150	15	34	3.4				
	Total	668	66.8	332	33.2				
Marital Status	Married	337	33.7	130	13	11.362	1	.001*	Reject
	Unmarried	331	33.1	202	20.2				
	Total	668	66.8	332	33.2				
Educational Qualifications	Below SSC	38	3.8	33	3.3	20.421	5	.001*	Reject
	SSC	61	6.1	16	1.6				
	HSSC	81	8.1	50	5				
	Graduate	261	26.1	99	9.9				
	Post Graduate	170	17	103	10.3				
	Professional	57	5.7	31	3.1				
	Total	668	66.8	332	33.2				
Occupation	Service	332	33.2	167	16.7	5.325	4	.256	Accept
	Business	80	8.0	51	5.1				
	Student	187	18.7	89	8.9				
	Home Maker	35	3.5	9	0.9				
	Other	34	3.4	16	1.6				
	Total	668	66.8	332	33.2				
Monthly Household Income	Less Than Rs. 10,000	78	7.8	27	2.7	24.060	5	.001*	Reject
	Rs. 10,000 to Rs. 25,000	218	21.8	99	9.9				
	Rs. 25,000 to 50,000	174	17.4	96	9.6				
	Rs. 50,000 to Rs. 75,000	57	5.7	58	5.8				
	Rs. 75,000 to Rs. 1,00,000	60	6.0	17	1.7				
	Above Rs.1,00,000	81	8.1	35	3.5				
	Total	668	66.8	332	33.2				
District-wise Location of Respondents	North Goa	317	31.7	183	18.3	5.212	1	.022*	Reject
	South Goa	351	35.1	149	14.9				
	Total	668	66.8	332	33.2				

Source: Computed from Primary Data

Table No. 4.46 represents analysis of choice between on-line and off-line retail format analyzed across demographic characteristics. As per descriptive statistics it is seen that, in respect of all the demographic characteristics off-line store is the most preferred retail format as compared to on-line stores. Overall it is seen that 66.8 % respondents prefer off-line store and 33.2 % respondents prefer on-line stores.

Carl Pearson's chi-square as per the chi-square test in respect of gender is 6.503, DF is 1 and P-value is 0.011, Age is 44.109, DF is 3 and P-value is 0.001, marital status is 11.362, DF is 1 and P-value is 0.001, educational qualifications is 20.421, DF is 5 and P-value is 0.001, occupation is 5.325, DF is 4 and P-value is 0.256, monthly household income is 20.060, DF is 5 and P-value is 0.001 and district is 5.212, DF is 1 and P-value is 0.022.

Since the P-value is < 0.05 , in respect of gender, age, marital status, educational qualifications, monthly household income and district, it can be interpreted that, there is a statistically significant association between these demographic characteristics and store format preference. However, in respect of occupation the P-value is > 0.05 . Hence, it is inferred that, there is no statistically significant association between occupation and store format preference.

Hence the **H₀₁(I)** that, there is no statistically significant association between off-line and online store preference and demographic characteristics is rejected in respect of gender, age, marital status, educational qualifications, monthly household income and district and it is accepted in respect of occupation.

4.10 Analysis of Consumer Typologies in Goa

Consumer typology refers to the consumer types determined based on their behavioral pattern like price oriented shoppers, problem solving shoppers, impulse shoppers **Mafini & Dhurup, (2014)** , **Zeng, (2008)**, **Leo, C., Bennett, R., & Hartel, C. E. J. , (2005)**. In the study on consumer typologies, **Westbrook and Black (1985)** have identified four consumer types: the economic consumers, ethical consumers, empathetic consumers and personalizing consumers. Consumers with careful approach in shopping, concerned about assortment, price and quality were characterized as economic shoppers. Those who gave importance for personal relationship with sales personnel were characterized as personalizing shoppers. The ethical shoppers are ready to sacrifice lower price and wider choice for moral beliefs. The empathetic shoppers shop out of necessity without any intrinsic interest.

Hafstrom, Chae and Chung (1992) in the study on taxonomy of shoppers has identified six types of shoppers viz. perfectionist, value conscious, brand conscious, novelty-fad-fashion conscious, shopping avoider - time saver - satisfier and confused support seeking decision maker. The perfectionists are quality conscious and want high standard products; value conscious consumers are price conscious and are looking for best value for their money. Brand conscious consumers are interested in well-known brands; novelty-fad-fashion conscious consumers are excited to seek new products and are conscious of new fashion trends. The shopping avoider - time saver - satisfier makes fewer shopping trips and is time and convenience conscious. The confused support seeking decision maker seeks help of family and friends in taking buying decisions.

In the context of the above literature, this part of the study attempts to identify the consumer typologies in Goa and further analyse the relationship of these consumer

typologies with the demographic characteristics. The study also attempted to analyse the influence of consumer typologies on store choice behaviour in the State of Goa.

For the purpose of analysis, a 36 item scale was developed based on the earlier literatures by **Hafstrom, Chae and Chung (1992)**, **Mafini and Dhurup, (2014)**, **Westbrook and black (1985)** and the researcher's own contribution with modification of the statements suiting the local requirement. These 36 items, measured on a seven point rating scale, was used for the pilot study, consisting of a sample of 100 respondents. Based on the findings of the study, three items with item to total correlations of < 0.30 were removed and the final 33 items were retained. This refined scale consisting of 33 items is used to analyze the typologies of the consumers in Goa.

For the purpose of dimension reduction and for factor extraction, Exploratory Factor Analysis (EFA) was conducted. As suggested by **Worthington and Whittaker (2006)** it should be started with EFA and then move to CFA using a different sample.

Hence, for the purpose of conducting EFA a sample of 350 respondents was drawn from the data set by using random sampling technique available under sort cases function in SPSS. Further, by using the same random sampling technique a separate sample of 650 respondents was drawn from the data set for conducting CFA.

The reliability of the scale is tested based on Cronbach's alpha statistics. The 33 items used in the study has a Cronbach's alpha of 0.914. As stated earlier, the alpha value between 0.70 and 0.90 is considered to be good fit and if it is > 0.90 it is considered excellent. Since the alpha value in the study is 0.914, the scale used for the analysis indicates an excellent fit.

The reliability was further tested by using split-half technique. As per results of the analysis, the Cronbach's alpha for the 17 items under part 1 is 0.859 and the Cronbach's alpha for 16 items under part 2 is 0.870. The Guttman split-half coefficient is 0.771. As per ANOVA results, the grand mean is 4.94, F-value is 23.847 and P-value is 0.001. Hence it can be concluded that the scale used in the model for analyzing the typologies of the consumers in Goa is reliable.

The EFA results revealed that, the Kaiser-Meyer-Olkin measure of sampling adequacy of 0.863, chi-square as per Bartlett's test of sphericity is 4647.006, DF is 528 and P-value is 0.001 which signifies the internal consistency of the instrument.

Table No. 4.47 Item-Total Statistics with reference to EFA Analysis of Consumer Typologies in Goa

Variables	Communalities	Corrected Item-Total Correlation
I make a purchase only when there is a need.	.740	.309
I shop where it saves my time.	.709	.431
I prefer to shop in stores that offer a wide variety of products.	.641	.434
I like to share my shopping experience with family and friends.	.723	.425
I like to go for shopping with family and friends	.686	.455
Because of my active lifestyle I need variety of brands.	.660	.492
I like to buy from new outlets.	.659	.493
I keep myself updated with the latest trends in the market.	.660	.461
I prefer to buy time tested products rather than new products..	.604	.450
I buy products I like, regardless of current fashion/trend.	.628	.435
I prefer to buy well-known labels rather than something new.	.578	.535
My friends seek my advice on product selection.	.564	.511
I often go shopping to get ideas even without intention of buying.	.692	.422
Spending excessive money on assortments is ridiculous.	.621	.397
I am crazy about variety.	.529	.535
I plan my shopping trips carefully.	.644	.541
I consult my family and friends before making a purchase.	.657	.496
I try to stick to certain brands and stores.	.597	.552
I would like to finish shopping as soon as possible.	.578	.453
I feel good when I buy something new.	.561	.492
I usually buy from nearest store.	.642	.488
Local stores provide quality products for low price.	.720	.477
Lowest price offers attract me.	.674	.452
Local stores take more interest in you.	.649	.427
The product price depicts its quality.	.697	.453
Local stores provide better services.	.639	.506
I mostly shop during Price off, discounts and special schemes.	.607	.527
I generally seek help while shopping	.622	.513
A well known brand means good quality	.554	.527
I generally get confused with too many choices	.741	.500
I am a poor decision maker while taking shopping decisions	.600	.408
I prefer to do detail evaluation of Store and the Product before buying	.540	.533
I am very good in taking shopping decisions	.474	.473
Extraction Method: Principal Component Analysis.		

Source: Computed from Primary Data

Table No. 4.47 relates to communalities derived from EFA by using principal component analysis and item to total correlations with regards to variables used in the study to analyse the consumer typologies in Goa. The communalities for all the variables are ranging from 0.474 to 0.741 and the item to total correlations in respect of all the variables is above the thresh hold limit of 0.30. All these results are

testifying the construct validity and indicate the stability and consistency of the instrument.

The following are the results of exploratory factor analysis. The extraction method used is principal component analysis and the rotation method used is promax rotation with kaiser normalization. The factors are derived based on eigen values > 1 and factor loading of 0.50 and above.

Table No. 4.48 EFA Results of Analysis of Consumer Typologies In Goa

Variables	Factor Loadings	Eigen Values	% of Variance	Cumulative %	Cronbach's Alpha	Inter-Item Correlations
Price Sensitive Shopper						
The product price depicts its quality.	.806	8.92	27.02	27.02	0.79	0.48
I mostly shop during Price off, discounts and special schemes.	.747					
Lowest price offers attract me.	.746					
I prefer to buy time tested products rather than new products.	.689					
Planned Shopper						
I consult my family and friends before making a purchase.	.752	2.50	7.57	34.60	0.77	0.40
I try to stick to certain brands and stores.	.738					
I plan my shopping trips carefully.	.737					
I would like to finish shopping as soon as possible.	.637					
I prefer to do detail evaluation of Store and the Product before buying	.636					
Novelty Fad Fashion Conscious Shopper						
Because of my active lifestyle I need variety of brands.	.791	1.86	5.63	40.23	0.75	0.43
I keep myself updated with the latest trends in the market.	.779					
I like to buy from new outlets.	.772					
I am very good in taking shopping decisions	.586					

Cont...

Variables	Factor Loadings	Eigen Values	% of Variance	Cumulative %	Cronbach's Alpha	Inter-Item Correlations
Convenience Seeking Shopper						
Local stores provide quality products for low price.	.843	1.74	5.28	45.51	0.77	0.45
Local stores provide better services.	.769					
I usually buy from nearest store.	.677					
Local stores take more interest	.671					
Variety Seeking Shopper						
I often go shopping to get ideas even without intention of buying.	.798	1.34	4.05	49.56	0.71	0.37
My friends seek my advice on product selection.	.706					
Spending excessive money on assortments is ridiculous.	.674					
I am crazy about variety.	.645					
Brand Conscious Shopper						
I buy products I like, regardless of current fashion/trend.	.848	1.30	3.94	53.50	0.70	0.37
I prefer to buy well-known labels rather than something new.	.730					
A well known brand means good quality	.637					
I feel good when I buy something new.	.586					
Confused, Support Seeking Shopper						
I generally get confused with too many choices	.777	1.15	3.49	56.98	0.70	0.44
I generally seek help while shopping	.743					
I am a poor decision maker while taking shopping decisions	.702					
Perfectionist						
I shop where it saves my time.	.831	1.06	3.20	60.19	0.72	0.47
I make a purchase only when there is a need.	.827					
I prefer to shop in stores that offer a wide variety of products.	.704					
Family Shopper						
I like to share my shopping experience with family and friends.	.832	1.03	3.12	63.31	0.71	0.55
I like to go for shopping with family and friends	.812					

Source: Computed from Primary Data

Table No. 4.48 shows the exploratory factor analysis carried to analyse the consumer typologies in Goa. The EFA results revealed nine factors by retaining all the 33 items with factor loading of 0.50 and above. These factors are labeled as, price sensitive shopper, planned shopper, novelty fad fashion conscious shopper, convenience seeking shopper, variety seeking shopper, brand conscious shopper, confused; support seeking shopper, perfectionist and family shopper.

The factor loadings with respect to all the variables used in the analysis ranges from 0.586 to 0.848. As per the cumulative variance extracted, all the nine factors in the model explain 63.31 % of the variance. The constructs price sensitive shopper has a Cronbach's alpha of 0.79 and inter item correlation of 0.48, planned shopper has a Cronbach's alpha of 0.77 and inter item correlation of 0.40, novelty fad fashion conscious shopper has a Cronbach's alpha of 0.75 and inter item correlation of 0.43, convenience seeking shopper has a Cronbach's alpha of 0.77 and inter item correlation of 0.45, variety seeking shopper has a Cronbach's alpha of 0.71 and inter item correlation of 0.37, brand conscious shopper has a Cronbach's alpha of 0.70 and inter item correlation of 0.37, confused, support seeking shopper has a Cronbach's alpha of 0.70 and inter item correlation of 0.44, perfectionist has a Cronbach's alpha of 0.72 and inter item correlation of 0.47 and family shopper has a Cronbach's alpha of 0.71 and inter item correlation of 0.55.

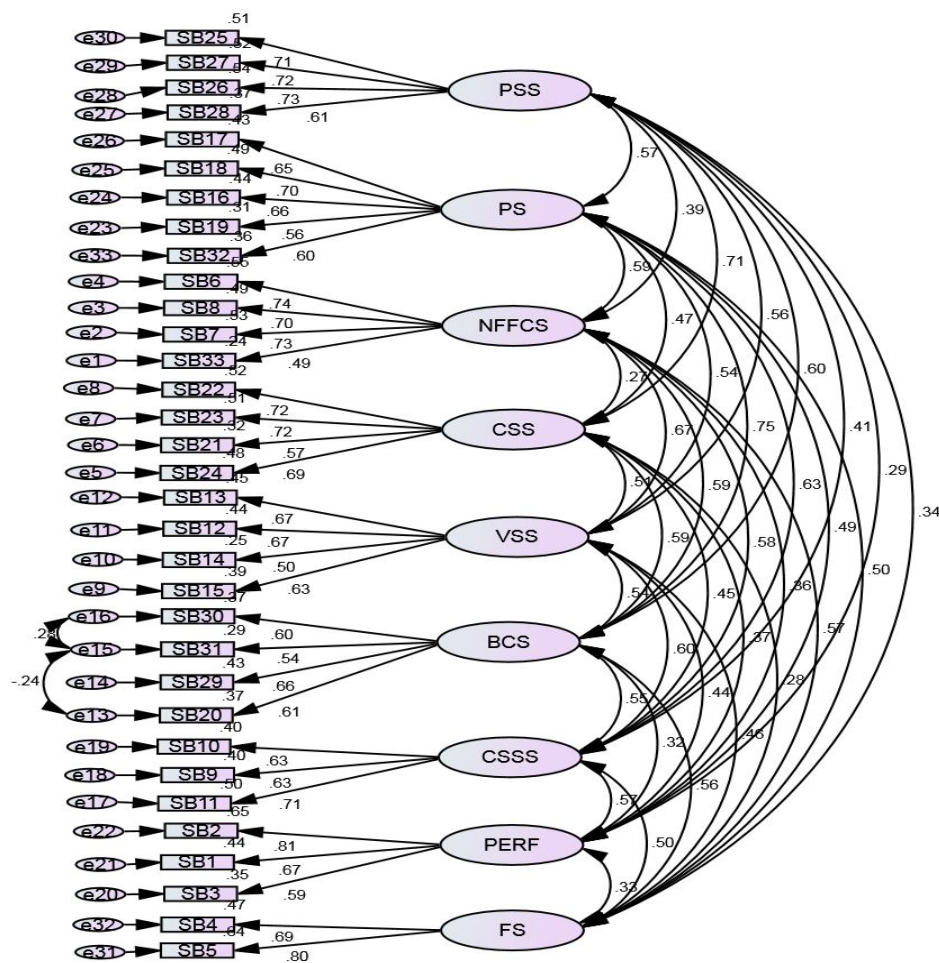
Since, the Cronbach's alpha is > 0.70 and the inter-item correlation are > 0.30 in respect of all the factors, the factor structures derived are reliable and therefore can be used for further analysis.

The model fit of the sample data and the nine factors identified through EFA, were further validated using Confirmatory Factor Analysis (CFA). CFA reveals how well the specification of the factor structure matches the reality. It provides a confirmatory

test of the measurement theory. As it is suggested by **Worthington and Whittaker (2006)**, that CFA should be conducted by using a different sample, a sample of 650 respondents was drawn from the data set by using random sampling technique available under sort cases function in SPSS. The following model was prepared to carry out CFA to test the convergent validity of the construct:

Figure No. 4.3 CFA-Measurement Model for Analyzing the Consumer Typologies in

Goa



Source: Drawn based on Analysis of Primary Data

N.B.: PSS - Price Sensitive Shopper, PS - Planned Shopper, NFFCS - Novelty Fad Fashion Conscious Shopper, CSS - Convenience Seeking Shopper, VSS - Variety Seeking Shopper, BCS - Brand Conscious Shopper, CSSS - Confused, Support Seeking Shopper, PERF - Perfectionist and FS - Family Shopper

Table No. 4.49 Regression Weights of CFA Measurement Model for Analyzing Consumer Typologies in Goa

			Estimate	S.E.	C.R.	P
SB28	<---	PSS	0.642	0.045	18.219	***
SB26	<---	PSS	0.702	0.059	17.816	***
SB27	<---	PSS	0.717	0.062	18.158	***
SB25	<---	PSS	0.724	0.067	18.219	***
SB19	<---	PS	0.582	0.073	14.411	***
SB16	<---	PS	0.611	0.066	14.656	***
SB18	<---	PS	0.708	0.067	16.245	***
SB17	<---	PS	0.597	0.066	14.411	***
SB32	<---	PS	0.566	0.064	14.108	***
SB33	<---	NFFCS	0.458	0.044	13.227	***
SB7	<---	NFFCS	0.733	0.123	13.189	***
SB8	<---	NFFCS	0.684	0.113	12.869	***
SB6	<---	NFFCS	0.739	0.129	13.227	***
SB24	<---	CSS	0.629	0.048	17.985	***
SB21	<---	CSS	0.602	0.064	15.383	***
SB23	<---	CSS	0.705	0.07	17.136	***
SB22	<---	CSS	0.766	0.065	17.985	***
SB15	<---	VSS	0.621	0.051	15.484	***
SB14	<---	VSS	0.496	0.066	12.685	***
SB12	<---	VSS	0.686	0.07	15.773	***
SB13	<---	VSS	0.664	0.082	15.484	***
SB20	<---	BCS	0.597	0.066	14.137	***
SB29	<---	BCS	0.624	0.074	14.69	***
SB31	<---	BCS	0.546	0.096	11.692	***
SB30	<---	BCS	0.601	0.075	14.137	***
SB11	<---	CSSS	0.707	0.069	15.91	***
SB9	<---	CSSS	0.635	0.056	15.91	***
SB10	<---	CSSS	0.635	0.057	15.91	***
SB3	<---	PERF	0.625	0.044	16.601	***
SB1	<---	PERF	0.671	0.081	15.518	***
SB2	<---	PERF	0.772	0.082	16.601	***
SB5	<---	FS	0.783	0.071	16.457	***
SB4	<---	FS	0.699	0.052	16.457	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Codes: **PSS** - Price Sensitive Shopper, **PS** - Planned Shopper, **NFFCS** - Novelty Fad Fashion Conscious Shopper, **CSS** - Convenience Seeking Shopper, **VSS** - Variety Seeking Shopper, **BCS** - Brand Conscious Shopper, **CSSS** - Confused, Support Seeking Shopper, **PERF** - Perfectionist and **FS** - Family Shopper

Figure No. 4.3 relates to CFA measurement model for analyzing consumer typologies in Goa and Table No. 4.49 relates to the regression weights of the analysis. The convergent validity of the construct was assessed by examining the factor loadings,

critical ratio, P-value and average variance extracted of the constructs as suggested by **Fornell and Larcker (1981), Ganguli S. and Roy S. K. (2010).**

As seen in the Table No. 4.49, all the observed variables significantly load on to the latent constructs with regression weights ranging from 0.458 to 0.783, C. R. ranges from 11.692 to 18.219, $AVE \geq 0.5$ and P-values < 0.001 . The above results support the convergent validity of the constructs.

Table No. 4.50 - Co- variances of CFA Measurement Model for Analyzing Consumer Typologies in Goa

			Estimate	S.E.	C.R.	P
NFFCS	<-->	CSS	.393	.048	8.189	***
NFFCS	<-->	VSS	.767	.065	11.879	***
NFFCS	<-->	BCS	.516	.050	10.385	***
NFFCS	<-->	CSSS	.522	.050	10.493	***
NFFCS	<-->	PERF	.489	.051	9.526	***
NFFCS	<-->	PS	.554	.050	11.104	***
NFFCS	<-->	PSS	.438	.049	8.871	***
NFFCS	<-->	FS	.551	.051	10.737	***
CSS	<-->	VSS	.545	.054	10.144	***
CSS	<-->	BCS	.544	.048	11.348	***
CSS	<-->	CSSS	.386	.042	9.189	***
CSS	<-->	PERF	.374	.044	8.584	***
CSS	<-->	PS	.395	.042	9.340	***
CSS	<-->	PSS	.628	.054	11.676	***
CSS	<-->	FS	.348	.044	7.906	***
VSS	<-->	BCS	.475	.051	9.357	***
VSS	<-->	CSSS	.513	.052	9.885	***
VSS	<-->	PERF	.426	.051	8.347	***
VSS	<-->	PS	.510	.051	9.941	***
VSS	<-->	PSS	.631	.058	10.877	***
VSS	<-->	FS	.515	.053	9.744	***
BCS	<-->	CSSS	.381	.041	9.209	***
BCS	<-->	PERF	.247	.040	6.163	***
BCS	<-->	PS	.547	.049	11.211	***
BCS	<-->	PSS	.537	.053	10.060	***
BCS	<-->	FS	.424	.044	9.582	***
CSSS	<-->	PERF	.488	.046	10.614	***
CSSS	<-->	PS	.448	.043	10.372	***
CSSS	<-->	PSS	.375	.043	8.722	***
CSSS	<-->	FS	.365	.041	8.824	***
PERF	<-->	PS	.398	.042	9.514	***
PERF	<-->	PSS	.314	.044	7.145	***
PERF	<-->	FS	.279	.042	6.590	***
PS	<-->	FS	.339	.042	8.056	***
PSS	<-->	FS	.359	.044	8.194	***
PS	<-->	PSS	.539	.048	11.140	***

Source: Computed from Primary Data

Table No. 4.50 relates to the co- variances of CFA measurement model for analyzing consumer typologies in Goa. All the covariances in the model are < the thresh hold

limit of 0.80, **Fornell and Larcker (1981)** and P-values are significant at 0.001 level of significance.

Table No. 4.51 - Correlations of CFA Measurement Model for Analyzing Consumer Typologies in Goa

			Estimate
NFFCS	<-->	CSS	.358
NFFCS	<-->	VSS	.661
NFFCS	<-->	BCS	.556
NFFCS	<-->	CSSS	.561
NFFCS	<-->	PERF	.457
NFFCS	<-->	PS	.604
NFFCS	<-->	PSS	.377
NFFCS	<-->	FS	.545
CSS	<-->	VSS	.509
CSS	<-->	BCS	.635
CSS	<-->	CSSS	.449
CSS	<-->	PERF	.378
CSS	<-->	PS	.466
CSS	<-->	PSS	.586
CSS	<-->	FS	.373
VSS	<-->	BCS	.524
VSS	<-->	CSSS	.565
VSS	<-->	PERF	.407
VSS	<-->	PS	.570
VSS	<-->	PSS	.556
VSS	<-->	FS	.521
BCS	<-->	CSSS	.525
BCS	<-->	PERF	.305
BCS	<-->	PS	.765
BCS	<-->	PSS	.592
BCS	<-->	FS	.538
CSSS	<-->	PERF	.582
CSSS	<-->	PS	.624
CSSS	<-->	PSS	.413
CSSS	<-->	FS	.462
PERF	<-->	PS	.481
PERF	<-->	PSS	.301
PERF	<-->	FS	.306
PS	<-->	FS	.435
PSS	<-->	FS	.363
PS	<-->	PSS	.602

Source: Computed from Primary Data

Table No. 4.51 relates to the inter construct correlations of CFA measurement model for analyzing consumer typologies in Goa. All the correlations in the model are > the threshold limit of 0.30. Further the inter-construct correlations are positive.

Table No. 4.52 Major Fit Measures and Guidelines for Acceptable Values

Indicators of Fit	Target Values for very good fit	Target values for moderate fit
Normed χ^2 (CMIN/DF)	< 3	< 5
GFI	> 0.90	> 0.80
AGFI	> 0.80	> 0.70
RMSR	< 0.05	< 0.10
RMSEA	< 0.05	< 0.08
CFI	> 0.90	> 0.80

Source: Joreskog and Sorbom (1989), Sam Thomas (Decision, Springer, June –Sept. 2013) 40 (1-2)

Table No. 4.53 Fit Measures for the CFA Measurement Model for Analyzing Consumer Typologies in Goa

Indicators of Fit	Values for the Model Fit
χ^2	2199.925
D. F.	455
P-value	0.001
Normed χ^2	4.835
GFI	0.873
AGFI	0.844
RMSR	0.090
RMSEA	0.068
CFI	0.840
TLI	0.872

Source: Computed from Primary Data

Table No. 4.53 relates to the Fit measures for the CFA measurement model analyzing consumer typologies in Goa. Based on the major fit measures and guidelines for their acceptable values as shown in Table No. 4.52 and the model fit indices derived through CFA, as shown in Table No. 4.53, it is seen that the χ^2 for the CFA model is 2199.925, DF is 455 and the P value is < 0.001. Hence, it is significant at 0.001. Further the Normed χ^2 i.e. (CMIN/DF) is 4.835 which is < 5, GFI, AGFI RMSR,

RMSEA, CFI and TLI are 0.873, 0.844, 0.090, 0.068, 0.840 and 0.872 respectively these indicates that the model is moderately fit.

Hence, based on the above analysis it can be concluded that, the nine consumer typologies in Goa identified in the model as price sensitive shopper, planned shopper, novelty fad fashion conscious shopper, convenience seeking shopper, variety seeking shopper, brand conscious shopper, confused, support seeking shopper, perfectionist and family shopper, fits into the model and that, they can be used for further analysis.

4.11 Analysis Of Relationship Between Consumer Typologies and Demographic Characteristics

The consumer typologies derived from the analysis carried out in sub topic 4.10 are further used for analyzing the relationship between consumer typologies and demographic characteristics. The purpose of this analysis is to analyse the buying behaviour of consumers across demographic characteristics. The demographic characteristics considered for the study are: gender, marital status, age, educational qualification, income, place of domicile and district. For the purpose of analysis the following hypothesis is developed:

Ho1(m) Consumer typologies in Goa don't differ significantly across demographics.

This hypothesis is tested by using binary logistic regression and multinomial logistic regression. Logistic regression is an analytical tool that produces a regression model that predicts the probability of group membership.

4.11.1 Analysis of Relationship between Gender and Consumer Typologies in Goa

This analysis is carried out by using binary logistic regression. The gender, which is a dichotomous variable, is used as dependent variable, and the nine typologies are used as explanatory variables. There are 482 males and 518 females in the data set. The omnibus test of model coefficients is significant since, P Value is < 0.01 . The Pseudo R-Square (Nagelkerke R Square) is 0.04. Hence, the model explains 4% of the variance. The P value as per Hosmer and Lemeshow Test is 0.678, which is not significant therefore, meets the requirement of Logistic Regression. As per the classification table, the predictive capacity of the model is 56.1 % which is considerably good. Hence, the model is found to be satisfactory.

Table No. 4.54 Analysis of Relationship Between Gender and Consumer Typologies in Goa, using Binomial Logistic Regression

Dependent Variables	Beta Coeff.	Std. Error	Wald	D. F.	P-value	Odds Ratio
Price Sensitive Shopper	.007	.020	.111	1	.739	1.007
Planned Shopper	-.030	.017	3.210	1	.073	.970
Novelty-Fad-Fashion Conscious Shopper	-.008	.020	.168	1	.682	.992
Convenience Seeking Shopper	-.067	.020	11.873	1	.001	.935
Variety Seeking Shopper	-.009	.020	.193	1	.660	.991
Brand Conscious Shopper	.049	.026	3.525	1	.060	1.050
Confused Support Seeking Decision Maker	.021	.023	.811	1	.368	1.021
Perfectionist	-.023	.024	.848	1	.357	.978
Family Shopper	.098	.031	9.818	1	.002	1.102
Constant	.568	.470	1.464	1	.226	1.765

a. Variable(s) entered on step 1: CT1, CT2, CT3, CT4, CT5, CT6, CT7, CT8, CT9.

Source: Computed from Primary Data

CT1 - Price Sensitive Shopper, **CT2** - Planned Shopper, **CT3** - Novelty-Fad-Fashion Conscious Shopper, **CT4** - Convenience Seeking Shopper, **CT5** - Variety Seeking Shopper, **CT6** - Brand Conscious Shopper, **CT7** - Confused Support Seeking Decision Maker, **CT8** - Perfectionist, **CT9** - Family Shopper

Table No. 4.54 disclose the beta coefficients and the odds ratio (exponential beta coefficients) in the model analyzing the relationship among gender and consumer typologies in Goa. The reference category in the equation is females. It is seen that, the typologies family shopper and convenience seeking shopper are statistically significant since P Value is 0.002 and 0.001 respectively, which is < 0.05 . Hence, it can be interpreted that there is statistically significant relationship among family shopper, convenience seeking shopper and gender. The Odds Ratio (Exp (B)) in respect of family shopper is 1.102, which is > 1 , therefore, it can be interpreted that, the males as compared to females are 1.1 times more likely to be family shoppers. Further, in case of convenience seeking shopper, Odds Ratio (Exp (B)) is 0.935., hence it can be interpreted that, there is 93.5 % probability of convenience seeking shopper to be females as compared to males.

4.11.2 Analysis of Relationship between Marital Status and Consumer

Typologies in Goa

Marital status is also a dichotomous variable. Therefore, for analyzing the relationship between marital status and consumer typologies in Goa, the binomial logistic regression is used. The marital status is used as dependent variable and the nine typologies are used as explanatory variables. The data set consists of 467 respondents who are married and 533 are unmarried. The omnibus test of model coefficients is significant, since P value is < 0.01 . The Pseudo R-Square (Nagelkerke R Square) is 0.057. Hence, the model explains only 5.7 % of the variance. The P value as per Hosmer and Lemeshow Test is 0.102, which is not significant therefore, meets the requirement of logistic regression. As per the classification table, the predictive capacity of the model is 62.0 %, which is pretty good. Hence, the model is acceptable.

Table No. 4.55 Analysis of Relationship Between Marital Status and Consumer Typologies in Goa, using Binomial Logistic Regression

Dependent Variables		Beta Coeff.	Std. Error	Wald	D. F.	P-value	Odds Ratio
Step 1 ^a	Price Sensitive Shopper	-.021	.020	1.034	1	.309	.980
	Planned Shopper	-.043	.017	6.159	1	.013	.958
	Novelty-Fad-Fashion Conscious Shopper	.052	.020	6.549	1	.010	1.053
	Convenience Seeking Shopper	.028	.019	2.142	1	.143	1.029
	Variety Seeking Shopper	.023	.020	1.370	1	.242	1.024
	Brand Conscious Shopper	-.075	.025	8.812	1	.003	.928
	Confused Support Seeking Decision Maker	.069	.023	8.864	1	.003	1.072
	Perfectionist	-.062	.026	5.631	1	.018	.940
	Family Shopper	-.007	.031	.050	1	.823	.993
	Constant	.871	.479	3.299	1	.069	2.388

a. Variable(s) entered on step 1: CT1, CT2, CT3, CT4, CT5, CT6, CT7, CT8, CT9.

Source: Computed from Primary Data

Table No. 4.55 shows the beta coefficients and the odds ratio (exponential beta coefficients) in the model analyzing relationship between marital status and consumer typologies in Goa. The reference category in the equation is unmarried. It is seen that, the typologies planned shopper, novelty-fad-fashion conscious shopper, brand

conscious shopper, confused support seeking decision maker and perfectionist are statistically significant since P value is 0.013, 0.010, 0.003, 0.003 and 0.018 respectively, which is < 0.05 . Hence, it can be interpreted that there is statistically significant relationship among planned shopper, novelty-fad-fashion conscious shopper, brand conscious shopper, confused support seeking decision makers and perfectionist and marital status. The odds ratio ($\exp(B)$) in respect of confused, support seeking decision maker is highest with value 1.072, which is > 1 , therefore, it can be interpreted that married people compared to unmarried are 1.07 times more likely to be confused, support seeking decision maker. The odds ratio in respect of novelty-fad-fashion conscious shopper is 1.053 which further indicates that married people compared to unmarried also display novelty-fad-fashion conscious shopping behaviour. In case of brand conscious shopper, odds ratio is 0.928., hence it can be interpreted that, there is 92.8 % probability of brand conscious shopper to be unmarried as compared to married people.

4.11.3 Analysis of Relationship between Age and Consumer Typologies in Goa

In analysis of relationship between age and consumer typologies in Goa, age is taken as dependent variable and the consumer typologies are taken as explanatory variables. The age groups are classified as less than 18 years, 18 to 30 years, 31 to 45 years and 46 years and above. Since, there are four age groups in the study, multinomial logistic regression is used for analysis. As per the Likelihood Ratio Test, the chi-square value is 93.325, DF is 27 and P value is 0.001, hence, significant at 1% level of significance. The Nagelkerke's Pseudo R-Square is 0.09, therefore it is interpreted that this model explains 9 % of the variance. The Likelihood Ratio Test further shows that the categories of price sensitive shopper, planned shopper, novelty fad fashion conscious shopper, convenience seeking shopper, variety seeking shopper, brand conscious shopper, confused, support seeking shopper, perfectionist and family shopper have P value < 0.05 and therefore, statistically significant. As per goodness of fit test Pearson's chi square is 2654.301, DF is 1704 and P-value 0.001. As per classification table the predictive capacity of the model is 57.3% which is good.

**Table No. 4.56 Analysis of Relationship Between Age and Consumer Typologies in Goa, using Multinomial Logistic Regression
Parameter Estimates**

Age ^a		B	Std. Error	Wald	df	Sig.	Odds Ratio
Less than 18 Years	Intercept	-3.426	1.376	6.200	1	.013	
	Price Sensitive Shopper	.003	.056	.003	1	.955	1.003
	Planned Shopper	-.084	.043	3.726	1	.045	.920
	Novelty-Fad-Fashion Conscious Shopper	.050	.054	.869	1	.351	1.052
	Convenience Seeking Shopper	.064	.050	1.621	1	.203	1.066
	Variety Seeking Shopper	.024	.052	.215	1	.643	1.024
	Brand Conscious Shopper	-.096	.068	1.964	1	.161	.909
	Confused Support Seeking Decision Maker	.030	.061	.244	1	.622	1.031
	Perfectionist	-.093	.069	1.796	1	.180	.912
	Family Shopper	.358	.095	14.133	1	.000	1.431
18 to 30 Years	Intercept	.952	.670	2.021	1	.155	
	Price Sensitive Shopper	-.081	.028	8.498	1	.004	.922
	Planned Shopper	-.057	.024	5.705	1	.017	.944
	Novelty-Fad-Fashion Conscious Shopper	.151	.032	22.288	1	.000	1.163
	Convenience Seeking Shopper	.042	.026	2.564	1	.109	1.043
	Variety Seeking Shopper	.046	.027	2.891	1	.089	1.047
	Brand Conscious Shopper	.082	.027	9.173	1	.002	1.086
	Confused Support Seeking Decision Maker	-.074	.035	4.392	1	.036	.928
	Perfectionist	-.087	.035	5.970	1	.015	.917
	Family Shopper	.025	.042	.365	1	.545	1.026
31 to 45 Years	Intercept	.137	.751	.033	1	.855	
	Price Sensitive Shopper	-.077	.031	6.379	1	.012	.926
	Planned Shopper	.089	.035	6.583	1	.010	1.094
	Novelty-Fad-Fashion Conscious Shopper	.044	.030	2.135	1	.144	1.045
	Convenience Seeking Shopper	.031	.029	1.164	1	.281	1.032
	Variety Seeking Shopper	-.006	.029	.049	1	.825	.994
	Brand Conscious Shopper	.010	.039	.066	1	.797	1.010
	Confused Support Seeking Decision Maker	-.034	.026	1.715	1	.190	.966
	Perfectionist	-.060	.039	2.304	1	.129	.942
	Family Shopper	.078	.046	2.849	1	.091	1.081

a. The reference category is: 46 Years and Above.

Source: Computed from Primary Data

The above Table No. 4.56 shows the beta coefficients and the odds ratio in the model.

The category 46 years and above is taken as reference category. In the category less than 18 years, P-value in respect of family shopper is 0.000 and the odds ratio is

1.431. Therefore, it can be interpreted that buyers who are < 18 years are 1.43 times more likely to be family shopper.

In case of category 18 – 30 years with P-value 0.000 and 0.002, the odds ratio is highest for novelty fad fashion conscious shopper and brand conscious shopper i.e. 1.163 and 1.086 respectively. Therefore, it can be interpreted that, buyers who are 18 – 30 years are 1.16 times more likely to be novelty fad fashion conscious shopper and also 1.09 times brand conscious shoppers.

In case of category 31-45 years with P-value < 0.05, the odds ratio is highest for planned shopper (P value 0.010 and Odds Ratio 1.094). This shows that, buyers who are 31-45 years are 1.09 times more likely to be planned shoppers.

Further, since the P-value in respect of price sensitive shoppers is 0.012 and Odds Ratio is 0.926. This indicates that there is 92% probability of respondents in the age group of 31 to 45 years is less likely to be price sensitive shoppers as compared to respondents in the category of 46 years and above. Interchangeably, this can be interpreted as, respondents who are in the age group 46 years and above, as compared to 31-45 years, have 92% probability of being price sensitive shoppers.

4.11.4 Analysis of Relationship between Educational Qualification and Consumer Typologies in Goa

In this analysis educational qualification is taken as dependent variable and the consumer typologies as explanatory variables. The analysis is carried out by using multinomial logistic regression. As per the likelihood ratio test, the chi-square value is 155.198, DF is 45 and P value is 0.000 hence, significant at 1% level of significance. The Nagelkerke's Pseudo R Square is 0.150, therefore, it is interpreted that this model explains 15% of the variance. The Likelihood Ratio Test further shows that, the P value is < 0.05 in most of the categories and therefore it is statistically significant. As per goodness of fit test Pearson's chi square is 4710.953, DF is 2840 and P-value 0.001. The classification table shows that the predictive capacity of the model is 39%.

**Table No. 4.57 Analysis of Relationship Between Educational Qualification and Consumer Typologies in Goa, using Multinomial Logistic Regression
Parameter Estimates**

Educational Qualifications ^a		B	Std. Error	Wald	df	Sig.	Odds Ratio
Below SSC	Intercept	-1.066	1.250	.728	1	.394	
	Price Sensitive Shopper	-.093	.055	2.920	1	.087	.911
	Planned Shopper	-.118	.045	6.990	1	.008	.888
	Novelty-Fad-Fashion Conscious Shopper	-.019	.055	.121	1	.728	.981
	Convenience Seeking Shopper	.030	.052	.330	1	.566	1.030
	Variety Seeking Shopper	.046	.053	.760	1	.383	1.047
	Brand Conscious Shopper	.013	.069	.034	1	.854	1.013
	Confused Support Seeking Decision Maker	.152	.062	5.903	1	.015	1.164
	Perfectionist	-.045	.064	.495	1	.482	.956
	Family Shopper	.272	.086	9.941	1	.002	1.313
	SSC	Intercept	3.093	1.139	7.371	1	.007
Price Sensitive Shopper		-.115	.051	5.098	1	.024	.892
Planned Shopper		-.057	.044	1.632	1	.201	.945
Novelty-Fad-Fashion Conscious Shopper		-.113	.050	5.036	1	.025	.893
Convenience Seeking Shopper		.002	.049	.002	1	.963	1.002
Variety Seeking Shopper		.035	.050	.508	1	.476	1.036
Brand Conscious Shopper		-.027	.065	.175	1	.676	.973
Confused Support Seeking Decision Maker		.117	.059	3.905	1	.048	1.124
Perfectionist		-.054	.061	.777	1	.378	.948
Family Shopper		.146	.080	3.353	1	.067	1.157
HSSC		Intercept	3.351	1.039	10.400	1	.001
	Price Sensitive Shopper	-.162	.046	12.560	1	.000	.850
	Planned Shopper	-.117	.039	8.753	1	.003	.890
	Novelty-Fad-Fashion Conscious Shopper	-.108	.046	5.530	1	.019	.897
	Convenience Seeking Shopper	.001	.045	.001	1	.978	1.001
	Variety Seeking Shopper	.079	.045	3.141	1	.076	1.083
	Brand Conscious Shopper	.134	.059	5.066	1	.024	1.143
	Confused Support Seeking Decision Maker	.110	.053	4.354	1	.037	1.116
	Perfectionist	-.115	.055	4.397	1	.036	.892
	Family Shopper	.184	.071	6.660	1	.010	1.202

Cont...

Graduate	Intercept	3.122	.933	11.192	1	.001	
	Price Sensitive Shopper	-.129	.041	9.964	1	.002	.879
	Planned Shopper	-.106	.035	9.045	1	.003	.900
	Novelty-Fad-Fashion Conscious Shopper	-.058	.041	2.000	1	.157	.943
	Convenience Seeking Shopper	-.084	.039	4.562	1	.033	.920
	Variety Seeking Shopper	-.025	.039	.424	1	.515	.975
	Brand Conscious Shopper	.200	.052	14.772	1	.000	1.221
	Confused Support Seeking Decision Maker	.148	.047	9.929	1	.002	1.159
	Perfectionist	.022	.049	.205	1	.651	1.022
	Family Shopper	.106	.060	3.094	1	.079	1.111
Post Graduate	Intercept	1.924	.959	4.027	1	.045	
	Price Sensitive Shopper	-.117	.036	10.775	1	.001	.889
	Planned Shopper	-.140	.042	11.152	1	.001	.869
	Novelty-Fad-Fashion Conscious Shopper	-.024	.042	.334	1	.564	.976
	Convenience Seeking Shopper	-.046	.040	1.286	1	.257	.955
	Variety Seeking Shopper	.020	.040	.257	1	.612	1.021
	Brand Conscious Shopper	.119	.053	5.051	1	.025	1.127
	Confused Support Seeking Decision Maker	.055	.050	1.225	1	.268	1.057
	Perfectionist	.143	.048	8.992	1	.003	1.154
	Family Shopper	.099	.061	2.583	1	.108	1.104

- a. The reference category is: Professional.
Source: Computed from Primary Data

Table No. 4.57 shows the beta coefficients and the odds ratio in the model. The category professionals, is taken as reference category. In the category below SSC, with P-value < 0.05, the odds ratio is highest for family shopper (P-value 0.002 and Odds Ratio 1.313). Therefore, it can be interpreted that buyers who are < 18 years are 1.31 times more likely to be family shopper. In case of category SSC with P-value < 0.05, the odds ratio is highest for confused support seeking decision maker (P-value 0.0048 and Odds Ratio 1.124). This shows that buyers who have qualification SSC are 1.12 times more likely to be confused support seeking decision maker. In case of category HSSC with P-value < 0.05, the odds ratio is highest for family shopper (P-value 0.010 and Odds Ratio 1.202). This shows that respondents who have qualification up to HSSC are 1.20 times more likely to be family shopper. While in case of respondents in the category of graduates with P-value < 0.05, the odds ratio is highest for brand

conscious shopper (P-value 0.000 and Odds Ratio 1.221). This shows that respondents who have qualifications up to graduation are 1.22 times more likely to be brand conscious shopper. In case of respondents in the post graduate category, with P-value < 0.05 , the odds ratio is highest for perfectionist (P-value 0.003 and Odds Ratio 1.154). This shows that respondents who have qualification up to Post graduation are 1.15 times more likely to be perfectionists. Respondents in the professional's category as compared to post graduates have 87% probability of being planned shopper (odds ratio is 0.869 and P-value .001).

4.11.5 Analysis of Relationship between Occupation and Consumer Typologies in Goa

In this analysis occupation is taken as dependent variable and the consumer typologies as explanatory variables. The analysis is carried out by using multinomial logistic regression. As per the likelihood ratio test, the chi-square value is 156.954, DF is 36 and P value is 0.001 hence, significant at 1%. The Nagelkerke R Square is 0.158, therefore, it is interpreted that this model explains 15.8 % of the variance. Pearson's chi-square as per Goodness of Fit Test is 3411.801, DF is 2272 and P-value is 0.001. The likelihood ratio test further shows that the P value is < 0.05 in most of the categories and therefore is statistically significant. The classification table shows that the predictive capacity of the model is 51% which is good. All the above analysis indicates the fitness of the model.

**Table No. 4.58 Analysis of Relationship Between Occupation and Consumer Typologies in Goa, using Multinomial Logistic Regression
Parameter Estimates**

Occupation		B	Std. Error	Wald	df	Sig.	Odds Ratio
Service	Intercept	4.508	1.256	12.884	1	.000	
	Price Sensitive Shopper	-.071	.048	2.188	1	.139	.932
	Planned Shopper	.030	.039	.604	1	.437	1.030
	Novelty-Fad-Fashion Conscious Shopper	-.116	.051	5.145	1	.023	.891
	Convenience Seeking Shopper	-.095	.047	4.005	1	.045	.910
	Variety Seeking Shopper	.003	.048	.004	1	.947	1.003
	Brand Conscious Shopper	.219	.062	12.695	1	.000	1.245
	Confused Support Seeking Decision Maker	.074	.054	1.859	1	.173	1.077
	Perfectionist	-.100	.066	2.321	1	.128	.905
	Family Shopper	-.016	.070	.050	1	.822	.984
Business	Intercept	3.896	1.357	8.240	1	.004	
	Price Sensitive Shopper	-.026	.054	.243	1	.622	.974
	Planned Shopper	.126	.045	7.705	1	.006	1.134
	Novelty-Fad-Fashion Conscious Shopper	-.202	.056	12.925	1	.000	.817
	Convenience Seeking Shopper	-.058	.053	1.193	1	.275	.944
	Variety Seeking Shopper	.105	.083	1.599	1	.206	1.111
	Brand Conscious Shopper	.057	.070	.660	1	.416	1.058
	Confused Support Seeking Decision Maker	.058	.061	.877	1	.349	1.059
	Perfectionist	-.243	.072	11.339	1	.001	.784
	Family Shopper	-.057	.081	.498	1	.481	.944
Student	Intercept	4.272	1.288	10.997	1	.001	
	Price Sensitive Shopper	-.067	.050	1.790	1	.181	.936
	Planned Shopper	.014	.040	.121	1	.728	1.014
	Novelty-Fad-Fashion Conscious Shopper	.173	.057	9.312	1	.002	1.189
	Convenience Seeking Shopper	-.090	.049	3.348	1	.067	.914
	Variety Seeking Shopper	.055	.050	1.208	1	.272	1.057
	Brand Conscious Shopper	.154	.064	5.792	1	.016	1.166
	Confused Support Seeking Decision Maker	-.148	.053	7.786	1	.005	.863
	Perfectionist	-.241	.068	12.717	1	.000	.786
	Family Shopper	.117	.075	2.456	1	.117	1.125
Home Maker	Intercept	3.412	1.614	4.471	1	.034	
	Price Sensitive Shopper	.136	.055	6.171	1	.013	1.145
	Planned Shopper	.020	.053	.140	1	.708	1.020
	Novelty-Fad-Fashion Conscious Shopper	-.024	.071	.120	1	.729	.976
	Convenience Seeking Shopper	-.127	.064	3.990	1	.046	.881
	Variety Seeking Shopper	-.039	.065	.358	1	.550	.962
	Brand Conscious Shopper	-.037	.066	.321	1	.571	.963
	Confused Support Seeking Decision Maker	.094	.077	1.509	1	.219	1.099
	Perfectionist	-.228	.082	7.677	1	.006	.796
	Family Shopper	.119	.102	1.363	1	.243	1.126

a. The reference category is: Other.
Source: Computed from primary data

Table No. 4.58 shows the beta coefficients and the odds ratio in the model. In this analysis the category 'others', is taken as reference category. In the category

'service', with P-value < 0.05 , the odds ratio is highest for brand conscious shopper (P-value 0.000 and odds ratio 1.245). This indicates that respondents engaged in service are 1.24 times more likely to be brand conscious shoppers. In respect of business, with P-value < 0.05 , the odds ratio is highest in respect of planned shopper (P-value 0.006 and odds ratio 1.134). This indicates that, the respondents engaged in business are 1.13 times more likely to be planned shoppers. In case of students with P-value < 0.05 the odds ratio is highest for novelty-fad-fashion conscious shopper (P-value 0.002 and odds ratio 1.189). This indicates that students are 1.19 times more likely to be novelty-fad-fashion conscious shopper. Students also exhibit brand conscious shopping behaviour since P-value is < 0.016 and Odds Ratio is 1.116. This indicates that they are also 1.17 times more likely to be brand conscious shoppers. In case of home makers odds ratio is highest in case of price sensitive shopper (P-value 0.013 and Odds Ratio 1.145). Therefore, it can be interpreted that homemakers (house wives) are price sensitive shoppers.

4.11.6 Analysis of Relationship between Income Categories and Consumer Typologies in Goa

In this analysis, monthly household income is taken as dependent variable and the consumer typologies as explanatory variables. The analysis is carried out by using multinomial logistic regression. As per the likelihood ratio test, the chi-square value is 156.652, DF is 45 and P value is 0.001 hence, significant at 1%. The Nagelkerke R Square is 0.151. Therefore, it is interpreted that this model explains 15 % of the variance. Pearson's chi-square as per goodness of fit test is 4738.456, DF is 2840 and P-value is 0.001. The likelihood ratio test further shows that, the P value is < 0.05 in most of the categories and therefore, it is statistically significant. The classification table shows that, the predictive capacity of the model is 36.2 % which is good.

Table No. 4.59 Analysis of Relationship Between Income Categories and Consumer Typologies in Goa, using Multinomial Logistic Regression							
Parameter Estimates							
Monthly Household Income	B	Std. Error	Wald	df	Sig.	Odds Ratio	
Less Than Rs. 10,000	Intercept	-.251	1.086	.054	1	.817	
	Price Sensitive Shopper	-.003	.043	.005	1	.942	.997
	Planned Shopper	-.031	.035	.745	1	.388	.970
	Novelty-Fad-Fashion Conscious Shopper	.011	.042	.063	1	.802	1.011
	Convenience Seeking Shopper	.110	.049	5.094	1	.024	1.116
	Variety Seeking Shopper	.013	.043	.093	1	.761	1.013
	Brand Conscious Shopper	.055	.043	1.688	1	.194	1.057
	Confused Support Seeking Decision Maker	-.268	.058	21.170	1	.000	.765
	Perfectionist	.074	.056	1.746	1	.186	1.077
	Family Shopper	.065	.071	.853	1	.356	1.068
Rs. 10,000 to Rs. 25,000	Intercept	3.273	.857	14.603	1	.000	
	Price Sensitive Shopper	-.023	.035	.454	1	.500	.977
	Planned Shopper	.016	.029	.304	1	.581	1.016
	Novelty-Fad-Fashion Conscious Shopper	.031	.034	.803	1	.370	1.031
	Convenience Seeking Shopper	-.020	.034	.341	1	.559	.980
	Variety Seeking Shopper	-.024	.035	.462	1	.496	.977
	Brand Conscious Shopper	.094	.039	5.874	1	.015	1.099
	Confused Support Seeking Decision Maker	-.178	.047	14.149	1	.000	.837
	Perfectionist	-.012	.044	.079	1	.779	.988
	Family Shopper	-.032	.056	.331	1	.565	.968
Rs. 25,000 to Rs. 50,000	Intercept	2.415	.883	7.486	1	.006	
	Price Sensitive Shopper	-.030	.035	.714	1	.398	.971
	Planned Shopper	-.008	.029	.079	1	.778	.992
	Novelty-Fad-Fashion Conscious Shopper	.041	.035	1.382	1	.240	1.042
	Convenience Seeking Shopper	.031	.035	.809	1	.368	1.032
	Variety Seeking Shopper	-.105	.035	9.079	1	.003	.900
	Brand Conscious Shopper	-.096	.048	3.999	1	.026	.909
	Confused Support Seeking Decision Maker	.064	.040	2.597	1	.107	.973
	Perfectionist	.044	.045	.953	1	.329	1.045
	Family Shopper	-.028	.057	.237	1	.046	1.066

Cont...

Rs. 50,000 to Rs. 75,000	Intercept	2.149	1.024	4.402	1	.036	
	Price Sensitive Shopper	-.092	.041	4.899	1	.027	.912
	Planned Shopper	.045	.035	1.652	1	.199	1.047
	Novelty-Fad-Fashion Conscious Shopper	.103	.043	5.791	1	.016	1.108
	Convenience Seeking Shopper	-.014	.041	.123	1	.726	.986
	Variety Seeking Shopper	-.086	.041	4.264	1	.039	.918
	Brand Conscious Shopper	-.169	.056	9.014	1	.003	.845
	Confused Support Seeking Decision Maker	.091	.048	3.604	1	.058	1.095
	Perfectionist	.017	.052	.107	1	.743	1.017
	Family Shopper	-.057	.066	.740	1	.390	.945
Rs. 75,000 to Rs. 1,00,000	Intercept	1.179	1.198	.968	1	.325	
	Price Sensitive Shopper	-.139	.047	8.937	1	.003	.870
	Planned Shopper	.166	.043	15.003	1	.000	1.180
	Novelty-Fad-Fashion Conscious Shopper	-.052	.044	1.370	1	.242	.950
	Convenience Seeking Shopper	-.059	.044	1.776	1	.183	.943
	Variety Seeking Shopper	-.195	.071	7.483	1	.006	.823
	Brand Conscious Shopper	.025	.064	.154	1	.695	1.026
	Confused Support Seeking Decision Maker	.148	.053	7.768	1	.005	1.159
	Perfectionist	-.013	.059	.051	1	.821	.987
	Family Shopper	-.073	.045	2.595	1	.107	.930

a. The reference category is: Above Rs.1,00,000.

Source: Computed from Primary Data

Table No. 4.59 shows the beta coefficients and the odds ratio in the model. The category monthly income above Rs. 1 lakh is taken as reference category. The analysis shows that in the category less than Rs. 10,000, p value with respect to convenience seeking shopper is 0.024 and odds ratio is 1.116. This indicates that respondents in the income category of less than Rs. 10,000 are 1.12 times more likely to be convenience seeking shoppers. In the income category of Rs. 10,000 to Rs. 25,000, the P-value in respect of brand conscious shoppers is 0.015 and odds ratio is 1.099. This indicates that respondents in the income category Rs. 10,000 to Rs. 25,000 are 1.10 times more likely to be brand conscious shoppers. In the income category of Rs. 25,000 to Rs. 50,000, the P-value in respect of family shoppers is 0.046 and odds ratio is 1.066. This indicates that respondents in the income category

of Rs. 25,000 to 50,000 are 1.07 times more likely to be family shopper. In the income category of Rs. 50,000 to Rs. 75,000, the P-value in respect of novelty-fad fashion conscious shopper is 0.016 and odds ratio is 1.108. This indicates that respondents in the income category of Rs. 50,000 to Rs. 75,000 are 1.11 times more likely to be novelty-fad fashion conscious shoppers. In the income category of Rs. 75,000 to Rs.1, 00,000 the P-value in respect of planned shopper is 0.000 and odds ratio is 1.180. This indicates that respondents in the income category of Rs. 75,000 to Rs.1,00,000 are 1.18 times more likely to be planned shoppers. Further, in the income category Rs. 75,000 to Rs.1,00,000 the P value is lowest in case of variety seeking shoppers (0.006) and odds ratio is 0.823. This indicates that there is 82.3 % probability of respondents in the income category of Rs. 75,000 to Rs. 1,00,000 are less likely to be variety seekers as compared to respondents in the category of above Rs.1,00,000. This in other words means respondents in the income category of above Rs.1,00,000 are more likely to be variety seekers.

4.11.7 Analysis of Relationship between Place of Domicile and Consumer Typologies in Goa

In this analysis, place of domicile is taken as a dependent variable and the consumer typologies as explanatory variables. The analysis is carried out by using multinomial logistic regression. As per the likelihood ratio test, the chi-square value is 33.445, DF is 18 and P value is 0.015 hence, significant at 5%. The Nagelkerke R square is 0.037, therefore it is interpreted that this model explains 4% of the variance. Pearson's chi-square as per goodness of fit test is 1805.002, DF is 1136 and P-value is 0.001. The likelihood ratio test further shows that the P value is < 0.05 in most of the categories and therefore is statistically significant. The classification table shows that the predictive capacity of the model is 46.7%.

Table No. 4.60 Analysis of Relationship Between Place of Domicile and Consumer Typologies in Goa, using Multinomial Logistic Regression							
Parameter Estimates							
Place of Domicile		B	Std. Error	Wald	df	Sig.	Odds Ratio
City	Intercept	-1.652	.576	8.216	1	.004	
	Price Sensitive Shopper	-.020	.024	.717	1	.397	.980
	Planned Shopper	-.007	.020	.129	1	.720	.993
	Novelty-Fad-Fashion Conscious Shopper	.040	.024	2.798	1	.094	1.040
	Convenience Seeking Shopper	.063	.025	6.386	1	.012	1.065
	Variety Seeking Shopper	-.026	.024	1.146	1	.284	.975
	Brand Conscious Shopper	.005	.031	.027	1	.870	1.005
	Confused Support Seeking Decision Maker	-.012	.028	.180	1	.671	.988
	Perfectionist	.011	.029	.139	1	.710	1.011
	Family Shopper	.004	.038	.013	1	.909	1.004
Town	Intercept	-1.424	.568	6.291	1	.012	
	Price Sensitive Shopper	-.054	.023	5.444	1	.020	.947
	Planned Shopper	.072	.031	5.348	1	.021	1.074
	Novelty-Fad-Fashion Conscious Shopper	-.033	.023	2.068	1	.150	.967
	Convenience Seeking Shopper	.025	.023	1.223	1	.269	1.025
	Variety Seeking Shopper	.018	.023	.617	1	.432	1.018
	Brand Conscious Shopper	.033	.020	2.653	1	.103	1.033
	Confused Support Seeking Decision Maker	.008	.027	.084	1	.772	1.008
	Perfectionist	.006	.029	.042	1	.837	1.006
	Family Shopper	-.035	.037	.902	1	.342	.966

a. The reference category is: Village.

Source: Computed from primary data

The above Table No. 4.60 shows the beta coefficients and the odds ratio in the model. Village as a place of domicile is taken as reference category. The analysis shows that in respect of city, P-value for convenience seeking shopper is 0.012 and odds ratio is 1.065. This indicates that respondents residing in cities are 1.07 times more likely to be convenience seeking shoppers. In respect of town, P-value for planned shopper is 0.021 and odds ratio is 1.074. This indicates that respondents residing in cities are 1.07 times more likely to be planned shoppers. P-value for price sensitive shopper is 0.020 and odds ratio is 0.947. This indicates that there is 94.7 % less likely probability of respondents residing in town to be Price sensitive shoppers, as compared to respondents residing in villages. It can thus be

interpreted that, respondents residing in villages are more likely to be price sensitive shoppers.

4.11.8 Analysis of Relationship between District-wise Location of Respondents and Consumer Typologies in Goa

District is a dichotomous variable because there are only two districts in the State of Goa i.e. North Goa and South Goa. Therefore, in the analysis of relationship between district-wise location of respondents and consumer typologies in Goa, the binomial logistic regression is used. The district is used as dependent variable and the nine typologies are used as explanatory variables. The data set consists of 500 respondents from North Goa and 500 respondents from South Goa.

As per omnibus test of model coefficients chi-square is 32.262 DF is 9 and P-value is 0.001, which is significant, since P value is < 0.01 . The Pseudo R-Square (Nagelkerke R Square) is 0.042. Hence, the model explains 4.2 % of the variance. The P value as per Hosmer and Lemeshow test is 0.009, which is > 0.001 therefore, meets the requirement of logistic regression. As per the classification table, the predictive capacity of the model is 60.3 %, which is pretty good. Hence, the model is acceptable.

Table No. 4.61 Analysis of Relationship Between District-wise location of the respondents and Consumer Typologies in Goa, using Binomial Logistic Regression Variables in the Equation

Dependent Variables		Beta Coeff.	Std. Error	Wald	D. F.	P-value	Odds Ratio
Step 1 ^a	Price Sensitive Shopper	-.065	.020	10.457	1	.001	.937
	Planned Shopper	-.005	.017	.085	1	.770	.995
	Novelty-Fad-Fashion Conscious Shopper	-.029	.020	2.179	1	.140	.971
	Convenience Seeking Shopper	-.013	.019	.463	1	.496	.987
	Variety Seeking Shopper	.025	.020	1.654	1	.198	1.026
	Brand Conscious Shopper	-.073	.026	7.807	1	.005	.930
	Confused Support Seeking Decision Maker	.054	.023	5.316	1	.021	1.055
	Perfectionist	.043	.025	3.080	1	.079	1.044
	Family Shopper	.033	.031	1.150	1	.283	1.034
	Constant	.931	.474	3.852	1	.050	2.536

a. Variable(s) entered on step 1: CT1, CT2, CT3, CT4, CT5, CT6, CT7, CT8, CT9.

Source: Computed from primary data

Table No. 4.61 relates to the Beta Coefficients and the Odds Ratio (Exp B) in the model analyzing relationship between district-wise location of the respondents and consumer typologies in Goa. The reference category in the equation is South Goa District. It is seen that the typology, confused support seeking decision maker has a P-value of 0.21 and odds ratio of 1.055. This indicates that the respondents residing in North Goa District are 1.06 times more likely to be confused support seeking decision makers. The P-value for price sensitive shopper and brand conscious shopper is 0.001 and 0.005 with odds ratio of 0.937 and 0.930 respectively. Hence, it is significant at 0.05 level of significance. This indicates that, there is 93.7 % and 93 % less likely probability of respondents residing in North Goa to be price sensitive shoppers and brand conscious shoppers respectively. Alternatively, it can be interpreted that, respondents residing in South Goa are more likely to be price sensitive and brand conscious shoppers.

Based on above analysis, the **H₀(m)** that, consumer typologies in Goa don't differ significantly across demographics is rejected and alternate hypothesis is accepted.

4.12 Analysis of Relationship among Consumer Typologies and Retail

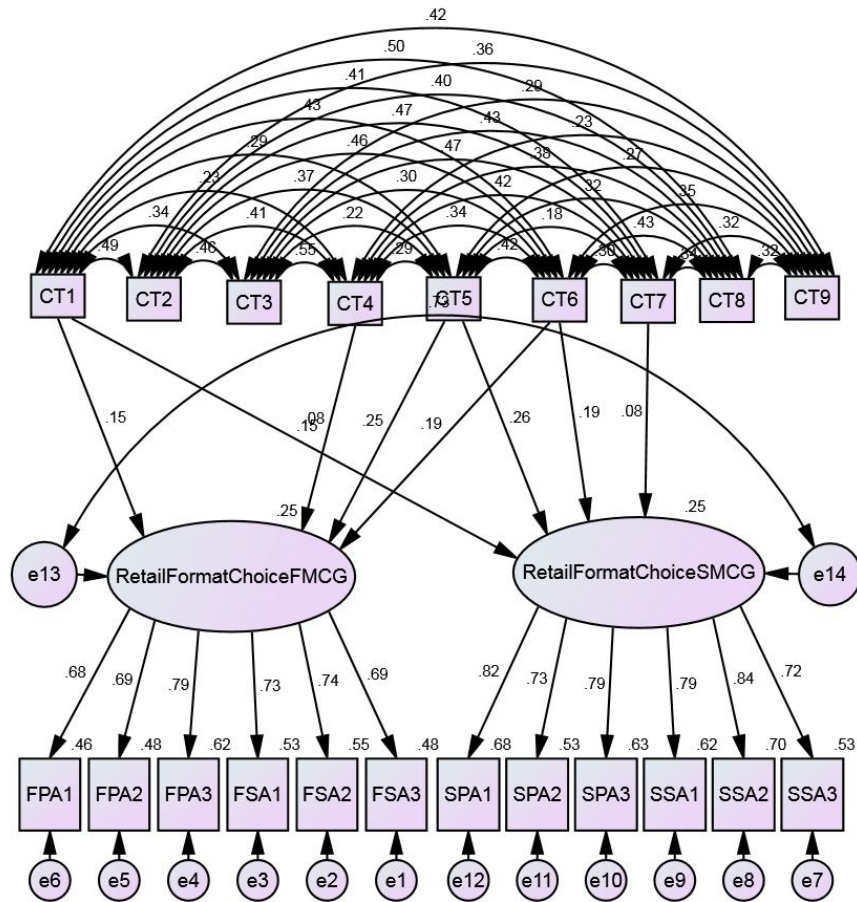
Format Choice for Buying FMCGs and SMCGs

In this part of the study an attempt is made to analyse the relationship of nine consumer typologies identified in sub topic 4.10 with that of the retail format choice for fast moving consumer goods and slow consumer goods, identified in sub topic 4.6.1 and 4.6.2. The typologies of consumers identified are: price sensitive shopper, planned shopper, novelty fad fashion conscious shopper, convenience seeking shopper, variety seeking shopper, brand conscious shopper, confused, support seeking shopper, perfectionist and family shopper. While the factors considered in the choice of retail format for buying FMCGs and SMCGs are classified as product attributes and store attributes. The product attributes are further classified as primary product attributes, secondary product attributes and ancillary product attributes. The store attributes are further classified as primary store attributes, secondary store attributes and ancillary store attributes. This classification is done separately for fast moving consumer goods and slow moving consumer goods.

For the purpose of analysis, the following hypothesis is developed and tested by using structural equation modeling.

Ho1(n) There is no statistically significant relationship among consumer typologies and retail format choice for buying FMCGs and SMCGs.

Figure No. 4.4 SEM – Measurement Model for Assessing the Relationship among Consumer Typologies and Retail Format Choice for Buying FMCGs and SMCGs



Source: Drawn from primary data

Codes used in the Model:

- Consumer Typologies:** CT1 - Price Sensitive Shopper, CT2 - Planned Shopper, CT3 - Novelty-Fad-Fashion Conscious Shopper, CT4 - Convenience Seeking Shopper, CT5 - Variety Seeking Shopper, CT6 - Brand Conscious Shopper, CT7 - Confused Support Seeking Decision Maker, CT8 - Perfectionist, CT9 - Family Shopper.
- Store Format Choice FMCGs:** FPA1 - Primary Product Attributes, FPA2 - Secondary Product Attributes FPA3 Ancillary Product Attributes FSA1 - Primary Store Attributes, FSA2 - Secondary Store Attributes and FSA3 - Ancillary Store Attributes.
- Store Format Choice SMCGs:** SPA1 - Primary Product Attributes, SPA2 - Secondary Product Attributes SPA3 Ancillary Product Attributes SSA1 Primary Store Attributes, SSA2 Secondary Store Attributes and SSA3 - Ancillary Store Attributes.

Table No. 4.62 Goodness of Fit Measures for the SEM – Measurement Model for Assessing the Relationship among Consumer Typologies and Retail Format Choice for Buying FMCGs and SMCGs

Indicators of Fit	Values for the Model Fit
χ^2	701.006
D. F.	151
P-value	0.001
Normed χ^2 (CMIN/DF)	4.642
GFI	0.939
AGFI	0.907
RMSR	0.074
RMSEA	0.060
CFI	0.925
TLI	0.946

Source: Computed from Primary Data

As per the results of goodness of fit test shown in Table No. 4.62 above, χ^2 is 701.006, D. F. is 151, P-value is 0.001, Normed χ^2 (CMIN/DF) is 4.642 (moderate fit), GFI 0.939 and AGFI is 0.907 (good fit), RMSR is 0.074 and RMSEA is 0.060 (good fit), CFI is 0.925 and TLI is 0.946 (good fit). All these indices indicate the fitness of the model. Therefore, the model is acceptable.

Table No. 4.63 Regression Weights of SEM Measurement Model for Assessing the Relationship among Consumer Typologies and Retail Format Choice for Buying FMCGs and SMCGs

		Estimate	S.E.	C.R.	P	Label
RFChoiceFMCG	<--- CT1	.102	.024	4.179	***	par_56
RFChoiceFMCG	<--- CT4	.063	.019	3.316	***	par_57
RFChoiceFMCG	<--- CT5	.264	.035	7.471	***	par_58
RFChoiceFMCG	<--- CT6	.191	.036	5.299	***	par_59
RFChoiceSMCG	<--- CT1	.093	.021	4.382	***	par_60
RFChoiceSMCG	<--- CT5	.235	.029	8.047	***	par_61
RFChoiceSMCG	<--- CT6	.167	.030	5.606	***	par_62
RFChoiceSMCG	<--- CT7	.054	.020	2.719	.007	par_63
FSA3	<--- RFChoiceFMCG	.697	.057	18.937	***	par_37
FSA2	<--- RFChoiceFMCG	.748	.050	21.457	***	par_37
FSA1	<--- RFChoiceFMCG	.710	.050	20.400	***	par_38
FPA3	<--- RFChoiceFMCG	.789	.049	22.483	***	par_39
FPA2	<--- RFChoiceFMCG	.692	.044	20.045	***	par_40
FPA1	<--- RFChoiceFMCG	.657	.049	18.937	***	par_41
SSA3	<--- RFChoiceSMCG	.758	.025	25.110	***	par_42
SSA2	<--- RFChoiceSMCG	.851	.064	27.371	***	par_42
SSA1	<--- RFChoiceSMCG	.782	.049	25.242	***	par_43
SPA3	<--- RFChoiceSMCG	.784	.050	25.317	***	par_44
SPA2	<--- RFChoiceSMCG	.788	.056	22.363	***	par_45
SPA1	<--- RFChoiceSMCG	.822	.065	25.110	***	par_46

*** P-value < 0.001

Source: Computed from Primary Data

Figure No. 4.4 relates to SEM – measurement model for assessing the relationship among consumer typologies and retail format choice for buying FMCGs and SMCGs and Table No. 4.63 relates to the regression weights of the analysis. As seen in the table, the consumer typologies are taken as exogenous constructs and the store format choice for FMCGs and SMCGs are taken as endogenous constructs.

The SEM results analyzing the relationship among consumer typologies and retail format choice for FMCGs revealed that, out of nine consumer typologies only four, CT1 (price sensitive shopper), CT4 (convenience seeking shopper), CT5 (variety

seeking shopper) and CT6 (brand conscious shopper), significantly loaded on to the endogenous construct retail format choice (FMCGs) with P-values < 0.001 .

In respect of analysis of relationship between consumer typologies and retail format choice for SMCGs also four out of nine typologies CT1 (price sensitive shopper), CT5 (variety seeking shopper), CT6 (brand conscious shopper), CT7 (confused support seeking decision maker), significantly loaded on to the endogenous construct, retail format choice (SMCGs) with P-values < 0.05

4.12.1 Relationship among Consumer Typologies and Retail Format Choice for FMCG

With regards to analysis of relationship between consumer typologies and retail format choice for FMCGs, it is seen that, CT1 (price sensitive shopper) is loading on to retail format choice (FMCGs) with regression weight of 0.102, C. R. is 4.179 and P-value is < 0.001 .

With regards to CT4 (convenience seeking shopper) loading on to retail format choice (FMCGs), the regression weight is 0.063, C. R. is 3.316 and P-value is < 0.001 .

With regards to CT5 (variety seeking shopper), loading on to retail format choice (FMCGs), regression weight is 0.264, C. R. is 7.471 and P-value < 0.001 .

With regards to CT6 (brand conscious shopper) loading on to retail format choice (FMCGs), regression weight is 0.191, C. R. is 5.299 and P-value < 0.001 .

The P-value in respect of other consumer typologies CT2 (planned shopper), CT3 (novelty-fad-fashion conscious shopper), CT7 (confused support seeking decision maker), CT8 (perfectionist) and CT9 (family shopper) is > 0.05 therefore, removed from the equation.

Hence it can be stated that, there is a statistically significant relationship among price sensitive shopper, convenience seeking shopper, variety seeking shopper, brand conscious shopper and retail format choice for FMCGs.

Alternatively, it can be interpreted that, the customers who are visiting the retail formats for buying FMCGs are price sensitive, convenience seekers, variety seekers and brand conscious shoppers.

4.12.2 Relationship among Consumer Typologies and Retail Format Choice for SMCG

With regards to analysis of relationship between consumer typologies and retail format choice for SMCGs it is seen that, CT1 (price sensitive shopper) is loading on to retail format choice (SMCGs) with regression weight of 0.093, C. R. is 4.382 and P-value is < 0.001 .

With regards to CT5 (variety seeking shopper) loading on to retail format choice (SMCGs), regression weight is 0.235, C. R. is 8.047 and P-value < 0.001 .

In respect of CT6 (brand conscious shopper), loading on to retail format choice (FMCGs), regression weight is 0.264, C. R. is 7.471 and P-value < 0.001 .

With regards to CT6 (brand conscious shopper) loading on to retail format choice (SMCGs), regression weight is 0.167 C. R. is 5.606 and P-value < 0.001 .

With regards to CT7 (confused support seeking decision maker), loading on to retail format choice (SMCGs), regression weight is 0.054 C. R. is 2.719 and P-value is 0.007, which is < 0.05 .

Hence, it can be interpreted that, there is a statistically significant relationship among price sensitive shopper, variety seeking shopper, brand conscious shopper, confused support seeking decision maker and retail format choice for SMCGs.

Alternatively, it can be interpreted that, the customers who are visiting the retail formats for buying SMCGs are price sensitive, variety seekers, brand conscious shoppers and confused support seeking decision makers.

In the light of the above analysis, based on $P\text{-value} < 0.05$, **Ho1(n)** that, there is no statistically significant relationship between consumer typologies and retail format choice for buying FMCGs and SMCGs is rejected in respect of consumer typologies price sensitive shopper, convenience seeking shopper, variety seeking shopper, brand conscious shopper and confused support seeking decision maker. However it is accepted in respect of planned shopper, novelty-fad-fashion conscious shopper, perfectionist and family shopper.

Chapter Summary

This chapter relates to the first objective of the study, to study the consumer behaviour towards selected retail formats and to identify the demographic correlates of customer's preferences towards emerging retail formats in Goa. The chapter begins with a description of the demographic profile of the respondents and thereafter attempts to analyse the influence of these demographic characteristics on shopping preferences of the respondents. The analysis carried out in the study include: the retail format preference for FMCGs and SMCGs, analysis of brand preference of consumers for select FMCGs and SMCGs, product category wise retail format preference for select product categories of FMCGs and SMCGs, analysis of factors influencing choice of retail format for buying FMCGs and SMCGs, analysis of consumer

typologies in Goa, analysis of relationship between consumer typologies and demographic characteristics and analysis of relationship among consumer typologies and retail format choice for FMCGs and SMCGs.

Based on the analysis carried out in the chapter, with regards to retail format preference for buying FMCGs, supermarket is found to be the most preferred retail format. However, for buying SMCGs, speciality store is the most preferred retail format. Regarding brand preferences of consumers, for most of the categories of FMCGs and SMCGs, branded products are preferred.

Analysis with regards to consumer typologies in Goa has revealed nine consumer typologies viz. price sensitive shopper, planned shopper, novelty fad fashion conscious shopper, convenience seeking shopper, variety seeking shopper, brand conscious shopper, confused, support seeking shopper, perfectionist and family shopper. All these typologies were found to have statistically significant relationship among demographic characteristics.

The chapter concluded with analysis of relationship of consumer typologies and retail format choice for buying FMCGs and SMCGs. It was found that, consumers who visit retail formats for buying FMCGs are price sensitive, convenience seekers, variety seekers and brand conscious shoppers, while the consumers visiting the retail formats for buying SMCGs are price sensitive, variety seekers, brand conscious shoppers and confused support seeking decision makers.

References

- 1 **Anderson, J. C., & Gerbing, D. W. (1984).** The effect of sampling error on convergence, improper solutions and goodness-of-fit indices for maximum likelihood confirmatory factor analysis. *Psychometrika*, Vol. 49, No.2, Pp.155-173.
- 2 **Fornell, C., & Larcker, D. F. (1981).** “Evaluating structural equation models with unobservable variables and measure”. *Journal of Marketing Research*, Vol. 18 (No. 1), Pp. 39-50.
- 3 **Ganguli, S., & Roy, S. K. (2010).** Service quality dimensions of hybrid services. *Managing Service Quality*, 20 (5), Pp 405-424.
- 4 **Haase, R. F., & Ellis, M. V. (1987).** Multivariate Analysis of Variance. *Journal of Counselling Psychology*, Pp. 404-413.
- 5 **Hafstrom, J. L., Chae, J. S., & Chung, Y. S. (1992).** Consumer decision-making styles: Comparison between United States and Korean young consumers. *The Journal of Consumer Affairs*, 26(1), Pp. 146-158.
- 6 **Herpen, E. V., & Pieters, R. (2000).** Assortment Variety Attributes Vs Product Based. SSRN: <http://ssrn.com/abstract=246956>.
- 7 **Jackson, P., Aguila, R., Clarke, I., Hallsworth, A., Kervenoael, R. D., & Kirkup, M. (2006).** Retail Restructuring and Consumer Choice: Understanding Consumer Choice at the Household Level. *Environment and Planning*, 47-67.
- 8 **Joreskog, K. G., & Sorbom, D. (1989).** LISREL 7: A Guide to Program and Applications. Chicago: 2nd Edition, SPSS.
- 9 **Kerlinger, F. N. (1986).** *Foundation of Behavioural Research*, 3rd Edition. Rinhart and Winston, New York.

- 10 **Leo, C., Bennett, R., & Hartel, C. E. J. (2005).** Cross-cultural differences in consumer decision-making. *Cross-Cultural Management*, Pp. 32 - 64.
- 11 **Mafini, C., & Dhurup, M. (2014).** Assessing Consumer Purchase Decision Styles: An Empirical Investigation From South Africa. *International Business and Economic Research Journal*, Pp. 679 - 686.
- 12 **Westbrook, R. A., & Black, W. C. (1985).** A motivation-based shopper typology. *Journal of Retailing*, 61(1), Pp.78-103.
- 13 **Worthington & Whittaker (2006).** Scale Development Research: A Content Analysis and Recommendation for Best Practices. *Counseling Psychologist*, Vol. 34, No. 6, Pp. 806-836.
- 14 **Zeng, Y. (2008).** *An investigation of decision-making styles of Chinese college student online apparel*. Louisiana: (Master's degree. Unpublished Thesis) Louisiana State University and Agricultural and Mechanical College.

CHAPTER - V
ANALYSIS OF SERVICE QUALITY OF SELECT RETAIL
FORMATS IN GOA

CONTENTS

5.1	Introduction to Service Quality in Retail	276
5.2	Analysis of Dimensions of Service Quality of Mall	280
5.3	Analysis of Dimensions of Service Quality of Mall Influencing Customers' Satisfaction	294
5.4	Analysis of Relationship among Dimensions of Service Quality of Mall, Customers' Satisfaction and Customers' Loyalty towards Mall	295
5.5	Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer's Loyalty towards Mall	299
5.6	Analysis of Dimensions of Service Quality of Supermarket	303
5.7	Analysis of Dimensions of Service Quality of Supermarket influencing Customers' Satisfaction	315
5.8	Analysis of Relationship among Dimensions of Service Quality of Supermarket, Customers' Satisfaction and Customers' Loyalty towards Supermarket	316
5.9	Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer's Loyalty towards Supermarket	320
5.10	Analysis of Dimensions of Service Quality of Speciality Store	325

5.11	Analysis of Dimensions of Service Quality of Speciality Store influencing Customers' Satisfaction	337
5.12	Analysis of Relationship among Dimensions of Service Quality of Speciality Store, Customers' Satisfaction and Customers' Loyalty towards Speciality Store	339
5.13	Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer's Loyalty towards Speciality Store	343
5.14	Analysis of Dimensions of Service Quality of Convenience Store	348
5.15	Analysis of Dimensions of Service Quality of Convenience Store Influencing Customers' Satisfaction	359
5.16	Analysis of Relationship among Dimensions of Service Quality of Convenience Store, Customers' Satisfaction and Customers' Loyalty towards Convenience Store	361
5.17	Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer's Loyalty towards Convenience Store	365
	Chapter Summary	369
	References	372

5.1 Introduction to Service Quality in Retail

Concept of service quality in retail is debated and discussed globally. However, there is no consensus on the conceptualization of the term 'service quality'. The researchers rely on the definition given by American School, which defines service quality as, "the customer's overall assessment of the service" (**Parasuraman et al. 1988**). Globally there is a disagreement with regards to the ideal method of measuring service quality, which has led to researchers coming out with their own scales either, by modifying the existing scales or by devising their own scale to assess service quality.

The SERVQUAL scale proposed by **Parasuraman et al. (1988)** for measuring the service quality is a pioneering scale. It is also referred to as a GAP Model. The 22 items scale proposed under the model is required to be administered twice, firstly, for measuring the expected service quality and thereafter, to measure the perceived service quality. The difference between expectation and perception is referred to as GAP in service. The five dimensions of service quality proposed under SERVQUAL are: Tangibles, Assurance, Responsiveness, Reliability and Empathy. However, it is criticized on account of it being time consuming and the difficulty faced in administering the instrument twice to the same sample of respondents. Hence, to overcome this problem, **Cronin and Taylor (1992)**, developed a new scale called SERVPERF, to be administered only once for evaluating service quality. The scale proposed, comprises of 22 items measured on a five point likert scale. The dimensions of service quality are similar to that of SERVQUAL viz. Tangibles, Reliability, Responsiveness, Assurance and Empathy.

However, **Dabholkar et al. (1992)** argued that the SERVQUAL model is ideally suited for pure services and not suitable for retail organizations selling a mix of products as well as services. Hence, Dabholkar et al., developed a new model referred to as Retail Service Quality Scale (RSQS), to measure the service quality of retail stores. The 17 items used in the scale are taken from SERVQUAL and the researchers have added another 11 items. Together, the scale consists of 28 items measured on a five point likert scale. The five dimensions of service quality identified under RSQS model are named as, Physical Aspects, Personal Interaction, Reliability, Problem Solving and Policy.

Mc Goldrick's fourteen image component model (**McGoldrick and Ho, 1992**), is another model for measuring the service quality in retail. The fourteen components identified in the model are: Merchandise Quality, Merchandise Range, Merchandise Fashion, Level of Services, Facilities, Layout, Atmosphere, Location, Quality of Display, Advertising, General Reputation, Reliability, Image and Prices.

Siu Noel and Cheung Jeff (2001), after examining the three scales, SERVQUAL, SERVPERF and RSQS, has suggested that RSQS scale by Dabholkar et al. is more appropriate and relevant for retail organizations. However, **Gaur and Agarwal (2006)** have opined that, since the RSQS scale is developed in USA, the scale developed in a developed country may not be suitable for its application in underdeveloped countries. Hence, by modifying the RSQS scale, **Yaghi D. S. (2010)** developed a new scale named Al-Waha Service Quality Scale (ASQS) by identifying four dimensions of service quality: Interaction Quality, Physical Aspects, Caring And Commitment and Policy.

Meng et al. (2009) suggested that, the SERVQUAL, RSQS or for that matter any scale for evaluating the service quality, should not be applied without modifications.

The perceptions of customers from one cultural background may differ from that of customers with another cultural background. Hence, generalization of the scale may be questionable.

Based on the above literature, it is evident that, majority of the scales are developed in the developed countries. Hence, application of the scale in developing countries without proper modifications to suit the local environment is inappropriate.

This part of the study attempts to identify the dimensions for measuring the service quality of select retail formats in Goa i.e. Mall, Supermarkets, Speciality Stores and Convenience Stores. The study relies on the scales proposed under SERVQUAL, SERVPERF, RSQS and McGoldrick's Fourteen Image Component Model. Suitable and appropriate modifications are made to the scales, to suit the socio-cultural requirements of the State of Goa. Since each of these retail formats differ in terms of their size, scale of operation, service set-up and merchandise offerings, separate scales are developed for each of these retail formats.

The face validity of the instrument was determined based on structured interviews with the stake holders. The reliability of the instrument was tested based on the Cronbach's Alpha. The seven point rating scales are developed for each of these selected retail formats separately.

The scale used for analyzing the service quality of mall consists of 24 items to identify the dimensions of service quality of mall, 3 items to measure the customers' satisfaction and another 3 items to measure customers' loyalty towards the mall.

The scale used for analyzing the service quality of supermarket consists of 16 items to identify the dimensions of service quality of supermarket, 5 items to measure the

customers' satisfaction and 3 items to measure the customers' loyalty towards supermarket.

For analyzing the service quality of a speciality store, 18 items scale is used to identify the dimensions of service quality of speciality store, 5 items for measuring the satisfaction and 3 items to measure customers' loyalty towards speciality store.

Similarly, for analyzing the service quality of Convenience Store (Local Store), a 17 items scale is used to identify the dimensions of service quality of convenience store, 5 items for measuring the customers' satisfaction and 3 items to measure customers' loyalty towards convenience store.

5.2 Analysis of Dimensions of Service Quality of Mall

A Mall is a large form of organised retail format located mainly in metros and the shop floor area ranges from 60000 sq. ft. to 70000 sq. ft. They are endowed with products, food and entertainment, all under one roof. Ideally, a mall is expected to have an area of three to five lakh square feet. Anything less than that wouldn't survive. It also requires a minimum of 20,000 foot falls on daily basis (**Pradhan S., 2013**).

The mall culture is in a nascent stage in the State of Goa. Two major Malls operating in the state of Goa are: Mall De Goa, located at Porvorim, Bardez-Goa and Caculo Mall, located at Panaji Goa. Both the malls are located in North Goa.

This part of the study attempts to develop the scale to identify the dimensions of service quality of mall and analyse the relationship among dimensions of service quality, customer satisfaction and customers' loyalty towards malls.

For the purpose of analysis, a 30 item scale is used out of which, 24 items relate to the identification of dimensions of service quality of mall, 3 items relate to the construct for measuring customers' satisfaction with the mall and 3 items relate to the construct for measuring the customers' loyalty towards mall. Each item is measured on a seven point rating scale.

For the purpose of dimension reduction and for factor extraction, Exploratory Factor Analysis (EFA) was conducted. **Worthington and Whittaker (2006)**, suggested that, EFA and CFA should not be conducted on the same data set, for the purpose of conducting EFA a sample of 350 respondents was drawn from the data set by using simple random sampling technique available under sort cases function in SPSS. Further, by using the same random sampling technique, a separate sample of 650 respondents was drawn from the data set for conducting CFA.

The reliability of the scale is tested based on Cronbach's Alpha statistics. The 24 items used in the study to identify the dimensions of service quality of a mall has a Cronbach's Alpha of 0.933. As stated earlier, the alpha value between 0.70 and 0.90 is considered to be a good fit and if it is > 0.90 it is considered to be excellent. Since the alpha value is > 0.90 , the scale used for the analysis indicates an excellent fit.

The reliability is also tested by using Split-Half technique. As per results of the analysis, the Cronbach's Alpha for the 12 items under Part 1 is 0.893 and the Cronbach's Alpha for 12 items under Part 2 is 0.890. The Guttman Split-Half Coefficient is 0.834. Hence, it can be concluded that the scale used in the model for analyzing the dimensions of service quality of mall in Goa is reliable.

As per the EFA results, the Kaiser-Meyer-Olkin measure of sampling adequacy is 0.912, Chi-square as per Bartlett's Test of Sphericity is 4317.821, DF is 276 and P-Value is 0.001 which signifies the internal consistency of the instrument.

Table No. 5.1 Item-Total Statistics - EFA Analysis of Dimensions of Service Quality of Mall

Sr. No.	Variables	Mean (N= 350)	Communalities	Item-Total Correlation
1	Good ambiance and clean environment	5.84	.714	.453
2	Clean rest/changing rooms/nursing rooms (for lactating mothers)	5.43	.751	.554
3	Layout makes it easy for customers to find what they want	5.56	.667	.550
4	Repairs and replacements are done within promised time	4.89	.661	.574
5	Billing is quick and has minimum checkout delays	5.12	.602	.539
6	Ample choice of refreshments at the food courts	5.33	.674	.564
7	Display of products is attractive	5.44	.774	.506
8	Employees give prompt service	5.20	.742	.596
9	Employees are consistently courteous with customers	5.16	.692	.583
10	Willingly handles returns and exchanges	4.79	.786	.645
11	Shows sincere interest in solving customers complains	4.96	.741	.619
12	Operating hours are convenient	5.14	.674	.561
13	Offers products at reasonable prices	4.72	.677	.467
14	Offers high quality merchandise	5.09	.726	.583
15	Provides convenient parking space	5.07	.670	.581
16	Conveniently located	5.03	.720	.610
17	Safety and security is good	5.05	.753	.571
18	Offers gifts and free samples to customers	4.68	.641	.567
19	Ad-on services like food courts, gaming zones, multiplexes are satisfactory	5.09	.692	.648
20	In-store music and aroma is highly satisfactory	5.02	.721	.638
21	Feedback system for attending to customers queries	4.85	.682	.591
22	Overall service quality is satisfactory	5.09	.733	.677
23	Painting and hygiene is highly satisfactory	5.11	.746	.611
24	Mall zoning pattern i.e. retail outlets, food courts etc. At different levels are satisfactory	5.14	.696	.596

Source: Computed from Primary Data

Table No. 5.1 relates to communalities derived from EFA by using Principal Component Analysis and Item to Total correlations with regards to variables used in the study to analyse the dimensions of service quality of mall in Goa. The

communalities for all the variables range from 0.602 to 0.786 and the item to total correlations in respect of all the variables ranges from 0.453 to 0.677. Hence, they are above the threshold limit of 0.30. All these results testify the construct validity and indicate the stability and consistency of the instrument.

The following are the results of exploratory factor analysis. The extraction method used is Principal Component Analysis and the rotation method used is Varimax Rotation with Kaiser Normalization. The factors are derived on the basis of Eigen Values > 1 and factor loading of 0.50 and above.

Table No. 5.2 EFA Results - Analysis of Dimensions of Service Quality of Mall

Variables	Factor Loading	Eigen values	% of Variance	Cumulative %	Alpha
Service Offerings					
Display of products is attractive	.821	3.068	12.782	12.782	0.845
Employees give prompt service	.731				
Ample choice of refreshments at the food courts.	.698				
Employees are consistently courteous with customers	.659				
Ambiance & Layout					
Clean rest/changing rooms/nursing rooms (for lactating mothers)	.799	2.820	11.750	24.532	0.809
Offers good ambiance and clean environment	.782				
Layout makes it easy for customers to find what they want	.710				
Repairs and replacements are done within promised time	.569				
Add On Services & In store Music					
Has Feedback system for attending to customers queries	.712	2.662	11.091	35.623	0.808
Ad-on services like Food Courts, Gaming Zones, Multiplexes are satisfactory	.680				
In-store music and Aroma is highly satisfactory	.668				
Offers gifts and free samples to customers	.628				
Merchandise Quality & Price					
Offers high quality merchandise	.724	2.444	10.185	45.807	0.728
Offers products at reasonable prices	.699				
Operating hours are convenient	.677				
Mall Zoning & Hygiene					
Painting and Hygiene is highly satisfactory	.761	2.301	9.586	55.393	0.814
Mall zoning pattern (Retail Outlets, Food Courts etc.) At different levels are satisfactory	.733				
Overall Service Quality is Satisfactory	.672				
Convenience, Security & Parking Facility					
Safety and security is good	.766	2.133	8.886	64.280	0.778
Conveniently located	.726				
Provides convenient parking spaces for customers.	.611				
Returns, Exchange & Grievance Handling					
Willingly handles returns and exchanges	.670	1.504	6.268	70.548	0.787
Shows sincere interest in solving customers complains	.549				

Source: Computed from Primary Data

Table No. 5.2 shows the results of exploratory factor analysis carried out to analyse the dimensions of service quality of mall. The EFA results revealed seven factors by retaining 23 items out of 24 items with factor loading of 0.50 and above. These factors are labeled as, Service Offering, Ambiance and Layout, Add-On Services and In-Store Music, Merchandise Quality and Price, Mall Zoning and Hygiene,

Convenience, Security and Parking Facility and Returns, Exchanges and Grievance Handling.

The factor loadings with respect to all the variables used in the analysis ranges from 0.549 to 0.821. As per the cumulative variance extracted, all the seven factors in the model explain 70.548 % of the variance. With regards to the Cronbach's Alpha statistics with respect to constructs derived through EFA, service offering has a Cronbach's Alpha of 0.845, ambiance and layout has a Cronbach's Alpha of 0.809, add-on services and in-store music has a Cronbach's Alpha of 0.808, merchandise quality and price has a Cronbach's Alpha of 0.728, mall zoning and hygiene has a Cronbach's Alpha of 0.814, convenience, security and parking facility has a Cronbach's Alpha of 0.778, and returns, exchanges and grievance handling has a Cronbach's Alpha of 0.787.

Since the Cronbach's Alpha is > 0.70 in respect of all the factors, the factor structures derived are reliable and therefore can be used for further analysis.

Table No. 5.3 Inter Construct Correlations Matrix with regards to Dimensions of Service Quality of Mall, Customers Satisfaction and Customers Loyalty towards Mall

		SO	AL	ASIM	MQP	MZH	CSP	REGH	SAT	Loyalty
SO	Correlation	1								
	P-value									
AL	Correlation	.525**	1							
	P-value	.000								
ASIM	Correlation	.534**	.452**	1						
	P-value	.000	.000							
MQP	Correlation	.386**	.428**	.474**	1					
	P-value	.000	.000	.000						
MZH	Correlation	.454**	.507**	.594**	.544**	1				
	P-value	.000	.000	.000	.000					
CSP	Correlation	.485**	.466**	.584**	.530**	.547**	1			
	P-value	.000	.000	.000	.000	.000				
REGH	Correlation	.533**	.517**	.564**	.620**	.520**	.456**	1		
	P-value	.000	.000	.000	.000	.000	.000			
SAT	Correlation	.285**	.367**	.495**	.512**	.569**	.452**	.415**	1	
	P-value	.000	.000	.000	.000	.000	.000	.000		
Loyalty	Correlation	.415**	.372**	.551**	.397**	.463**	.451**	.382**	.602**	1
	P-value	.000	.000	.000	.000	.000	.000	.000	.000	

** . Significant at 0.001 level (2-tailed)

Source: Computed from Primary Data

Abbreviations: **SO** - Service Offerings, **AL** - Ambiance and Layout, **ASIM** - Add On Services and In store Music, **MQP** - Merchandise Quality and Price, **MZH** - Mall Zoning and Hygiene, **CSP** - Convenience, Security and Parking Facility, **REGH** - Returns, Exchange and Grievance Handling, **SAT** – Satisfaction, **Loyalty** – Loyalty towards Mall

Table No. 5.3 signifies the inter-construct correlations with regards to dimensions of service quality of mall, customers’ satisfaction towards mall and customers’ loyalty towards mall. All the constructs have positive correlations and the correlations are

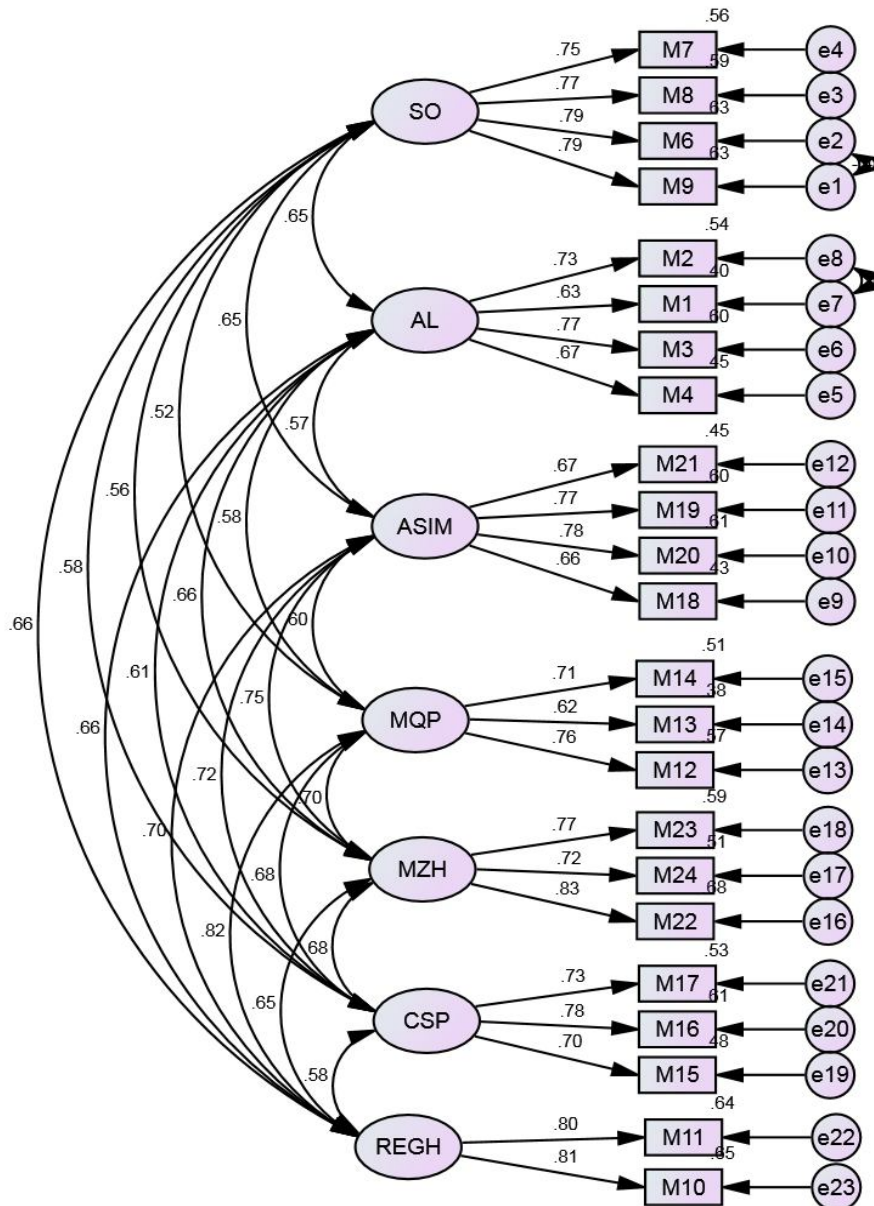
statistically significant since the P-value is < 0.01 . Hence, these constructs can be used for further analysis.

The model fit of the seven dimensions of service quality of mall identified through EFA, were further validated by using Confirmatory Factor Analysis. The CFA reveals how well the specification of the factor structure matches the reality. It provides a confirmatory test of the measurement theory. Since **Worthington and Whittaker (2006)**, suggested that CFA should be conducted by using a different sample, a sample of 650 respondents was drawn from the data set by using simple random sampling technique with the help of SPSS.

The reliability with $N = 650$ was tested by using Split-Half technique. As per results of the analysis, the Cronbach's Alpha for the 12 items under Part 1 is 0.899 and the Cronbach's Alpha for 12 items under Part 2 is 0.887. The Guttman Split-Half Coefficient is 0.826. Hence, it can be concluded that the scale used in the model for performing CFA to analyze the dimensions of service quality of mall is reliable.

The following model was prepared to carry out CFA to determine the convergent validity:

Figure No. 5.1 CFA Measurement Model for Analyzing the Dimensions of Service Quality of Mall



Source: Drawn from Primary Data

Codes Used in the Model:

SO - Service Offerings, **AL** - Ambiance and Layout, **ASIM** - Add On Services and In store Music, **MQP** - Merchandise Quality and Price, **MZH** - Mall Zoning and Hygiene, **CSP** - Convenience, Security and Parking Facility, **REGH** - Returns, Exchange and Grievance Handling

Table No. 5.4 Regression Weights of CFA Measurement Model for Analyzing Dimensions of Service Quality of Mall

			Estimate	S.E.	C.R.	P
M9	<---	SO	.785	.040	23.353	***
M6	<---	SO	.789	.053	21.543	***
M8	<---	SO	.773	.044	23.824	***
M7	<---	SO	.751	.046	23.353	***
M4	<---	AL	.674	.052	18.811	***
M3	<---	AL	.774	.051	19.689	***
M1	<---	AL	.632	.049	16.606	***
M2	<---	AL	.730	.054	18.811	***
M18	<---	ASIM	.647	.063	17.846	***
M20	<---	ASIM	.789	.051	20.108	***
M19	<---	ASIM	.779	.053	20.001	***
M21	<---	ASIM	.673	.050	17.846	***
M12	<---	MQP	.739	.048	20.968	***
M13	<---	MQP	.598	.053	17.653	***
M14	<---	MQP	.731	.047	20.968	***
M22	<---	MZH	.828	.040	25.164	***
M24	<---	MZH	.713	.039	23.188	***
M23	<---	MZH	.766	.040	25.164	***
M15	<---	CSP	.667	.049	19.207	***
M16	<---	CSP	.791	.062	19.932	***
M17	<---	CSP	.745	.055	19.207	***
M11	<---	REGH	.780	.037	25.614	***
M10	<---	REGH	.809	.041	25.614	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Figure No. 5.1 relates to CFA measurement model for analyzing the dimensions of service quality of mall and Table No. 5.4 relates to the regression weights of the CFA measurement model. The convergent validity of the construct was assessed by examining the Factor Loadings, Critical Ratio, P-value and Average Variance Extracted as suggested by **Fornell and Larcker (1981), Ganguli S. and Roy S. K. (2010)**.

As seen in Table No. 5.4, all the observed variables significantly load on to the latent constructs with regression weights ranging from 0.598 to 0.828, Critical Ratio (C. R.)

ranges from 16.606 to 25.614, P-values < 0.001 and AVE \geq 0.5. All these results support the convergent validity of the constructs.

Table No. 5.5 Co-variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Mall

			Estimate	S.E.	C.R.	P
SO	<-->	AL	.529	.041	12.805	***
SO	<-->	ASIM	.529	.042	12.579	***
SO	<-->	MQP	.502	.042	12.014	***
SO	<-->	MZH	.517	.042	12.239	***
SO	<-->	CSP	.527	.043	12.263	***
SO	<-->	REGH	.570	.045	12.558	***
AL	<-->	ASIM	.424	.037	11.334	***
AL	<-->	MQP	.459	.039	11.694	***
AL	<-->	MZH	.540	.042	12.798	***
AL	<-->	CSP	.500	.041	12.090	***
AL	<-->	REGH	.584	.044	13.314	***
AOS	<-->	MQP	.468	.040	11.757	***
AOS	<-->	MZH	.617	.046	13.536	***
AOS	<-->	CSP	.556	.044	12.656	***
AOS	<-->	REGH	.605	.045	13.413	***
MQ	<-->	MZH	.599	.045	13.360	***
MQ	<-->	CSP	.525	.043	12.077	***
MQ	<-->	REGH	.750	.048	15.680	***
MZ	<-->	CSP	.619	.046	13.341	***
MZ	<-->	REGH	.619	.046	13.417	***
CSP	<-->	REGH	.555	.045	12.342	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.5 denotes the co-variances of CFA measurement model for analyzing dimensions of service quality of mall. All the covariances in the model are < the threshold limit of 0.80, (Fornell and Larcker, 1981) and P-values are statistically significant since they are < 0.001.

Table No 5.6 Correlations of CFA Measurement Model for Analyzing Dimensions of Service Quality of Mall

			Estimate
SO	<-->	AL	.639
SO	<-->	ASIM	.644
SO	<-->	MQP	.586
SO	<-->	MZH	.565
SO	<-->	CSP	.584
SO	<-->	REGH	.597
AL	<-->	ASIM	.572
AL	<-->	MQP	.594
AL	<-->	MZH	.655
AL	<-->	CSP	.614
AL	<-->	REGH	.679
AOS	<-->	MQP	.610
AOS	<-->	MZH	.754
AOS	<-->	CSP	.690
AOS	<-->	REGH	.709
MQ	<-->	MZH	.702
MQ	<-->	CSP	.624
MQ	<-->	REGH	.842
MZ	<-->	CSP	.690
MZ	<-->	REGH	.652
CSP	<-->	REGH	.593

Source: Computed from Primary Data

Table No. 5.6 relates to the inter construct correlations of CFA measurement model for analyzing the dimensions of service quality of mall. There are positive correlations among the constructs in the model and the correlations are ranging from 0.565 to 0.842, which are > the thresh hold limit of 0.30.

Table No 5.7 Variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Mall

	Estimate	S.E.	C.R.	P
SO	.919	.067	13.627	***
AL	.748	.061	12.156	***
ASIM	.735	.065	11.321	***
MQP	.801	.065	12.315	***
MZH	.910	.068	13.452	***
CSP	.885	.070	12.641	***
REGH	.990	.068	14.489	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.7 signifies the variances explained by the constructs in the model. The construct service offering has a variance of 0.919 and P-value < 0.001, ambiance and layout has a variance of 0.748 and P-value < 0.001, add-on services and in-store music has a variance of 0.735 and P-value < 0.001, merchandise quality and price has a variance of 0.801 and P-value < 0.001, mall zoning and hygiene has a variance of 0.910 and P-value < 0.001, convenience, security and parking facility has a variance of 0.885 and P-value < 0.001 and returns, exchanges and grievance handling has a variance of 0.990 and P-value < 0.001.

Hence, it can be interpreted that, service offering explains 92% of the variance, ambiance and layout explains 75% of the variance, add-on services and in-store music explains 74% of the variance, merchandise quality and price explains 80% of the variance, mall zoning and hygiene explains 91% of the variance, convenience, security and parking facility explains 89% of the variance and returns, exchanges and grievance handling explains 99% of the variance.

**Table No. 5.8 Summary of Fit Measures for the CFA Measurement Model
Analyzing the Dimensions of Service Quality of Mall**

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
982.912	200	0.001	4.915	0.921	0.891	0.065	0.063	0.933

Source: Computed from Primary Data

Table No. 5.8 relates to the summary of the fit measures for the CFA measurement model analyzing the dimensions of service quality of mall. Based on the major fit measures and guidelines for their acceptable values as shown in Chapter IV, Table No. 4.52 and the model fit indices derived through CFA, as shown in Table No. 5.8 above, it is seen that the χ^2 for the CFA model is 982.912, Degree of Freedom is 200 and the P value is < 0.001 . Hence, it is significant at 0.001. Further, the Normed χ^2 i.e. (CMIN/DF) is 4.915 which is < 5 , GFI, AGFI, RMSR, RMSEA and CFI are 0.921, 0.891, 0.065, 0.063, 0.933 and 0.962 respectively these indicates that the model is Good Fit.

Based on the results of exploratory factor analysis and confirmatory factor analysis it can be determined that, the service quality of a mall can be assessed based on the seven dimensions of service quality identified in the model i.e. 1) Service Offering, 2) Ambiance and Layout, 3) Add-on Services and In-store Music, 4) Merchandise Quality and Price, 5) Mall Zoning and Hygiene, 6) Convenience, Security and Parking Facility and 7) Returns, Exchanges and Grievance Handling.

5.3 Analysis of Dimensions of Service Quality of Mall Influencing Customers' Satisfaction

This part of the study attempts to analyse the influence of dimensions of service quality of mall on the customers' satisfaction. For determining the linear relationship, the dimensions of service quality are taken as independent variables and the satisfaction is taken as dependent variable. The following hypothesis is developed for carrying out the analysis and is tested by using regression analysis.

Ho2 (a) Dimensions of service quality of mall do not have any statistically significant influence on the customers' satisfaction.

Table No. 5.9 Regression Analysis Results of Dimensions of Service Quality of Mall Influencing Customers' Satisfaction					
Independent Variables	Un-stand. Coeff.		Stand. Coeff.	t	Sig.
	Beta	S. E.	Beta		
(Const.)	3.516	.527		6.676	.000
Service Offerings	.086	.025	.111	3.443	.001
Ambiance and Layout	.037	.027	.044	1.378	.169
Add On Services and In-store Music	.144	.026	.193	5.487	.000
Merchandise Quality and Price	.236	.034	.234	6.865	.000
Mall Zoning and Hygiene	.320	.035	.312	9.127	.000
Convenience, Security and Parking Facility	.075	.032	.079	2.351	.019
Returns, Exchange and Grievance Handling	.001	.051	.001	.019	.985
a. Dependent Variable: Satisfaction					
R Square 0.413, Adjusted R Square 0.409, F Value 99.595 and P-value 0.001					

Source: Computed from Primary Data

Table No. 5.9 relates to the results of the regression analysis carried out to analyse the influence of dimensions of service quality on customers' satisfaction with mall. The Adjusted R Square of the model is 0.409. This implies that the model explains 41% of the variance. The F-value as per F-Test is 99.595 and P-Value is 0.001. This implies that the model is statistically significant since, P-value is < 0.01. Further the analysis revealed that all the beta coefficients in the model are positive, which signifies that,

there is a positive influence of dimensions of service quality on customers' satisfaction. The P-values in respect of all the independent variables except, ambiance and layout and returns, exchange and grievance handling were found to be statistically significant, since P-value is < 0.05 .

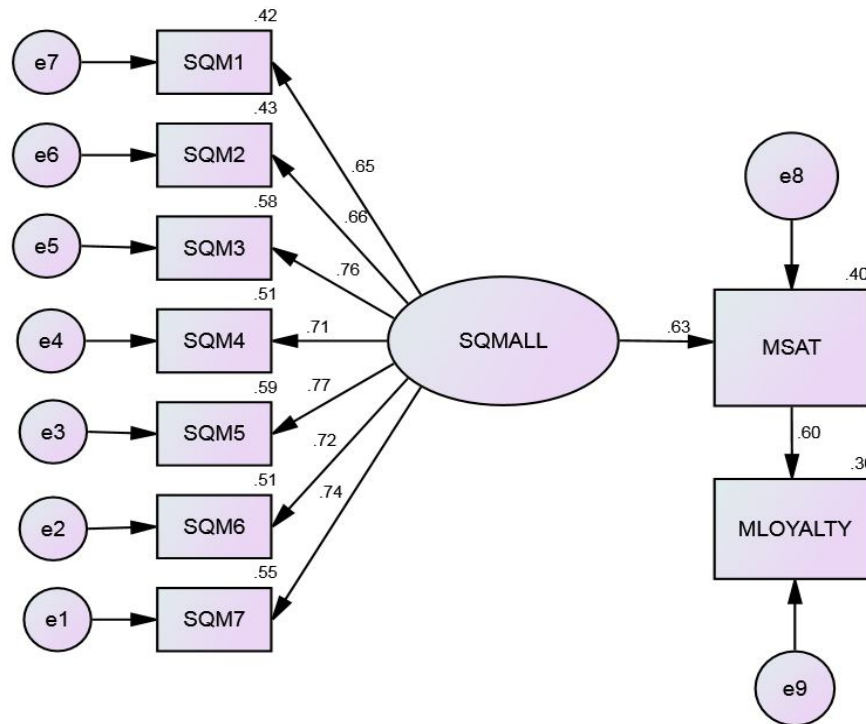
Hence the **Ho2 (a)** that, the dimensions of service quality of mall do not have any statistically significant influence on the customers' satisfaction is rejected with respect to service offerings, add-on services and in-store music, merchandise quality and price, mall zoning and hygiene and convenience, security and parking facility. However, it is accepted with respect to ambiance and layout and returns, exchange and grievance handling.

5.4 Analysis of Relationship among Dimensions of Service Quality of Mall, Customers' Satisfaction and Customers' Loyalty towards Mall

This part of the study attempts to analyse the relationship among the dimensions of service quality of mall, customers' satisfaction and customers' loyalty towards mall. The study also attempts to analyse whether the customers' satisfaction mediate the relationship between dimensions of service quality of mall and the customers' loyalty towards mall. The analyses are carried out by using Structural Equation Modeling (SEM) with the help of SPSS AMOS software. The latent construct service quality of mall, consisting of the seven dimensions of service quality identified in sub topic 5.2 above i.e. service offering, ambiance and layout, add-on services and in-store music, merchandise quality and price, mall zoning and hygiene, convenience, security and parking facility and returns, exchanges and grievance handling, is taken as exogenous construct and the constructs customers' satisfaction and customers' loyalty are taken as endogenous constructs. For the purpose of analyses the following hypothesis is developed:

Ho2 (b) There is no statistically significant relationship among dimensions of service quality of mall, customers' satisfaction and customers' loyalty towards mall.

Figure No. 5.2 SEM Model Linking Dimensions of Service Quality of Mall, Customers' Satisfaction and Customers' Loyalty towards Mall



Source: Drawn from Primary Data

Codes used in the Model:

SQM1- Service Offering, **SQM2-**Ambiance and Layout, **SQM3-**Add-on Services and In-store Music, **SQM4-**Merchandise Quality and Price, **SQM5-**Mall Zoning and Hygiene, **SQM6-**Convenience, Security and Parking Facility, **SQM7-**Returns, Exchanges and Grievance Handling, **SQMALL** – Service Quality of Mall, **MSAT** – Satisfaction with Mall, **MLOYALTY** – Loyalty towards Mall

Figure No. 5.2 relates to the SEM model linking dimensions of service quality of mall, customers' satisfaction and customers' loyalty towards mall. The construct service quality of mall is taken as an exogenous construct and customers' satisfaction and customers' loyalty are taken as endogenous constructs. The path diagrams show

the relationship of service quality of mall leading to customers' satisfaction and customers' satisfaction in turn leads to customers' loyalty. The observed variables in the model, SQM 1, SQM 2, SQM 3, SQM 4, SQM 5, SQM 6, SQM 7, MSAT and MLOYALTY has a variance of 0.42, 0.43, 0.58, 0.51, 0.59, 0.51, 0.55, 0.40 and 0.36 respectively. This indicates that, SQM 1 explains 42 % of the variance, SQM 2 explains 43 % of the variance, SQM 3 explains 58 % of the variance, SQM 4 explains 51 % of the variance, SQM 5 explains 59 % of the variance, SQM 6 explains 51 % of the variance, SQM 7 explains 55 % of the variance, MSAT explains 40 % of the variance and MLOYALTY explains 36 % of the variance.

Table No. 5.10 Model Fit Summary with regards to Analysis of Relationship among Dimensions of Service Quality, Customers' Satisfaction and Customers' Loyalty towards Mall

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
69.829	16	0.001	4.364	0.986	0.959	0.069	0.058	0.987

Source: Computed from Primary Data

Table No. 5.10 relates to the model fit summary of the model linking dimensions of service quality, customers' satisfaction and customers' loyalty towards mall. As per the results of goodness of fit test shown in Table No. 5.10 above, χ^2 is 69.829, D. F. is 16, P-value is 0.001, Normed χ^2 (CMIN/DF) is 4.364 (Moderate Fit), GFI 0.986 and AGFI is 0.959 (Good Fit), RMSR is 0.069 and RMSEA is 0.058 (Good Fit) a CFI is 0.987 (Good Fit). All these indices indicate the fitness of the model and that the model is acceptable.

Table No. 5.11 Regression Weights of SEM Model Linking Dimensions of Service Quality of Mall, Customers' Satisfaction and Customers' Loyalty towards Mall

			Estimate	S.E.	C.R.	P
SQM7	<---	SQMALL	.738	.025	18.752	***
SQM6	<---	SQMALL	.717	.079	19.187	***
SQM5	<---	SQMALL	.767	.081	20.904	***
SQM4	<---	SQMALL	.712	.067	22.821	***
SQM3	<---	SQMALL	.759	.093	22.277	***
SQM2	<---	SQMALL	.659	.079	20.189	***
SQM1	<---	SQMALL	.648	.114	18.752	***
MSAT	<---	SQMALL	.632	.080	18.562	***
MLOYALTY	<---	MSAT	.602	.039	10.490	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.11 shows regression weights of the SEM model linking dimensions of service quality of mall, customers' satisfaction and customers' loyalty towards mall.

All the observed variables: SQM1 to SQM 7, depicting the dimensions of service quality of mall loads on to the latent construct, service quality of mall with regression weights ranging from 0.648 to 0.767, C. R. ranges from 18.752 to 22.821 and P-values are < 0.001. The construct service quality is significantly loading on to the construct mall satisfaction with regression weight of 0.632, C.R. is 18.562 and P-value is < 0.001. Mall satisfaction is also significantly loading on to mall loyalty with regression weight of 0.602, C. R. is 10.490 and P-value is are < 0.001.

All the above results as per Figure 5.2, Table No. 5.10 and Table No. 5.11 indicates that, there is a statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards mall.

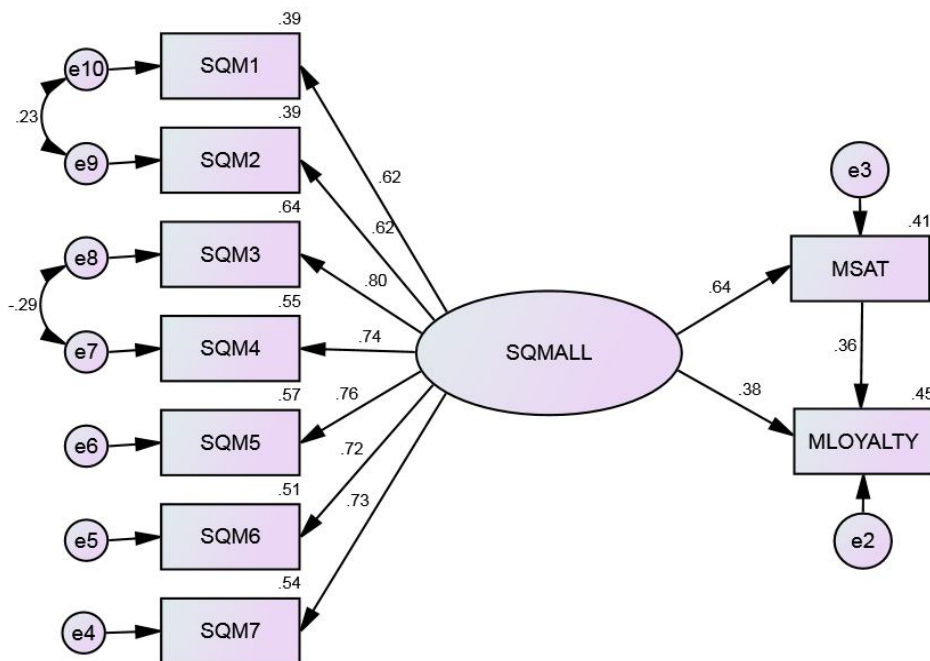
Hence the **Ho2 (b)** that, there is no statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards mall is rejected and the alternate hypothesis is accepted.

5.5 Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customers' Loyalty towards Mall

This part of the study attempts to analyse whether the customers' satisfaction is mediating the relationship between dimensions of service quality and customers' loyalty towards mall. For the purpose of analysis, the following hypothesis is developed and tested by using the structural equation modeling.

Ho2 (c) Customers' satisfaction does not mediate the relationship between dimensions of service quality and customers' loyalty towards mall.

Figure No. 5.3 SEM model – Customers' Satisfaction Mediating the relationship between Dimensions of Service Quality and Customers' Loyalty towards Mall



Source: Drawn from Primary Data

Figure No. 5.3 relates to the model analyzing the mediating relationship of customers' satisfaction with dimensions of service quality and customers' loyalty towards mall. The model consists of three constructs, service quality of mall, customers' satisfaction and customers' loyalty. The latent construct, service quality of mall consists of the seven observed variables relating to dimensions of service quality, i.e. service offering, ambiance and layout, add-on services and in-store music, merchandise quality and price, mall zoning and hygiene, convenience, security and parking facility and returns, exchanges and grievance handling, labeled as SQM1 to SQM 7 respectively. The service quality of mall is taken as an exogenous construct while, customers' satisfaction and customers' loyalty are taken as endogenous constructs.

Table No. 5.12 Model Fit Summary of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality of Mall and Customers' Loyalty towards Mall

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
43.120	15	0.001	2.875	0.991	0.972	0.037	0.043	0.993

Source: Computed from Primary Data

Table No. 5.12 reveals the model fit summary of the model determining the mediating relationship of customers' satisfaction with dimensions of service quality and customers' loyalty towards mall. As per the results of goodness of fit test shown in Table No. 5.12 above, χ^2 is 43.120, D. F. is 15, P-value is 0.001, Normed χ^2 (CMIN/DF) is 2.875, GFI is 0.991, AGFI is 0.972, RMSR is 0.037, RMSEA is 0.043 and CFI is 0.993. All the indices indicate that the model is good fit therefore, the model is acceptable.

Table No. 5.13 Regression Weights of the Model - Customers' Satisfaction Mediating Relationship between Dimensions of Service Quality of Mall and Customers' Loyalty towards Mall

			Estimate	S.E.	C.R.	P
SQM1	<---	MALLSQ	.718	.095	19.952	***
SQM2	<---	MALLSQ	.672	.044	19.106	***
SQM3	<---	MALLSQ	.789	.052	22.086	***
SQM4	<---	MALLSQ	.707	.042	18.087	***
SQM5	<---	MALLSQ	.760	.039	20.550	***
SQM6	<---	MALLSQ	.719	.039	20.919	***
SQM7	<---	MALLSQ	.694	.026	19.952	***
MSAT	<---	MALLSQ	.609	.041	15.819	***
MLOYALTY	<---	MALLSQ	.355	.045	10.030	***
MLOYALTY	<---	MSAT	.384	.036	12.443	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.13 shows the regression weights of the model determining the mediating relationship of customers' satisfaction with dimensions of service quality and customers' loyalty towards malls. All the observed variables: SQM 1 TO SQM 7, representing the dimensions of service quality of mall loads on to the latent construct, service quality of mall with regression weights ranging from 0.609 to 0.789, C. R. ranging from 18.087 to 22.086 and P-values < 0.001. The construct service quality is significantly loading on to the construct mall satisfaction with regression weight of 0.609, C.R. is 15.819 and P-value is < 0.001. Service quality is also significantly loading on to the construct loyalty towards mall with regression weight of 0.355, C.R. is 10.030 and P-value is < 0.001. Mall satisfaction as a mediator is significantly loading on to mall loyalty with regression weight of 0.384, C. R. is 12.443 and P-value is < 0.001.

Based on the above statistics it can be interpreted that, customers' satisfaction positively mediates the relationship between service quality of mall and customers'

loyalty towards mall. Hence the **Ho2 (c)** that, the customers' satisfaction does not mediate the relationship between dimensions of service quality and customers' loyalty towards mall is rejected and the alternate hypothesis is accepted.

5.6 Analysis of Dimensions of Service Quality of Supermarket

Supermarkets are large, self-service retail outlets mostly dealing in staple commodities to meet the requirements of the local people living in the vicinity. They are mostly located in market places or residential areas. They provide one stop shopping solution for the food and grocery products. They may also have a limited range of gifts, toys, home appliances and health care products. This format is at the forefront of the grocery revolution and controls more than 40% of the grocery market in our country.

The floor area of the supermarket ranges between 400 sq m and 2500 sq. m. and are selling at least 70% foodstuffs and everyday commodities. Internationally, the size of these stores varies from 8000 to 20000 square feet (**Pradhan S., 2013**).

Supermarkets are the retail formats operating in the urban as well as rural areas in the State of Goa. Owing to their popularity, they have captured nearly about 60 to 70 % of the food and grocery retail business share in the State of Goa.

This part of the study attempts to identify the dimensions for measuring the service quality of supermarkets in Goa, by developing an appropriate scale and analyse the relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards supermarkets.

For the purpose of analysis, twenty four items measured on a seven point rating scale is used. Out of these, sixteen items relates to the identification of dimensions of

service quality of supermarkets, five items relates to the construct used for measuring the customers' satisfaction with the supermarkets and three items relates to the construct for measuring the customers' loyalty towards supermarkets.

For the purpose of dimension reduction and for factor extraction, Exploratory Factor Analysis (EFA) was conducted on a sample of 350 respondents drawn from the data set by using simple random sampling technique. Further by using the same technique a separate sample of 650 respondents was drawn from the data set for conducting CFA.

The reliability of the scale is tested based on Cronbach's Alpha statistics. The 16 items used in the study to identify the dimensions of service quality of supermarket has a Cronbach's Alpha of 0.909. The Alpha value between 0.70 and 0.90 is considered to be good fit and if it is > 0.90 it is considered excellent. Since the Alpha value is > 0.90 , the scale used for the analysis indicates an excellent fit.

The reliability is also tested by using Split-Half technique. As per results of the analysis, the Cronbach's Alpha for the 08 items under Part 1 is 0.869 and the Cronbach's Alpha for 08 items under Part 2 is 0.845. The Guttman Split-Half Coefficient is 0.823. Hence, it can be concluded that the scale used in the model for analyzing the dimensions of service quality of supermarkets in Goa is reliable.

The EFA results revealed the Kaiser-Meyer-Olkin measure of sampling adequacy of 0.908, Chi-square as per Bartlett's Test of Sphericity is 2538.42, DF is 120 and P-value is 0.001 which signifies the internal consistency of the instrument.

Table No. 5.14 Item -Total Statistics – EFA Analysis of Dimensions of Service Quality of Supermarket

Variables	Mean (N=350)	Corrected Item-Total Correlation	Communalities
Offers good ambience, clean environment and attractive display of products	5.53	.470	.789
Layout facilitates free movement inside the store to find what you want	5.24	.572	.705
Billing is quick and there is minimum checkout delay	5.07	.616	.691
Merchandise is available when customers want it	5.08	.643	.692
Employees are knowledgeable to answer customers queries	5.10	.692	.736
Employees give prompt service	5.17	.707	.746
Employees are consistently courteous with customers	4.99	.637	.686
Willingly handles returns and exchanges	4.87	.622	.717
Promptly solves customers complains	4.94	.649	.710
Operating hours are convenient	5.17	.620	.681
Price of the products is reasonable	5.23	.574	.690
Offers high quality merchandise	5.01	.665	.678
Provides convenient parking spaces for customers.	4.79	.550	.676
Conveniently located	5.09	.602	.651
Safety and security is good	5.00	.678	.629
Offers gifts and free samples to customers	4.50	.554	.713

Source: Computed from Primary Data

Table No. 5.14 relates to communalities derived from EFA by using principal component analysis and item to total correlations with regards to variables used in the study to analyse the dimensions of service quality of supermarket. The communalities for all the variables range from 0.629 to 0.789 and the item to total correlations in respect of all the variables ranges from 0.470 to 0.707. Hence, the item-total correlations are above the thresh hold limit of 0.30. All these results testify the construct validity and indicate the stability and consistency of the instrument.

Table No. 5.15 EFA Results of Analysis of Dimensions of Service Quality of Supermarket

Sr. No.	FACTORS	Factor Loadings	Eigen values	% of Variance	Cumulative %	Cronbach's Alpha
1	Service Offerings					
	Merchandise is available when customers want it	.748	2.854	17.835	17.835	0.851
	Employees are knowledgeable to answer customers queries	.731				
	Employees give prompt service	.678				
	Billing is quick and there is minimum checkout delay	.664				
2	Merchandise Price, Quality and Convenience					
	Price of the Products is reasonable	.777	2.840	17.747	35.582	0.836
	Offers high quality merchandise	.740				
	Conveniently located	.709				
	Operating hours are convenient	.572				
	Safety and security is good	.527				
3	Safety and Security					
	Promptly solves customers complains	.749	2.383	14.893	50.475	0.800
	Willingly handles returns and exchanges	.749				
	Employees are consistently courteous with customers	.604				
4	Layout and Ambiance					
	Offers good ambience, clean environment and attractive display of products	.868	1.710	10.688	61.163	0.737
	Layout facilitates free movement inside the store to find what you want	.716				
5	Free Gifts, Discounts and Parking Facility					
	Offers gifts and free samples to customers	.779	1.687	10.542	71.705	0.638
	Provides convenient parking spaces for customers.	.690				

Source: Computed from Primary Data

Table No. 5.15 shows the results of the exploratory factor analysis carried to analyse, the dimensions of service quality of supermarket. The extraction method used is Principal Component Analysis and the rotation method used is Varimax Rotation with Kaiser Normalization. The factors are derived based on the Eigen values > 1 and

factor loading of 0.50 and above. The five factors derived through EFA are labeled as, Service Offering, Merchandise Price, Quality and Convenience, Safety and Security, Layout and Ambiance and Free Gifts, Discounts and Parking Facility.

The factor loadings with respect to all the variables used in the analysis ranges from 0.527 to 0.868. As per the cumulative variance extracted, all the five factors in the model explain 71.705 % of the variance. With regards to the Cronbach's Alpha statistics with respect to constructs derived through EFA, service offering has a Cronbach's Alpha of 0.851, merchandise price, quality and convenience has a Cronbach's Alpha of 0.836, safety and security has a Cronbach's Alpha of 0.800, layout and ambiance has a Cronbach's Alpha of 0.737 and free gifts, discounts and parking facility has a Cronbach's Alpha of 0.638.

Since the Cronbach's Alpha is > 0.70 in respect of all the factors except, free gifts, discounts and parking facility where, it is 0.638. Alpha value > 0.70 is considered to be good. However, if the Alpha value is between 0.60 - 0.70, it is acceptable. Hence, the factor structures derived are reliable and therefore can be used for further analysis.

Table No. 5.16 Inter Construct Correlations Matrix with regards to Dimensions of Service Quality of Supermarket, Customers Satisfaction and Customer's Loyalty towards Supermarket								
		SO	MPQC	SS	LA	FGDP	SAT	LOYAL
SO	Correlation	1						
	P-value							
MPQC	Correlation	.628**	1					
	P-value	.000						
SS	Correlation	.701**	.610**	1				
	P-value	.000	.000					
LA	Correlation	.569**	.503**	.471**	1			
	P-value	.000	.000	.000				
FGDP	Correlation	.526**	.585**	.510**	.401**	1		
	P-value	.000	.000	.000	.000			
SAT	Correlation	.608**	.630**	.587**	.367**	.462**	1	
	P-value	.000	.000	.000	.000	.000		
LOYAL	Correlation	.531**	.572**	.481**	.402**	.496**	.639**	1
	P-value	.000	.000	.000	.000	.000	.000	

** . Significant at 0.001 level of significance (2-tailed)

Source: Computed from Primary Data

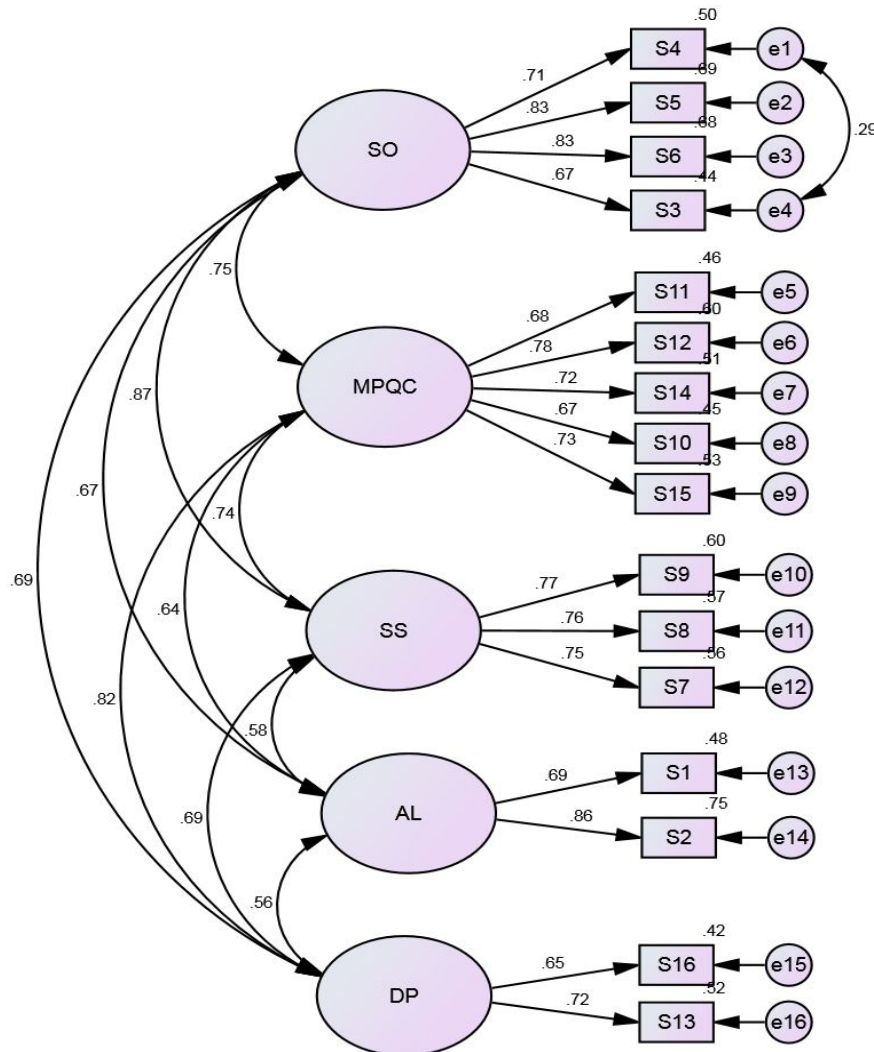
Abbreviations: **SO** - Service Offerings, **MPQC** - Merchandise Price, Quality and Convenience, **SS** - Safety and Security, **AL** - Ambiance and Layout, **FGDP** - Free Gifts, Discounts and Parking Facility, **SAT** – Satisfaction and **Loyal** – Loyalty towards Supermarket

Table No. 5.16 relates to inter-construct correlations with regards to dimensions of service quality of supermarket, customers' satisfaction and customers' loyalty towards supermarket. All the constructs have positive correlations and the correlations are statistically significant since the P-value is < 0.01. Hence, these constructs can be used for further analysis.

The model fit of the five Dimensions of service quality of supermarket identified through EFA, were further validated using Confirmatory Factor Analysis. As stated earlier, CFA reveals how well the specification of the factor structure matches reality. It provides a confirmatory test of the measurement theory.

The reliability with $N = 650$ was tested by using Split-Half technique. As per results of the analysis, the Cronbach's Alpha for the 8 items under Part 1 is 0.883 and the Cronbach's Alpha for 8 items under Part 2 is 0.849. The Guttman Split-Half Coefficient is 0.848. Hence, it can be concluded that the scale used in the model for performing CFA to analyze the dimensions of service quality of supermarket is reliable. The following model was prepared to carry out CFA to determine the convergent validity:

Figure No. 5.4 CFA Measurement Model for Analyzing the Dimensions of Service Quality of Supermarket



Source: Drawn from Primary Data

Codes used in the model:

SO - Service Offerings, **MPQC** - Merchandise Price, Quality and Convenience, **SS** - Safety and Security, **AL** - Ambiance and Layout, **DP** - Free Gifts, Discounts and Parking Facility

Table No. 5.17 Regression Weights of the Default Measurement Model for Analyzing the Dimensions of Service Quality of Supermarkets

			Estimate	S.E.	C.R.	P
S4	<---	SO	.707	.046	22.446	***
S5	<---	SO	.829	.050	23.952	***
S6	<---	SO	.826	.050	23.904	***
S3	<---	SO	.667	.043	22.446	***
S11	<---	MQC	.681	.051	20.275	***
S12	<---	MQC	.776	.049	21.367	***
S14	<---	MQC	.715	.048	19.979	***
S10	<---	MQC	.669	.047	18.835	***
S15	<---	MQC	.727	.048	20.275	***
S9	<---	SS	.773	.054	21.430	***
S8	<---	SS	.755	.041	24.387	***
S7	<---	SS	.751	.040	21.430	***
S1	<---	AL	.690	.046	18.436	***
S2	<---	AL	.863	.064	18.436	***
S16	<---	FGDP	.649	.059	16.495	***
S13	<---	FGDP	.718	.062	16.495	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Figure No. 5.4 relates to CFA measurement model for analyzing the dimensions of service quality of supermarket and Table No. 5.17 relates to the regression weights of the CFA measurement model. The convergent validity of the construct was assessed by examining the factor loadings, critical ratio, p-value and average variance extracted (Fornell and Larcker, 1981), (Ganguli and Roy, 2010).

As seen in the Table No. 5.17, all the observed variables significantly load on to the latent constructs with regression weights ranging from 0.649 to 0.863, Critical Ratio (C. R.) ranges from 16.495 to 24.387, P-values < 0.001 and AVE \geq 0.5. All these results support the convergent validity of the constructs.

Table No. 5.18 Co-variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Supermarket

			Estimate	S.E.	C.R.	P
SO	<-->	MPQC	.588	.044	13.311	***
SO	<-->	SS	.698	.046	14.595	***
SO	<-->	AL	.448	.036	11.658	***
SO	<-->	DP	.587	.049	12.021	***
MPQC	<-->	SS	.662	.051	13.724	***
MPQC	<-->	AL	.485	.042	11.596	***
MPQC	<-->	DP	.783	.062	12.711	***
SS	<-->	AL	.442	.041	11.262	***
SS	<-->	FGDP	.676	.058	12.273	***
AL	<-->	FGDP	.461	.046	9.780	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.18 shows the co- variances of CFA measurement model for analyzing dimensions of service quality of supermarkets. All the covariances in the model are < the thresh hold limit of 0.80 and P-values are statistically significant at 0.001 level of significance.

Table No 5.19 Correlations of CFA Measurement Model for Analyzing Dimensions of Service Quality of Supermarket

			Estimate
SO	<-->	MQC	.741
SO	<-->	SS	.798
SO	<-->	AL	.625
SO	<-->	DP	.699
MPQC	<-->	SS	.736
MPQC	<-->	AL	.637
MPQC	<-->	DP	.818
SS	<-->	AL	.565
SS	<-->	FGDP	.697
AL	<-->	FGDP	.544

Source: Computed from Primary Data

Table No. 5.19 relates to the inter construct correlations of CFA measurement model for analyzing the dimensions of service quality of supermarket. There is a positive correlation among the constructs in the model and the correlations are ranging from 0.544 to .0818, which are > the thresh hold limit of 0.30.

Table No 5.20 Variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Supermarket

	Estimate	S.E.	C.R.	P
SO	.691	.057	12.189	***
MPQC	.884	.076	11.610	***
SS	.912	.071	14.344	***
AL	.648	.059	11.062	***
FGDP	.846	.105	9.952	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.20 relates to the variances explained by the constructs in the model. The construct service offering has a variance of 0.691 and P-value < 0.001, merchandise price quality and convenience has a variance of 0.884 and P-value < 0.001, safety and security has a variance of 0.912 and P-value < 0.001, ambience and layout has a variance of 0.648 and P-value < 0.001, and free gifts, discounts and parking facility has a variance of 0.846 and P-value < 0.001.

Hence, it can be interpreted that, service offering explains 69% of the variance, merchandise price quality and convenience explains 88% of the variance, safety and security explains 91% of the variance, ambience and layout explains 65% of the variance and free gifts, discounts and parking facility explains 85% of the variance.

Table No. 5.21 Summary of Fit Measures for the CFA Measurement Model Analyzing the Dimensions of Service Quality of Supermarket

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
448.11	90	0.001	4.979	0.939	0.908	0.068	0.070	0.945

Source: Computed from Primary Data

Table No. 5.21 determines the summary of fit measures for the CFA measurement model analyzing the dimensions of service quality of supermarket. Based on the major fit measures and guidelines for their acceptable values as shown in Chapter IV, Table No. 4.52 and the model fit indices derived through CFA, as shown in Table No. 5.21 above, it is seen that the χ^2 for the CFA model is 448.11, Degree of Freedom is 90 and the P value is < 0.001 . Hence, it is significant at 0.001. Further the Normed χ^2 i.e. (CMIN/DF) is 4.979 which is < 5 ; GFI, AGFI, RMSR, RMSEA and CFI are 0.939, 0.908, 0.068, 0.070 and 0.945 respectively. These indicate that the model is good fit.

Based on the results of exploratory factor analysis and confirmatory factor analysis it can be determined that, the service quality of supermarket can be assessed based on the five dimensions of service quality identified in the model i.e. 1) Service Offering, 2) Merchandise Price Quality and Convenience, 3) Safety and Security, 4) Ambiance and Layout and 5) Free Gifts, Discounts and Parking Facility.

5.7 Analysis of Dimensions of Service Quality of Supermarket Influencing Customers' Satisfaction

This part of the study attempts to analyse the influence of dimensions of service quality of supermarket on the customers' satisfaction. For determining the linear relationship, the dimensions of service quality are taken as independent variables and the satisfaction is taken as dependent variable. The following hypothesis is developed for carrying out the analysis and is tested by using regression analysis.

Ho2 (d) Dimensions of service quality of supermarket do not have any statistically significant influence on the customers' satisfaction.

Table No. 5.22 Regression Analysis Results of Dimensions of Service Quality Influencing Customers' Satisfaction with Supermarket					
Independent Variables	Un-stand. Coeff.		Stand. Coeff.	t	Sig.
	Beta	S. E.	Beta		
(Const.)	7.521	.677		11.106	.000
Service Offerings	.316	.043	.266	7.429	.000
Merchandise Price Quality and Convenience	.339	.032	.353	10.758	.000
Safety and Security	.295	.050	.198	5.893	.000
Layout and Ambiance	.172	.066	.073	2.595	.010
Free Gifts, Discounts and Parking Facility	.080	.053	.044	1.508	.132
a. Dependent Variable: Satisfaction					
b. Predictors: (Constant), Free Gifts, Discounts & Parking Facility, Layout & Ambiance, Safety & Security, Merchandise Quality & Convenience, Service Offerings					
R Square 0.494, Adjusted R Square 0.491, F Value 194.50 and P-value 0.001					

Source: Computed from Primary Data

Table No. 5.22 signifies the results of the regression analysis carried out to analyse the influence of dimensions of service quality on customers' satisfaction with supermarket. The Adjusted R Square of the model is 0.491. This implies that the

model explains 50% of the variance. The F-value as per F-Test is 194.5 and P-Value is 0.001. This implies that the model is statistically significant since P-value is < 0.01 . Further, the analysis revealed that all the coefficients are positive, which signifies that there is a positive influence of dimensions of service quality on customers' satisfaction. The P-values with respect to all the independent variables, except free gifts, discounts and parking facility are found to statistically significant, since P-value is < 0.05 .

Hence, the **Ho2 (d)** that, the dimensions of service quality of supermarket do not have any statistically significant influence on the customers' satisfaction is rejected with respect to service offerings, merchandise price quality and convenience, safety and security and layout and ambiance. However, it is accepted in respect of free gifts, discounts and parking facility.

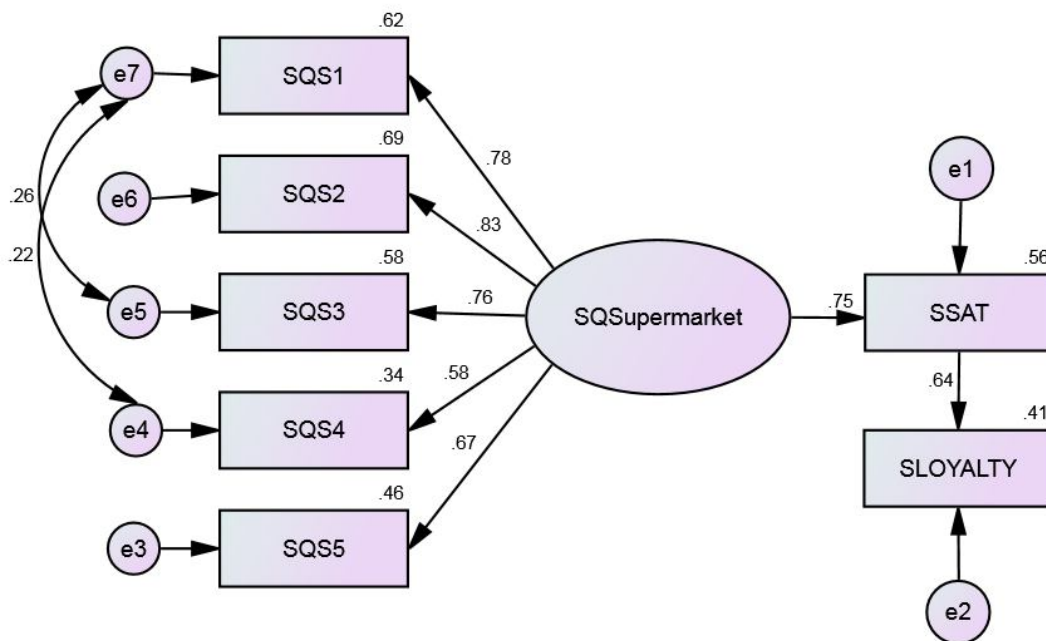
5.8 Analysis of Relationship among Dimensions of Service Quality of Supermarket, Customers' Satisfaction and Customers' Loyalty towards Supermarket

This part of the study attempts to analyse the relationship among the dimensions of service quality of supermarket, customers' satisfaction and customers' loyalty towards supermarket. The study also attempts to analyse whether the customers' satisfaction mediates the relationship between dimensions of service quality of supermarket and the customers' loyalty towards supermarket. The analyses are carried out by using Structural Equation Modeling with the help of SPSS, AMOS software. The latent construct service quality of supermarket, consisting of the five dimensions of service quality identified in sub topic 5.6 above i.e. service offering, merchandise price, quality and convenience, safety and security, layout and ambiance and free gifts,

discounts and parking facility is taken as exogenous construct and the constructs Customers' Satisfaction and Customers' Loyalty are taken as endogenous constructs. For the purpose of analyses the following hypothesis is developed:

Ho2 (e) There is no statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards supermarket.

Figure No. 5.5 SEM Model Linking Dimensions of Service Quality of Supermarket, Customers' Satisfaction and Customers' Loyalty towards Supermarket



Source: Drawn from Primary Data

Codes used in the Model:

SQS 1- Service Offering, **SQS 2-** Merchandise Price, Quality and Convenience, **SQS 3-** Safety and Security, **SQS 4-** Layout and Ambiance, **SQS 5-** Free Gifts, Discounts and Parking Facility

Figure No. 5.5 relates to the SEM model linking dimensions of service quality of supermarket, customers' satisfaction and customers' loyalty towards supermarket. The construct, service quality of supermarket is taken as exogenous construct and the constructs, customers' satisfaction and customers' loyalty are taken as endogenous constructs. The path diagram shows the relationship of service quality of supermarket leading to customers' satisfaction and customers' satisfaction which in turn leads to customers' loyalty. The observed variables in the model, SQS1, SQS2, SQS3, SQS4, SQS5, SSAT and SLOYALTY has a variance of 0.62, 0.69, 0.58, 0.34, 0.46, 0.56 and 0.41 respectively. This indicates that, SQS1 explains 62 % of the variance, SQS2 explains 69 % of the variance, SQS3 explains 58 % of the variance, SQS4 explains 34 % of the variance, SQS5 explains 46 % of the variance, SSAT explains 56 % of the variance and SLOYALTY explains 41 % of the variance.

Table No. 5.23 Model Fit Summary with regards to Analysis of Relationship among Dimensions of Service Quality, Customers' Satisfaction and Customers' Loyalty towards Supermarket

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
10.323	7	0.171	1.475	0.997	0.988	0.089	0.022	0.999

Source: Computed from Primary Data

Table No. 5.23 relates to the model fit summary of the model linking dimensions of service quality, customers' satisfaction and customers' loyalty towards supermarket. As per the results of goodness of fit test shown in Table No. 5.23 above, χ^2 is 10.323, D. F. is 7, P-value is 0.171, Normed χ^2 (CMIN/DF) is 1.475, GFI 0.997, AGFI is 0.988, RMSR is 0.089 and RMSEA is 0.022 and CFI is 0.999. All these indices indicate that the model is a good fit and that the model is acceptable.

Table No. 5.24 Regression Weights of SEM Model Linking Dimensions of Service Quality of Supermarket, Customers' Satisfaction and Customers' Loyalty towards Supermarket

			Estimate	S.E.	C.R.	P
SSAT	<---	SQSupermarket	.748	.100	20.441	***
SLOYALTY	<---	SSAT	.638	.017	26.219	***
SQS5	<---	SQSupermarket	.675	.026	21.010	***
SQS4	<---	SQSupermarket	.581	.041	16.269	***
SQS3	<---	SQSupermarket	.759	.068	20.479	***
SQS2	<---	SQSupermarket	.830	.107	22.114	***
SQS1	<---	SQSupermarket	.784	.086	21.010	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.24 relates to the regression weights of the SEM model linking dimensions of service quality of supermarket, customers' satisfaction and customers' loyalty towards supermarket. All the observed variables: SQS1 to SQS5 determining the dimensions of service quality of supermarket loads on to the latent construct, service quality of supermarket with regression weights ranges from 0.581 to 0.830, C. R. ranges from 16.269 to 22.114 and P-values < 0.001. The construct service quality of supermarket is significantly loading on to the satisfaction construct with regression weight of 0.748, C.R. is 20.441 and P-value is < 0.001. The construct satisfaction is also significantly loading on to loyalty towards supermarket with regression weight of 0.638, C. R. is 26.219 and P-value is < 0.001.

All the above results as per Figure 5.5, Table No. 5.23 and Table No. 5.24 indicate that there is a statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards supermarket.

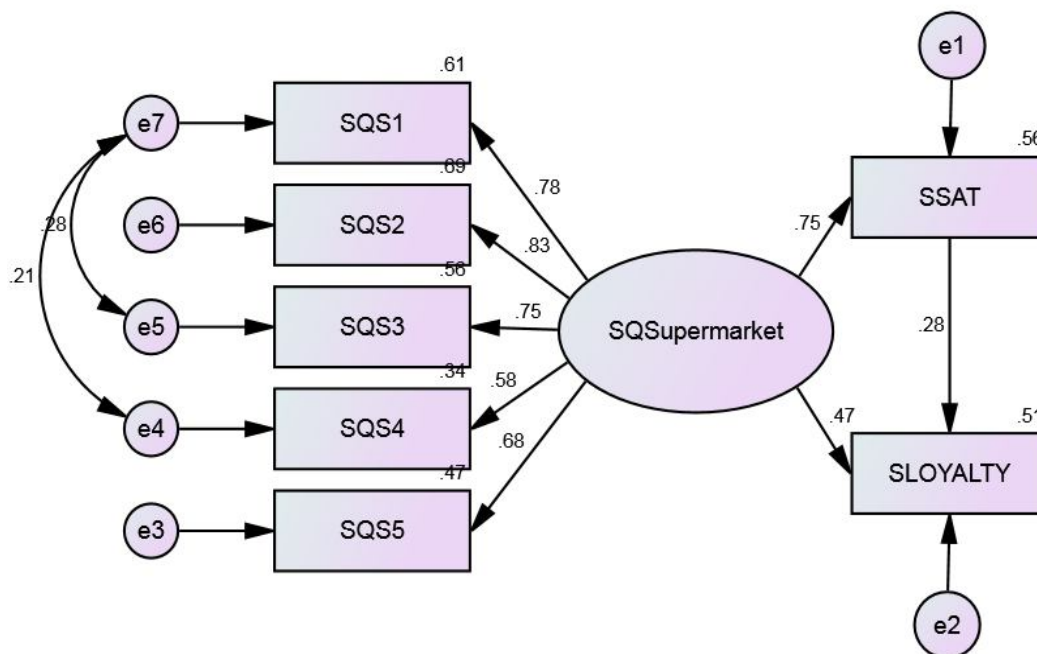
Hence, the **H₀₂ (e)** that there is no statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards supermarket is rejected and alternate hypothesis is accepted.

5.9 Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customers' Loyalty towards Supermarket

This part of the study attempts to analyse whether, the customers' satisfaction is mediating the relationship between dimensions of service quality and customers' loyalty towards supermarket. For the purpose of analysis, the following hypothesis is developed and tested by using the Structural Equation Modeling.

Ho2 (f) Customers' satisfaction does not mediate the relationship between dimensions of service quality and customers' loyalty towards supermarket.

Figure No. 5.6 SEM model – Customers' Satisfaction mediating the relationship between Dimensions of Service Quality and Customers' Loyalty towards Supermarket



Source: Drawn from Primary Data

Figure No. 5.6 relates to the SEM model analyzing the mediating relationship of customers' satisfaction with dimensions of service quality and customers' loyalty towards supermarket. The model consists of three constructs, service quality of supermarket, customers' satisfaction and customers' loyalty. The latent construct, service quality of supermarket consists of the five observed variables relating to dimensions of service quality, i.e. service offering, merchandise price, quality and convenience, safety and security, layout and ambience and free gifts, discounts and parking facility labeled as, SQS1 to SQS5 respectively. The service quality of supermarket is taken as an exogenous construct while, customers' satisfaction and customers' loyalty are taken as endogenous constructs. The variance explained by the variables in the model, SQS1 to SQS5 representing the dimensions of service quality of supermarket ranges from 0.34 to 0.69. The endogenous constructs, customers' satisfaction with supermarket has variance of 0.56 and loyalty construct has a variance of 0.41.

Table No. 5.25 Model Fit Summary of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality of Supermarket and Customers' Loyalty towards Supermarket

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
15.842	9	0.070	1.760	0.995	0.986	0.042	0.028	0.998

Source: Computed from Primary Data

Table No. 5.25 represents the model fit summary of the model determining the mediating relationship of customers satisfaction with dimensions of service quality and customers' loyalty towards supermarket. As per the results of goodness of fit test shown in Table No. 5.25 above, χ^2 is 15.842, D. F. is 09, P-value is 0.070, Normed χ^2 (CMIN/DF) is 1.760, GFI is 0.991, AGFI is 0.972, RMSR is 0.037, RMSEA is 0.043

and CFI is 0.993. Since all the indices are below the threshold limit, it indicates that the model is very good fit therefore, the model is acceptable.

Table No. 5.26 Regression Weights of the Model - Customers' Satisfaction Mediating Relationship between Dimensions of Service Quality of Supermarket and Customers' Loyalty towards Supermarket

			Estimate	S.E.	C.R.	P
SSAT	<---	SQSupermarket	.754	.101	20.334	***
SLOYALTY	<---	SSAT	.278	.031	5.295	***
SQS5	<---	SQSupermarket	.703	.027	21.506	***
SQS4	<---	SQSupermarket	.610	.039	17.197	***
SQS3	<---	SQSupermarket	.739	.062	20.871	***
SQS2	<---	SQSupermarket	.818	.098	22.786	***
SQS1	<---	SQSupermarket	.769	.079	21.506	***
SLOYALTY	<---	SQSupermarket	.785	.091	10.788	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.26 relates to the regression weights of the model determining the mediating relationship of customers' satisfaction with dimensions of service quality and customers' loyalty towards supermarket. All the observed variables: SQS1 TO SQS5, representing the dimensions of service quality of supermarket loads on to the latent construct, service quality of supermarket with regression weights ranging from 0.610 to 0.818, C. R. ranges from 17.197 to 22.786 and P-values < 0.001. The construct service quality is significantly loading on to the construct customers' satisfaction towards supermarket with regression weight of 0.754, C.R. is 20.334 and P-value is < 0.001. Service quality of supermarket is also significantly loading on to the construct loyalty towards supermarket with regression weight of 0.785, C.R. is 10.788 and P-value is < 0.001. The satisfaction construct as a mediator is significantly loading on to loyalty towards supermarket with regression weight of 0.278, C. R. is 5.295 and P-value is < 0.001.

Based on the above statistics it can be interpreted that customers' satisfaction positively mediates the relationship between service quality of supermarket and customers' loyalty towards supermarket.

Hence, the **H₀₂ (f)** that the customers' satisfaction does not mediate the relationship between dimensions of service quality of supermarket and customers' loyalty towards supermarket is rejected and the alternate hypothesis is accepted.

5.10 Analysis of Dimensions of Service Quality of Speciality Store

Speciality stores are the retail stores which specialize in a particular category of merchandise which may be fast moving consumer goods or slow moving consumer goods. They provide a deep assortment within a product category. Hence, the retail stores exclusively selling products like furniture, house hold goods, cosmetics, apparel, electronics or electrical appliances etc. are referred to as specialty stores. Such a business model is characterized by narrow product line, high level of customer services and deep assortment. These stores mostly focus on branded or a particular category of products.

Internationally, specialty retailers mostly operate in an area between 5000 and 8000 Sq. Ft. However, in India the retail space of speciality stores ranges from 2000 to 5000 Sq. Ft. (**Pradhan S., 2013**).

Speciality stores are retail formats operating in urban and semi-urban areas in the State of Goa. They mostly deal in apparel, jewellery, furniture, home appliances, home furnishing, cosmetics and health care products, confectioneries, crockery and cutlery, ceramics and tiles, sporting goods and fitness equipments etc.

This part of the study attempts to identify the dimensions for measuring the service quality of speciality stores in Goa. Hence, an attempt is made to develop a scale to identify the dimensions of service quality of speciality stores in Goa and analyse the relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards speciality stores.

For the purpose of analysis, a twenty six item scale is used, out of which eighteen items relate to the identification of dimensions of service quality of speciality stores, five items relates to the construct used for measuring the customers' satisfaction with

the speciality stores and three items relate to the construct used to measure customers' loyalty towards speciality stores.

For the purpose of dimension reduction and for factor extraction, Exploratory Factor Analysis (EFA) was conducted on a sample of 350 respondents drawn from the data set by using simple random sampling technique. Further, by using the same technique a separate sample of 650 respondents was drawn from the data set for conducting CFA.

The reliability of the scale is tested based on Cronbach's Alpha statistics. The 18 items used in the study to identify the dimensions of service quality of speciality stores has a Cronbach's Alpha of 0.929. As stated earlier, the alpha value between 0.70 and 0.90 is considered to be good fit and if it is > 0.90 it is considered excellent. Since the alpha value is > 0.90 , the scale used for the analysis indicates an excellent fit.

The reliability is also tested by using Split-Half technique. As per results of the analysis, the Cronbach's Alpha for the 09 items under Part 1 is 0.890 and the Cronbach's Alpha for 09 items under Part 2 is 0.879. The Guttman Split-Half coefficient is 0.854. Hence, it can be concluded that the scale used in the model for analyzing the dimensions of service quality of speciality stores in Goa is reliable.

As per the EFA results, the Kaiser-Meyer-Olkin measure of sampling adequacy is 0.919, Chi-square as per Bartlett's Test of Sphericity is 3515.918, DF is 153 and P-value is 0.001 which signifies the internal consistency of the instrument.

Table No. 5.27 Item-Total Statistics – EFA Analysis of Dimensions of Service Quality of Speciality Store

Variables	Communalities	Item-Total Correlation
Offer good ambience, clean environment and attractive display of products	.769	.465
The layout facilitates finding what customers want	.841	.629
Layout facilitates free movement inside the store	.770	.690
Repairs and replacements are done within promised time	.577	.642
Billing is quick and error free	.631	.667
Merchandise is available when customers want it	.673	.661
Employees are knowledgeable to answer customers queries	.772	.612
Employees give prompt service	.720	.650
Employees are consistently courteous with customers	.721	.673
Willingly handles returns and exchanges	.800	.629
Promptly solves customers complains	.692	.713
Convenient operating hours	.707	.662
Price of the products is reasonable	.692	.639
Offers high quality merchandise	.779	.635
Provides convenient parking spaces for customers.	.712	.593
Conveniently located	.549	.610
Safety and security is good	.570	.630
Offers gifts and free samples to customers	.740	.503

Source: Computed from Primary Data

Table No. 5.27 relates to communalities derived from EFA by using Principal Component Analysis and Item to Total Correlations with regards to variables used in the study to analyse the dimensions of service quality of speciality store. The communalities for all the variables range from 0.549 to 0.841 and the item to total correlations in respect of all the variables range from 0.465 to 0.713. Hence, the item-total correlations are above the thresh hold limit of 0.30. All these results are testifying the construct validity and indicate the stability and consistency of the instrument.

Table No. 5.28 Exploratory Factor Analysis (EFA) Results with regards to Analysis of Dimensions of Service Quality of Speciality Store

Factors	Component				
	Factor Loadings	Eigen values	% of Variance	Cumulative %	Cronbach's Alpha
Service Offerings					
Employees are knowledgeable to answer customers queries	.813	3.300	18.332	18.332	0.874
Employees give prompt service	.761				
Employees are consistently courteous with customers	.682				
Merchandise is available when customers want it	.625				
Billing is quick and error free	.599				
Layout and Ambiance					
The layout facilitates finding what customers want	.858	2.895	16.081	34.413	0.852
Offer good ambience, clean environment and attractive display of products	.827				
Layout facilitates free movement inside the store	.731				
Repairs and replacements are done within promised time	.521				
Merchandise Quality, Price and Convenience					
Offers high quality merchandise	.773	2.335	12.973	47.385	0.759
Price of the products is reasonable	.657				
Conveniently located	.632				
Free Gifts, Discounts and Parking Facility					
Offers gifts and free samples to customers	.824	2.254	12.525	59.910	0.765
Provides plenty of convenient parking spaces for customers.	.659				
Safety and security is good	.614				
Safety and Security					
Willingly handles returns and exchanges	.709	2.078	11.543	71.453	0.807
Promptly solves customers complains	.666				
Convenient operating hours	.656				

Source: Computed from Primary Data

Table No. 5.28 relates to the results of exploratory factor analysis carried to analyse the dimensions of service quality of speciality store. The extraction method used is Principal Component Analysis and the rotation method used is Varimax Rotation with Kaiser Normalization. The factors are derived based on Eigen values > 1 and factor

loading of 0.50 and above. The five factors derived through EFA are labeled as, Service Offering, Layout and Ambiance, Merchandise Quality, Price and Convenience, Free Gifts, Discounts and Parking Facility and Safety and Security.

The factor loadings with respect to all the variables used in the analysis ranges from 0.521 to 0.858. As per the cumulative variance extracted, all the five factors in the model explain 71.453 % of the variance. With regards to the Cronbach's Alpha statistics in respects of constructs derived through EFA, service offering has a Cronbach's Alpha of 0.874, layout and ambiance has a Cronbach's Alpha of 0.852, merchandise quality, price and convenience has a Cronbach's Alpha of 0.759, free gifts, discounts and parking facility has a Cronbach's Alpha of 0.765 and safety and security has a Cronbach's Alpha of 0.807.

Since the Cronbach's Alpha is > 0.70 in respect of all the factors, the factor structures derived are reliable and therefore can be used for further analysis.

Table No. 5.29 Inter Construct Correlations Matrix with regards to Dimensions of Service Quality of Speciality Store, Customers Satisfaction and Customer's Loyalty towards Speciality Store

		SO	LA	MQPC	FGDPF	SS	SAT	LOYAL
SO	Correlation	1						
	P-value							
LA	Correlation	.647**	1					
	P-value	.000						
MQPC	Correlation	.592**	.543**	1				
	P-value	.000	.000					
FGDPF	Correlation	.557**	.466**	.633**	1			
	P-value	.000	.000	.000				
SS	Correlation	.698**	.574**	.658**	.594**	1		
	P-value	.000	.000	.000	.000			
SAT	Correlation	.579**	.468**	.560**	.559**	.531**	1	
	P-value	.000	.000	.000	.000	.000		
LOYAL	Correlation	.510**	.563**	.540**	.519**	.526**	.652**	1
	P-value	.000	.000	.000	.000	.000	.000	

** . Significant at 0.001 level of significance (2-tailed)

Source: Computed from Primary Data

Abbreviations: **SO** - Service Offerings, **LA** - Layout and Ambiance, **MQPC** - Merchandise Price, Quality and Convenience, **FGDPF** - Free Gifts, Discounts and Parking Facility, **SS** - Safety and Security, **SAT** – Satisfaction and **Loyal** – Loyalty towards Speciality Store

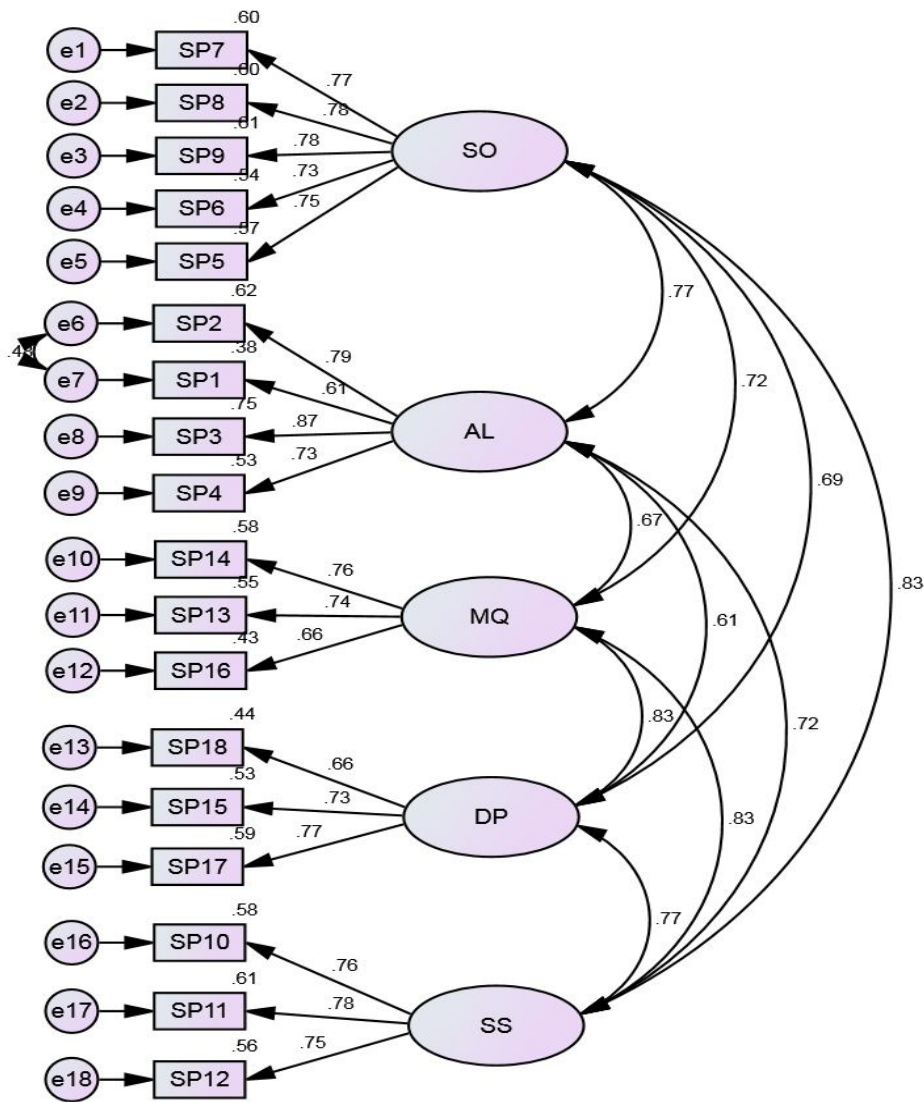
Table No. 5.29 relates to inter-construct correlations with regards to dimensions of service quality of speciality store, customers' satisfaction and customers' loyalty towards speciality store. All the constructs have positive correlations and the correlations are statistically significant since the P-value is < 0.01 . Hence, these constructs can be used for further analysis.

The model fit of the five dimensions of service quality of speciality store identified through EFA, were further validated using Confirmatory Factor Analysis. As stated earlier, CFA reveals how well the specification of the factor structure matches reality. It provides a confirmatory test of the measurement theory. As stated earlier, by using simple random sampling technique a separate sample of 650 respondents was drawn from the data set for conducting CFA.

The reliability with $N= 650$, was tested by using Split Half technique. As per results of the analysis, the Cronbach's Alpha for the 09 items under Part 1 is 0.905 and the Cronbach's Alpha for 09 items under Part 2 is 0.878. The Guttman Split-Half coefficient is 0.874. Hence, it can be concluded that the scale used in the model for performing CFA to analyze the dimensions of service quality of speciality store is reliable.

The following model was prepared to carry out CFA to determine the convergent validity:

Figure No. 5.7 CFA Measurement Model for Analyzing the Dimensions of Service Quality of Speciality Store



Source: Drawn from Primary Data

Codes used in the Model:

SO- Service Offering, **AL-** Ambiance and Layout, **MQ-** Merchandise Quality Price and Convenience, **DP-** Free Gifts Discounts and Parking Facility, **SS-** Safety and Security

Table No. 5.30 Regression Weights of the Default Measurement Model for Analyzing the Dimensions of Service Quality of Speciality Store

			Estimate	S.E.	C.R.	P
SP7	<---	SO	.779	.045	23.616	***
SP8	<---	SO	.789	.036	26.053	***
SP9	<---	SO	.797	.039	26.340	***
SP6	<---	SO	.722	.041	23.489	***
SP5	<---	SO	.726	.040	23.616	***
SP2	<---	AL	.783	.044	23.538	***
SP1	<---	AL	.610	.032	25.388	***
SP3	<---	AL	.861	.041	27.553	***
SP4	<---	AL	.736	.041	23.538	***
SP14	<---	MQ	.773	.060	20.203	***
SP13	<---	MQ	.734	.046	22.660	***
SP16	<---	MQ	.659	.041	20.203	***
SP18	<---	DP	.660	.052	19.298	***
SP15	<---	DP	.734	.055	18.820	***
SP17	<---	DP	.761	.052	19.298	***
SP10	<---	SS	.778	.052	22.512	***
SP11	<---	SS	.789	.039	24.855	***
SP12	<---	SS	.779	.038	22.512	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Figure No. 5.7 relates to CFA measurement model for analyzing the dimensions of service quality of speciality store and Table No. 5.30 relates to the regression weights of the CFA measurement model. The convergent validity of the construct was assessed by examining the factor loadings, critical ratio, p-value and average variance extracted (Fornell and Larcker, 1981), (Ganguli and Roy, 2010).

As seen in Table No. 5.30, all the observed variables significantly load on to the latent constructs with regression weights ranging from 0.659 to 0.861, Critical Ratio (C. R.) range from 18.820 to 26.340, P-values are < 0.001 and AVE is ≥ 0.5 . All these results support the convergent validity of the constructs.

Table No. 5.31 Co-variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Speciality Store

	Estimate	S.E.	C.R.	P
SO <--> AL	.643	.044	14.644	***
SO <--> MQ	.671	.047	14.386	***
SO <--> DP	.636	.049	12.879	***
SO <--> SS	.782	.050	15.526	***
AL <--> MQ	.556	.042	13.314	***
AL <--> DP	.528	.044	11.982	***
AL <--> SS	.631	.044	14.242	***
MQ <--> DP	.766	.055	13.896	***
MQ <--> SS	.701	.049	14.279	***
DP <--> SS	.722	.054	13.435	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.31 relates to the co- variances of CFA measurement model for analyzing dimensions of service quality of speciality store. All the covariances in the model are < the thresh hold limit of 0.80 and P-values are statistically significant at 0.001 level of significance.

Table No 5.32 Correlations of CFA Measurement Model for Analyzing Dimensions of Service Quality of Speciality Store

	Estimate
SO <--> AL	.739
SO <--> MQ	.729
SO <--> DP	.688
SO <--> SS	.835
AL <--> MQ	.641
AL <--> DP	.606
AL <--> SS	.715
MQ <--> DP	.831
MQ <--> SS	.751
DP <--> SS	.771

Source: Computed from Primary Data

Table No. 5.32 relates to the inter-construct correlations of CFA measurement model for analyzing the dimensions of service quality of speciality store. There is a positive

correlation among the constructs in the model and the correlations are range from 0.606 to .0835, which are > the thresh hold limit of 0.30.

Table No 5.33 Variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Speciality Store

	Estimate	S.E.	C.R.	P
SO	.924	.065	14.152	***
AL	.819	.058	14.037	***
MQ	.918	.068	13.553	***
DP	.925	.086	10.813	***
SS	.949	.069	13.801	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.33 relates to the variances explained by the constructs in the model. The construct service offering has a variance of 0.924 and P-value is < 0.001, ambience and layout has a variance of 0.819 and P-value is < 0.001, merchandise quality, price and convenience has a variance of 0.918 and P-value is < 0.001, free gifts, discounts and parking facility has a variance of 0.925 and P-value is < 0.001, and safety and security has a variance of 0.949 and P-value is < 0.001.

Hence, it can be interpreted that, service offering explains 92% of the variance, ambience and layout explains 82% of the variance, merchandise quality, price and convenience explains 92% of the variance, free gifts, discounts and parking facility explains 93% of the variance and safety and security explains 95% of the variance.

**Table No. 5.34 Summary of Fit Measures for the CFA Measurement Model
Analyzing the Dimensions of Service Quality of Speciality Store**

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI	TLI
565.348	122	0.001	4.634	0.905	0.866	0.074	0.078	0.921	0.901

Source: Computed from Primary Data

Table No. 5.34 relates to the summary of the fit measures for the CFA measurement model analyzing the dimensions of service quality of speciality store. Based on the major fit measures and guidelines for their acceptable values as shown in Chapter IV, Table No. 4.52 and the model fit indices derived through CFA, as shown in Table No. 5.34 above, it is seen that the χ^2 for the CFA model is 565.348, Degree of Freedom is 122 and the P-value is < 0.001 . Hence, it is significant at 0.001. Further, the Normed χ^2 i.e. (CMIN/DF) is 4.634 which is < 5 , GFI, AGFI, RMSR, RMSEA, CFI and TLI are 0.905, 0.866, 0.074, 0.078, 0.921 and 0.901 respectively, which indicates that the model is good fit.

Based on the results of Exploratory Factor analysis and Confirmatory Factor Analysis it can be determined that, the service quality of speciality store can be assessed based on the five dimensions of service quality identified in the model i.e. 1) Service Offering, 2) Ambiance and Layout, 3) Merchandise Quality, Price and Convenience, 4) Free Gifts, Discounts and Parking Facility and 5) Safety and Security.

5.11 Analysis of Dimensions of Service Quality of Speciality Store Influencing Customers' Satisfaction

This part of the study attempts to analyse the influence of dimensions of service quality of speciality store on customers' satisfaction. For determining the linear relationship, the dimensions of service quality are taken as independent variables and the satisfaction is taken as dependent variable. The following hypothesis is developed for carrying out the analysis and is tested by using regression analysis.

Ho2 (g) Dimensions of service quality of speciality store do not have any statistically significant influence on the customers' satisfaction.

Table No. 5.35 Regression Analysis Results of Dimensions of Service Quality Influencing Customers' Satisfaction with Speciality Store						
Independent Variables	Un-stand. Coeff.		Stand. Coeff.	t	Sig.	
	Beta	S. E.	Beta			
(Const.)	7.627	.691		11.033	.000	
Service Offerings	.246	.035	.263	7.073	.000	
Layout and Ambiance	.063	.038	.054	1.655	.098	
Merchandise Quality Price and Convenience	.289	.053	.193	5.476	.000	
Free Gifts, Discounts and Parking Facility	.326	.045	.236	7.243	.000	
Safety and Security	.076	.057	.050	1.334	.182	
a. Dependent Variable: Satisfaction						
b. Predictors: (Constant), Safety & Security, Layout & Ambiance , Free Gifts, Discounts & Parking Facility, Merchandise Quality & Convenience, Service Offerings						
R Square 0.444, Adjusted R Square 0.441, F Value 158.725 and P-value0.001						

Source: Computed from Primary Data

Table No. 5.35 relates to the results of the regression analysis carried out to analyse the influence of dimensions of service quality on customers' satisfaction with speciality store. The Adjusted R Square of the model is 0.441. This implies that the

model explains 44% of the variance. The F-value is 158.725 and P-Value is 0.001. This implies that the model is statistically significant since, P-value is < 0.01 . Further, the beta coefficients in the model are positive, which signifies that there is a positive influence of dimensions of service quality on customers' satisfaction. The P-values in respect of all the independent variables, except layout and ambiance and safety and security are found to statistically significant, since P-value is < 0.05 .

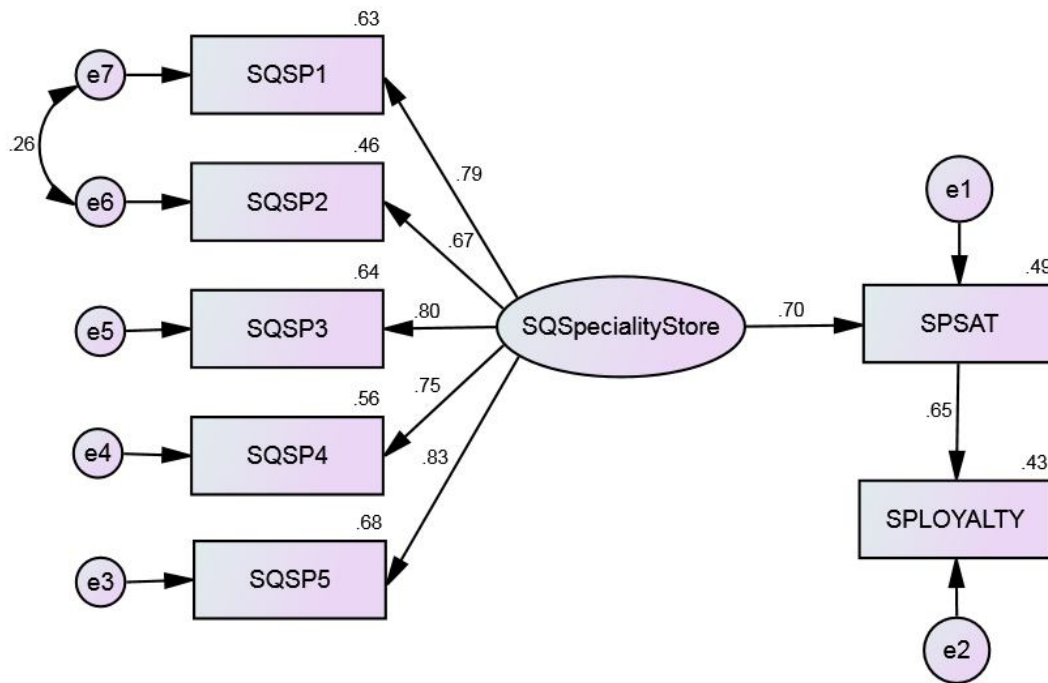
Hence, the **H₀₂ (g)** that the dimensions of service quality of speciality store do not have any statistically significant influence on the customers' satisfaction is rejected in respect of service offerings, merchandise quality price and convenience and free gifts, discounts and parking facility. However, it is accepted in respect of layout and ambiance and safety and security.

5.12 Analysis of Relationship among Dimensions of Service Quality of Speciality Store, Customers' Satisfaction and Customers' Loyalty towards Speciality Store

This part of the study attempts to analyse the relationship among the dimensions of service quality of speciality store, customers' satisfaction and customers' loyalty towards speciality store. The study also attempts to analyse whether the customers' satisfaction mediate the relationship between dimensions of service quality of speciality store and the customers' loyalty towards speciality store. The analyses are carried out by using Structural Equation Modeling. The latent construct service quality of speciality store, consisting of the five dimensions of service quality identified in sub topic 5.10 above i.e. service offering, ambiance and layout, merchandise quality, price and convenience, free gifts, discounts and parking facility and safety and security is taken as exogenous construct and the constructs customers' satisfaction and customers' loyalty are taken as endogenous constructs. For the purpose of analyses the following hypothesis is developed:

Ho2 (h) There is no statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards speciality store.

Figure No. 5.8 SEM Model Linking Dimensions of Service Quality of Speciality Store, Customers' Satisfaction and Customers' Loyalty towards Speciality Store



Source: Drawn from Primary Data

Codes used in the Model:

SQSP 1- Service Offering, **SQSP 2-** Ambiance and Layout, **SQSP 3-** Merchandise Quality Price and Convenience, **SQSP 4-** Free Gifts Discounts and Parking Facility, **SQSP 5-** Safety and Security, **SPSAT** – Customers' Satisfaction with Speciality Store **SPLOYALTY** – Customers' Loyalty towards Speciality Store

Figure No. 5.8 relates to the SEM model linking dimensions of service quality of speciality store, customers' satisfaction and customers' loyalty towards speciality store. The construct service quality of speciality store is taken as exogenous construct and the constructs customers' satisfaction and customers' loyalty are taken as endogenous constructs. The path diagrams show the relationship of service quality of speciality store leading to customers' satisfaction and customers' satisfaction which in turn results in customers' loyalty. The observed variables in the model, SQSP1,

SQSP2, SQSP3, SQSP4, SQSP5, SPSAT and SPLOYALTY have a variance of 0.63, 0.46, 0.64, 0.56, 0.68, 0.49 and 0.43 respectively. This indicates that, SQSP1 explains 63 % of the variance, SQSP2 explains 46 % of the variance, SQSP3 explains 64 % of the variance, SQSP4 explains 56 % of the variance, SQSP5 explains 68 % of the variance, SPSAT explains 49 % of the variance and SPLOYALTY explains 43 % of the variance.

Table No. 5.36 Model Fit Summary with regards to Analysis of Relationship among Dimensions of Service Quality, Customers' Satisfaction and Customers' Loyalty towards Speciality Store

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
20.421	8	0.009	2.553	0.994	0.980	0.063	0.039	0.997

Source: Computed from Primary Data

Table No. 5.36 represents the model fit summary of the model linking dimensions of service quality, customers' satisfaction and customers' loyalty towards speciality store. As per the results of goodness of fit test shown in Table No. 5.36 above, χ^2 is 20.421, D. F. is 8, P-value is 0.009, Normed χ^2 (CMIN/DF) is 2.553, GFI 0.994, AGFI is 0.980, RMSR is 0.063 and RMSEA is 0.039 and CFI is 0.997. All these indices indicate that the model is a good fit and that the model is acceptable.

Table No. 5.37 Regression Weights of SEM Model Linking Dimensions of Service Quality of Speciality Store, Customers' Satisfaction and Customers' Loyalty towards Speciality Store

			Estimate	S.E.	C.R.	P
SPSAT	<---	SQ Speciality Store	.699	.055	23.574	***
SQSP4	<---	SQ Speciality Store	.750	.039	25.817	***
SQSP3	<---	SQ Speciality Store	.798	.035	27.988	***
SQSP2	<---	SQ Speciality Store	.675	.047	22.264	***
SQSP5	<---	SQ Speciality Store	.826	.023	27.585	***
SQSP1	<---	SQ Speciality Store	.793	.057	27.585	***
SPLOYALTY	<---	SPSAT	.652	.017	27.197	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.37 relates to the regression weights of the SEM model linking dimensions of service quality of speciality store, customers' satisfaction and customers' loyalty towards speciality store. All the observed variables: SQSP1 TO SQSP5, determining the dimensions of service quality of speciality store loads on to the latent construct, service quality of speciality store with regression weights ranging from 0.675 to 0.826, C. R. ranging from 25.817 to 27.988 and P-values are < 0.001. The construct service quality of speciality store is significantly loading on to the satisfaction construct with regression weight of 0.699, C.R. is 23.574 and P-value is < 0.001. The construct satisfaction is also significantly loading on to loyalty towards speciality store with regression weight of 0.652, C. R. is 27.197 and P-value is < 0.001.

All the above results as per Figure 5.8, Table No. 5.36 and Table No. 5.37 indicate that, there is a statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards speciality store.

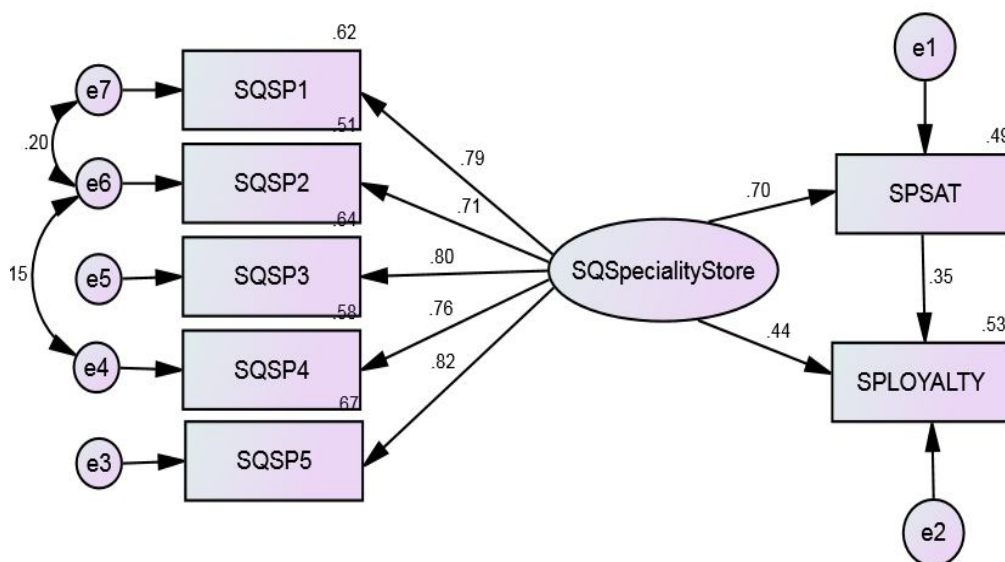
Hence, **Ho2 (h)** that there is no statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards speciality store is rejected and the alternate hypothesis is accepted.

5.13 Analysis of Customers Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customers' Loyalty towards Speciality Store

This part of the study attempts to analyse whether, the customers' satisfaction mediates the relationship between dimensions of service quality and customers' loyalty towards speciality store. For the purpose of analysis, the following hypothesis is developed and tested by using the Structural Equation Modeling.

Ho2 (i) Customers' satisfaction does not mediate the relationship between dimensions of service quality and customer's loyalty towards speciality store.

Figure No. 5.9 SEM model – Customers' Satisfaction mediating the relationship between Dimensions of Service Quality and Customers' Loyalty towards Speciality Store



Source: Drawn from Primary Data

Codes used in the Model:

SQSP1- Service Offering, **SQSP2-** Ambiance and Layout, **SQSP3-** Merchandise Quality Price and Convenience, **SQSP4-** Free Gifts Discounts and Parking Facility,

SQSP5- Safety and Security, SPSAT – Customers’ Satisfaction with Speciality Store
SPLOYALTY – Customers’ Loyalty towards Speciality Store

Figure No. 5.9 relates to the SEM model analyzing the mediating relationship of customers’ satisfaction with dimensions of service quality and customers’ loyalty towards speciality store. The model consists of three constructs - service quality of speciality store, customers’ satisfaction and customers’ loyalty. The latent construct, service quality of speciality store consists of the five observed variables relating to dimensions of service quality, i.e. service offering, ambiance and layout, merchandise quality, price and convenience, free gifts, discounts and parking facility and safety and security labeled as, SQSP1 to SQSP5 respectively. The service quality of speciality store is taken as an exogenous construct while, customers’ satisfaction and customers’ loyalty are taken as endogenous constructs. The variance explained by the variables, SQSP1 to SQSP5 representing the dimensions of service quality of speciality store ranges from 0.51 to 0.67. The endogenous construct, customers’ satisfaction with speciality store has variance of 0.49 and loyalty construct has a variance of 0.53.

Table No. 5.38 Model Fit Summary of Customers’ Satisfaction Mediating the Relationship between Dimensions of Service Quality of Speciality Store and Customers’ Loyalty towards Speciality Store

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
11.914	8	0.155	1.489	0.997	0.988	0.033	0.022	0.999

Source: Computed from Primary Data

Table No. 5.38 represents the model fit summary of the model determining the mediating relationship of customers’ satisfaction with dimensions of service quality and customers’ loyalty towards speciality store. As per the results of goodness of fit

test shown in Table No. 5.38 above, χ^2 is 11.914, D. F. is 08, P-value is 0.155, Normed χ^2 (CMIN/DF) is 1.489, GFI is 0.997, AGFI is 0.988, RMSR is 0.033 RMSEA is 0.022 and CFI is 0.999. Since all the indices are within the threshold limit, it indicates that the model is very good fit therefore, the model is acceptable.

Table No. 5.39 Regression Weights of the Model - Customers' Satisfaction Mediating Relationship between Dimensions of Service Quality of Speciality Store and Customers' Loyalty towards Speciality Store

			Estimate	S.E.	C.R.	P
SQSP4	<---	SQSpecialityStore	.779	.043	25.327	***
SQSP3	<---	SQSpecialityStore	.816	.038	27.152	***
SQSP2	<---	SQSpecialityStore	.694	.052	21.820	***
SQSP5	<---	SQSpecialityStore	.795	.025	24.631	***
SQSP1	<---	SQSpecialityStore	.727	.054	27.371	***
SPSAT	<---	SQSpecialityStore	.689	.059	22.282	***
SPLOYALTY	<---	SQSpecialityStore	.441	.051	10.972	***
SPLOYALTY	<---	SPSAT	.354	.023	11.531	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.39 relates to the regression weights of the model determining the mediating relationship of customers' satisfaction with dimensions of service quality and customers' loyalty towards speciality store. All the observed variables: SQSP1 to SQSP5, representing the dimensions of service quality of speciality store significantly loads on to the latent construct, service quality of speciality store with regression weights ranging from 0.694 to 0.816, C. R. ranges from 21.820 to 27.371 and P-values < 0.001. The construct service quality is significantly loading on to the construct customers' satisfaction towards speciality store with regression weight of 0.689, C.R. is 22.282 and P-value is < 0.001. Service quality of speciality store is also significantly loading on to the construct loyalty towards speciality store with

regression weight of 0.441, C.R. is 10.972 and P-value is < 0.001 . The satisfaction construct as a mediator is significantly loading on to loyalty towards speciality store with regression weight of 0.354, C. R. is 11.531 and P-value is < 0.001 .

Based on the above statistical results it can be interpreted that customers' satisfaction positively mediates the relationship between service quality of speciality store and customers' loyalty towards speciality store.

Hence, **Ho2 (i)** that the customers' satisfaction does not mediate the relationship between dimensions of service quality of speciality store and customers' loyalty towards speciality store is rejected and the alternate hypothesis is accepted.

5.14 Analysis of Dimensions of Service Quality of Convenience Store (Local Kirana Stores)

Convenience stores are the retail formats operating in residential areas which provide the convenience of location to customers, hence the name 'Convenience Store'. In the west they are known as Mom's or Pop's Store while in India they are known as Local Kirana Stores or "Baniya Ki Dukan".

They provide highest level of convenience to the customers especially in terms of providing items of daily consumption like groceries, vegetables, food and other essential items in smaller quantities as per the requirements of customers. They offer a limited assortment and variety of merchandise. Normally, they remain open for long hours and shoppers use it for buying fill-in merchandise and emergency purchases. They also provide add-on services to consumers like door delivery, credit facility, making available the products on demand, easy exchange and replacement facility etc. The advantage of these retail formats to the retail players is that, there is selling through personal contact and they are exposed to limited risk due to limited inventories.

These retail formats are popular in the State of Goa and are located in urban, semi-urban as well as rural areas. A large majority of these retail formats are hereditary in nature since the reigns of the business are passed on from parents to their children. These retail formats commonly known as "Posro" in Konkani dialect exists in Goa since time immemorial.

This part of the study attempts to identify the dimensions for measuring the service quality of convenience stores in Goa. Hence, an attempt is made to develop the scale to identify the dimensions of service quality of convenience store in Goa and analyse the relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards convenience stores.

For the purpose of analysis, a twenty five item scale is used, out of which seventeen items relate to the identification of dimensions of service quality of convenience store, five items relate to the construct used for measuring the customers' satisfaction with the convenience store and three items relates to the construct for measuring the customers' loyalty towards convenience store.

For the purpose of dimension reduction and for factor extraction, Exploratory Factor Analysis (EFA) was conducted, on a sample of 350 respondents drawn from the Data Set by using simple random sampling technique. Further, by using the same technique a separate sample of 650 respondents was drawn from the data set for performing CFA.

The reliability of the scale is tested based on Cronbach's Alpha statistics. The 17 items used in the study to identify the dimensions of service quality of convenience store has a Cronbach's Alpha of 0.921. As stated earlier, the Alpha value between 0.70 and 0.90 is considered to be good fit and if it is > 0.90 , it is considered excellent. Since the Alpha value is > 0.90 , the scale used for the analysis indicates an Excellent Fit.

The reliability is also tested by using Split-Half technique. As per results of the analysis, the Cronbach's Alpha for the 09 items under Part 1 is 0.884 and the Cronbach's Alpha for 08 items under Part 2 is 0.853. The Guttman Split-Half Coefficient is 0.847. Hence, it can be concluded that the scale used in the model for analyzing the dimensions of service quality of convenience store in Goa is reliable.

As per the EFA results, the Kaiser-Meyer-Olkin measure of sampling adequacy is 0.910, Chi-square as per Bartlett's Test of Sphericity is 3126.917, DF is 136 and P-Value is 0.001 which signifies the internal consistency of the instrument.

Table No. 5.40 Item -Total Statistics – EFA Analysis of Dimensions of Service Quality of Convenience Store

	Communalities	Corrected Item-Total Correlation
Offer good ambience, clean environment and attractive display of products	.740	.530
Offers special discounts to regular customers	.699	.602
Layout makes it easy for customers to find what they want	.744	.608
Price of the products is reasonable	.602	.639
Merchandise is available when customers want it	.705	.673
Proprietor/employees are knowledgeable to answer customers queries	.745	.645
Provides door delivery of products	.710	.639
Proprietor/employees give prompt service	.700	.662
Proprietor/employees are consistently courteous with customers	.702	.657
Willingly handles returns and exchanges	.782	.702
Shows sincere interest in solving customers complains	.645	.666
Operating hours are convenient	.808	.485
Offers high quality merchandise	.630	.649
Provides convenient parking spaces for customers.	.700	.598
Conveniently located	.727	.569
Provide products in small quantities as per requirement of customers	.723	.468
Offers gifts and free samples to customers	.687	.614

Source: Computed from Primary Data

Table No. 5.40 relates to communalities derived from EFA by using Principal Component Analysis and Item to Total Correlations with regards to variables used in the study to analyse the dimensions of service quality of convenience store. The communalities for all the variables range from 0.602 to 0.808 and the item to total correlations in respect of all the variables ranges from 0.468 to 0.702. Hence, the item-total correlations are above the thresh hold limit of 0.30. All these results are testifying the construct validity and indicate the stability and consistency of the instrument.

Table No. 5.41 Exploratory Factor Analysis (EFA) Results with regards to Analysis of Dimensions of Service Quality of Convenience Store					
	Factor Loadings	Eigen values	% of Variance	Cumulative %	Cronbach's Alpha
Service Offerings					
Willingly handles returns and exchanges	.780	3.046	17.918	17.918	0.877
Proprietor/Employees are consistently courteous with customers	.717				
Shows sincere interest in solving customers complains	.706				
Proprietor/Employees in this store give prompt service	.654				
Layout, Ambiance and Price					
Layout makes it easy for customers to find what they want	.794	3.042	17.892	35.810	0.838
Offer good ambience, clean environment and attractive display of products	.789				
Offers special discounts to regular customers	.769				
Price of the Products is reasonable	.523				
Merchandise Quality and Convenience					
Conveniently located	.736	2.388	14.044	49.854	0.771
Provide products in small quantities as per requirement of customers	.730				
Operating hours are convenient	.687				
Product Availability					
Proprietor/Employees are knowledgeable to answer customers queries	.704	2.085	12.262	62.117	0.787
Merchandise is available when customers want it	.667				
Personalized Services and Parking Facility					
Offers gifts and free samples to customers	.829	1.834	10.785	72.902	0.757
Provides door delivery of products	.594				
Provides convenient parking spaces for customers.	.534				

Source: Computed from Primary Data

Table No. 5.41 signifies the results of exploratory factor analysis carried out to analyse the dimensions of service quality of convenience store. The extraction method used is Principal Component Analysis and the rotation method used is Varimax Rotation with Kaiser Normalization. The factors are derived based on Eigen Values > 1 and factor loading of 0.50 and above. The five factors derived through EFA are

labeled as, 1) Service Offering, 2) Layout Ambiance and Price, 3) Merchandise Quality and Convenience, 4) Product Availability and 5) Personalized Services and Parking Facility.

The factor loadings with respect to all the variables used in the analysis ranges from 0.523 to 0.829. As per the cumulative variance extracted, all the five factors in the model explain 72.904 % of the variance. With regards to the Cronbach's Alpha statistics in respects of constructs derived through EFA, service offering has a Cronbach's Alpha of 0.877, layout ambiance and price has a Cronbach's Alpha of 0.838, merchandise quality and convenience has a Cronbach's Alpha of 0.771, product availability has a Cronbach's Alpha of 0.787 and personalized services and parking facility has a Cronbach's Alpha of 0.807.

Since the Cronbach's Alpha is > 0.70 with respect to all the factors, the factor structures derived are reliable and therefore can be used for further analysis.

Table No. 5.42 Inter Construct Correlations Matrix with regards to Dimensions of Service Quality of Convenience Store, Customers' Satisfaction and Customers' Loyalty towards Convenience Store

		SO	LAP	MQC	PA	PSP	SAT	Loyal
SO	Correlation	1						
	P-value							
LAP	Correlation	.584**	1					
	P-value	.000						
MQC	Correlation	.596**	.406**	1				
	P-value	.000	.000					
PA	Correlation	.704**	.623**	.560**	1			
	P-value	.000	.000	.000				
PSP	Correlation	.604**	.664**	.451**	.543**	1		
	P-value	.000	.000	.000	.000			
SAT	Correlation	.547**	.388**	.560**	.522**	.509**	1	
	P-value	.000	.000	.000	.000	.000		
Loyal	Correlation	.474**	.469**	.449**	.418**	.518**	.679**	1
	P-value	.000	.000	.000	.000	.000	.000	

** significant at 0.001 level of significance (2-tailed)

Source: Computed from Primary Data

Abbreviations: **SO** - Service Offerings, **LAP** - Layout Ambiance and Price, **MQC** - Merchandise Quality and Convenience, **PA** –Product Availability, **PSP** – Personalized Services and Parking Facility, **SAT**–Satisfaction **Loyal** – Loyalty towards Convenience Store

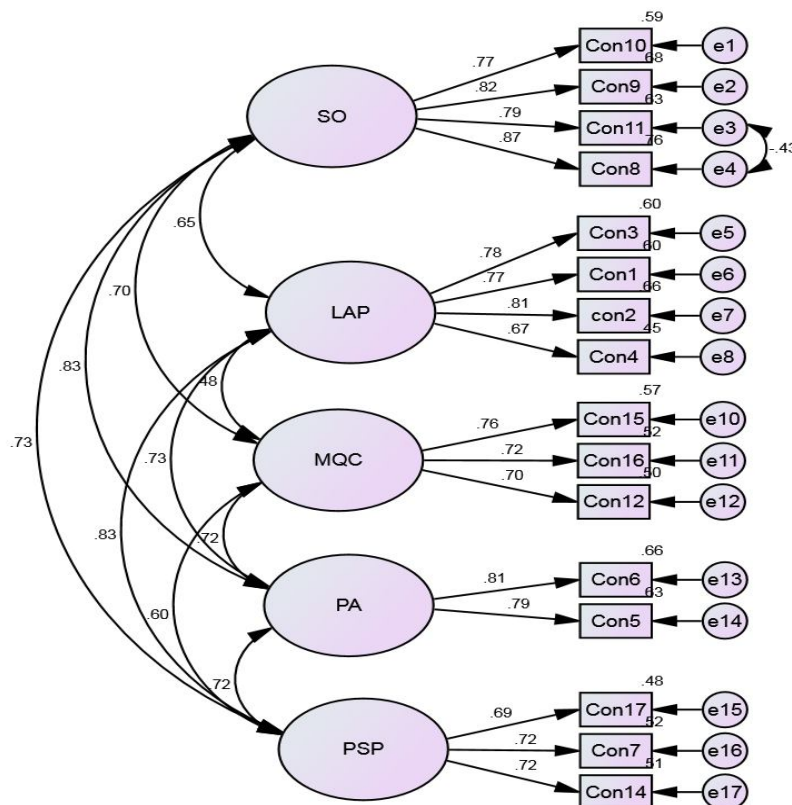
Table No. 5.42 relates to inter construct correlations with regards to dimensions of service quality of convenience store, customers' satisfaction and customers' loyalty towards convenience store. All the constructs have positive correlations and the correlations are statistically significant since the P-value is < 0.01. Hence, these constructs can be used for further analysis.

The model fit of the five dimensions of service quality of convenience store identified through EFA, were further validated by using Confirmatory Factor Analysis. As stated earlier, CFA reveals that, how well the specification of the factor structure matches the reality. It provides a confirmatory test of the measurement theory. By

using simple random sampling technique a separate sample of 650 respondents was drawn from the data set for conducting CFA.

The reliability with N = 650 was tested by using Split Half Technique. As per results of the analysis, the Cronbach's Alpha for the 09 items under Part 1 is 0.897 and the Cronbach's Alpha for 08 items under Part 2 is 0.856. The Guttman Split-Half Coefficient is 0.862. Hence, it can be concluded that the scale used in the model for performing CFA to analyze the dimensions of service quality of convenience store is reliable. The following model was prepared to carry out CFA to determine the convergent validity:

Figure No. 5.10 CFA Measurement Model for analyzing the Dimensions of Service Quality of Convenience Store (Local Kirana Store)



Source: Drawn from Primary Data

Table No. 5.43 Regression Weights of the Default Measurement Model for Analyzing the Dimensions of Service Quality of Convenience Store

			Estimate	S.E.	C.R.	P
Con10	<---	SO	.767	.032	28.649	***
Con9	<---	SO	.827	.036	27.957	***
Con11	<---	SO	.790	.038	25.432	***
Con8	<---	SO	.869	.038	28.659	***
Con3	<---	LAP	.776	.062	20.188	***
Con1	<---	LAP	.783	.041	24.961	***
con2	<---	LAP	.824	.039	26.315	***
Con4	<---	LAP	.646	.039	20.188	***
Con15	<---	MQC	.748	.054	20.403	***
Con16	<---	MQC	.723	.046	20.473	***
Con12	<---	MQC	.720	.044	20.403	***
Con6	<---	PA	.813	.041	26.066	***
Con5	<---	PA	.780	.036	26.066	***
Con17	<---	PSP	.687	.056	18.933	***
Con7	<---	PSP	.744	.053	19.928	***
Con14	<---	PSP	.698	.050	18.943	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Figure No. 5.10 relates to CFA measurement model for analyzing the dimensions of service quality of convenience store and Table No. 5.43 relates to the regression weights of the CFA measurement model. The convergent validity of the construct was assessed by examining the factor loadings, critical ratio, p-value and average variance extracted (**Fornell and Larcker, 1981**), (**Ganguli and Roy, 2010**).

As seen in the Table No. 5.43, all the observed variables significantly load on to the latent constructs with regression weights ranging from 0.646 to 0.869, Critical Ratio (C. R.) ranges from 18.933 to 28.659, P-values < 0.001 and $AVE \geq 0.5$. All these results support the convergent validity of the constructs.

Table No. 5.44 Co-variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Convenience Store

			Estimate	S.E.	C.R.	P
SO	<-->	LAP	.745	.055	13.612	***
SO	<-->	MQC	.752	.054	14.034	***
SO	<-->	PA	.900	.057	15.701	***
SO	<-->	PSP	.888	.065	13.655	***
LAP	<-->	MQC	.519	.050	10.459	***
LAP	<-->	PA	.836	.058	14.314	***
LAP	<-->	PSP	.951	.074	14.267	***
MQC	<-->	PA	.733	.053	13.796	***
MQC	<-->	PSP	.727	.065	11.116	***
PA	<-->	PSP	.865	.065	13.346	***

Source: Computed from Primary Data
 *** Significant at 0.001 level of significance

Table No. 5.44 relates to the co- variances of CFA measurement model for analyzing dimensions of service quality of convenience store. All the covariances in the model are statistically significant since P-values are < 0.001.

Table No 5.45 Correlations of CFA Measurement Model for Analyzing Dimensions of Service Quality of Convenience Store

			Estimate
SO	<-->	LAP	.643
SO	<-->	MQC	.720
SO	<-->	PA	.814
SO	<-->	PSP	.740
LAP	<-->	MQC	.468
LAP	<-->	PA	.712
LAP	<-->	PSP	.826
MQC	<-->	PA	.693
MQC	<-->	PSP	.633
PA	<-->	PSP	.712

Source: Computed from Primary Data

Table No. 5.45 relates to the inter construct correlations of CFA measurement model for analyzing the dimensions of service quality of convenience store. There is a

positive correlation among the constructs in the model and the correlations are ranging from 0.468 to .0826, which are > the thresh hold limit of 0.30.

Table No 5.46 Variances of CFA Measurement Model for Analyzing Dimensions of Service Quality of Convenience Store

	Estimate	S.E.	C.R.	P
SO	.607	.078	14.025	***
LAP	.666	.089	13.872	***
MQC	.507	.079	12.663	***
PA	.534	.076	14.651	***
PSP	.567	.115	11.426	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.46 relates to the variances explained by the constructs in the model. The construct service offering has a variance of 0.607 and P-value < 0.001, layout, ambiance and price has a variance of 0.666 and P-value < 0.001, merchandise quality and convenience has a variance of 0.507 and P-value < 0.001, product availability has a variance of 0.534 and P-value < 0.001, and personalized services and parking facility has a variance of 0.567 and P-value < 0.001.

Hence, it can be interpreted that, service offering explains 61% of the variance, layout, ambiance and price explains 67% of the variance, merchandise quality and convenience explains 51% of the variance, product availability explains 53% of the variance and personalized services and parking facility explains 57% of the variance.

**Table No. 5.47 Summary of Fit Measures for the CFA Measurement Model
Analyzing the Dimensions of Service Quality of Convenience Store**

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
417.356	85	0.001	4.910	0.951	0.922	0.081	0.063	0.963

Source: Computed from Primary Data

Table No. 5.47 relates to the summary of the fit measures for the CFA measurement model analyzing the dimensions of service quality of convenience store. Based on the major fit measures and guidelines for their acceptable values as shown in Chapter IV, Table No. 4.52 and the model fit indices derived through CFA, as shown in Table No. 5.47 above, it is seen that the χ^2 for the CFA model is 417.356, Degree of Freedom is 85 and the P value is < 0.001. Hence, it is significant at 0.001. Further the Normed χ^2 i.e. (CMIN/DF) is 4.910 which is < 5, GFI, AGFI, RMSR, RMSEA and CFI are 0.951, 0.922, 0.081, 0.063 and 0.963 respectively these indicates that the model is good fit.

Based on the results of exploratory factor analysis and confirmatory factor analysis it can be determined that, the service quality of convenience store can be assessed based on the five dimensions of service quality identified in the model i.e. 1) Service Offering, 2) Layout Ambiance and Price, 3) Merchandise Quality and Convenience, 4) Product Availability and 5) Personalized Services and Parking Facility.

5.15 Analysis of Dimensions of Service Quality of Convenience Store Influencing Customers' Satisfaction

This part of the study attempts to analyse the influence of dimensions of service quality of convenience store on the customers' satisfaction. For determining the linear relationship, the dimensions of service quality are taken as independent variables and the satisfaction is taken as dependent variable. The following hypothesis is developed for carrying out the analysis and is tested by using regression analysis.

Ho2 (j) Dimensions of service quality of convenience store do not have any statistically significant influence on the customers' satisfaction.

Table No. 5.48 Regression Analysis Results of Dimensions of Service Quality Influencing Customers' Satisfaction with Convenience Store					
Independent Variables	Un-stand. Coeff.		Stand. Coeff.	t	Sig.
	Beta	S. E.	Beta		
(Const.)	8.160	.695		11.747	.000
Service Offerings	.182	.045	.154	4.026	.000
Layout Ambiance and Price	.113	.041	.098	2.764	.006
Merchandise Quality & Convenience	.495	.051	.298	9.636	.000
Product Availability	.380	.084	.169	4.548	.000
Personalized Services & Parking Facility	.341	.046	.255	7.396	.000
a. Dependent Variable: Satisfaction b. Predictors: (Constant), Personalised Services & Parking Facility, Merchandise Quality & Convenience, Product Availability, Layout & Ambiance , Service Offerings R Square 0.431, Adjusted R Square 0.428, F Value 150.493 and P-value0.001					

Source: Computed from Primary Data

Table No. 5.48 determines the results of the regression analysis carried out to analyse the influence of dimensions of service quality on customers' satisfaction with convenience store. The Adjusted R Square of the model is 0.428. This implies that the model explains 43% of the variance. The F-value as per F-Test is 150.493 and P-value

is 0.001. This implies that the model is statistically significant since, P-value is < 0.01. Further, the analysis revealed that all the coefficients are positive, which signifies that there is a positive influence of dimensions of service quality on customers' satisfaction. The P-values in respect of all the independent variables are found to be statistically significant, since P-value is < 0.05.

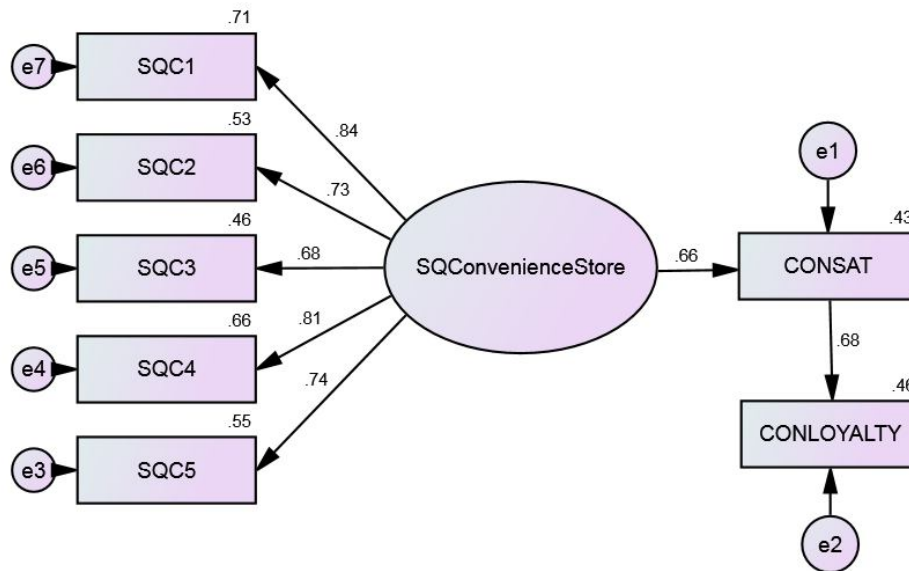
Hence, **H₀₂ (j)** that the dimensions of service quality of convenience store do not have any statistically significant influence on the customers' satisfaction is rejected and alternate hypothesis is accepted.

5.16 Analysis of Relationship among Dimensions of Service Quality of Convenience Store, Customers' Satisfaction and Customers' Loyalty towards Convenience Store

This part of the study attempts to analyse the relationship among the dimensions of service quality of convenience store, customers' satisfaction and customers' loyalty towards convenience store. The study also attempts to analyse whether the customers' satisfaction mediate the relationship between dimensions of service quality of convenience store and the customers' loyalty towards convenience store. The analyses are carried out by using structural equation modeling with the help of SPSS, AMOS software. The latent construct service quality of convenience store, consisting of the five dimensions of service quality identified in sub topic 5.14 above i.e. service offering, layout ambience and price, merchandise quality and convenience, product availability and personalized services and parking facility is taken as an exogenous construct and the constructs customers' satisfaction and customers' loyalty are taken as endogenous constructs. For the purpose of analyses the following hypothesis is developed:

Ho2 (k) There is no statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards convenience store.

Figure No. 5.11 SEM Model Linking Dimensions of Service Quality of Convenience Store, Customers' Satisfaction and Customers' Loyalty towards Convenience Store



Source: Drawn from Primary Data

Codes used in the Model:

SQC1- Service Offering, **SQC2-** Layout Ambiance and Price, **SQC3-** Merchandise Quality and Convenience, **SQC4-** Product Availability, **SQC5-** Personalized Services and Parking Facility, **CONSAT** – Customers' Satisfaction with Convenience Store **CONLOYALTY** – Customers' Loyalty towards Convenience Store

Figure No. 5.11 relates to the SEM model linking dimensions of service quality of convenience store, customers' satisfaction and customers' loyalty towards convenience store. The construct service quality of convenience store is taken as an exogenous construct and the constructs, customers' satisfaction and customers' loyalty are taken as endogenous constructs.

The path diagram shows the relationship of service quality of convenience store leading to customers' satisfaction and customers' satisfaction which in turn leads to customers' loyalty.

The observed variables in the model, SQC 1, SQC 2, SQC3, SQC 4, SQC 5, CONSAT and CONLOYALTY have a variance of 0.71, 0.53, 0.46, 0.66, 0.55, 0.43 and 0.46 respectively. This indicates that SQC1 explains 71 % of the variance, SQC2 explains 53 % of the variance, SQC3 explains 46 % of the variance, SQC4 explains 66 % of the variance, SQS5 explains 55 % of the variance, CONSAT explains 43 % of the variance and CONLOYALTY explains 46 % of the variance.

Table No. 5.49 Model Fit Summary with regards to Analysis of Relationship among Dimensions of Service Quality, Customers' Satisfaction and Customers' Loyalty towards Convenience Store

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
13.274	7	0.066	1.896	0.996	0.985	0.071	0.030	0.998

Source: Computed from Primary Data

Table No. 5.49 represents the model fit summary of the model linking dimensions of service quality, customer satisfaction and customer's loyalty towards convenience store. As per the results of goodness of fit test shown in Table No. 5.49 above, χ^2 is 13.274, D. F. is 7, P-value is 0.066, Normed χ^2 (CMIN/DF) is 1.896, GFI is 0.996, AGFI is 0.985, RMSR is 0.071, RMSEA is 0.030 and CFI is 0.998. All these indices indicate that the model is a good fit and that, the model is acceptable.

Table No. 5.50 Regression Weights of SEM Model Linking Dimensions of Service Quality of Convenience Store, Customers' Satisfaction and Customers' Loyalty towards Convenience Store

		Estimate	S.E.	C.R.	P
CONSAT	<--- SQ Convenience Store	.656	.059	20.091	***
SQC5	<--- SQ Convenience Store	.741	.023	24.569	***
SQC4	<--- SQ Convenience Store	.815	.026	25.142	***
SQC3	<--- SQ Convenience Store	.680	.035	20.832	***
SQC2	<--- SQ Convenience Store	.728	.051	22.374	***
SQC1	<--- SQ Convenience Store	.841	.049	25.918	***
CONLOYALTY	<--- CONSAT	.680	.015	29.350	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.50 relates to the regression weights of the SEM model linking dimensions of service quality of convenience store, customers' satisfaction and customers' loyalty towards convenience store. All the observed variables SQC1 TO SQC5, determining the dimensions of service quality of convenience store loads on to the latent construct, service quality of convenience store with regression weights range from 0.680 to 0.841, C. R. ranges from 20.832 to 25.918 and P-values are < 0.001. The construct service quality of convenience store is significantly loading on to the satisfaction construct with regression weight of 0.656, C.R. is 20.091 and P-value is < 0.001. The construct satisfaction is also significantly loading on to loyalty towards convenience store with regression weight of 0.680, C. R. is 29.350 and P-value is < 0.001.

All the above results as per Figure No.5.11, Table No. 5.49 and Table No. 5.50 indicate that there is a statistically significant relationship among, dimensions of service quality of convenience store, customers' satisfaction and customers' loyalty towards convenience store.

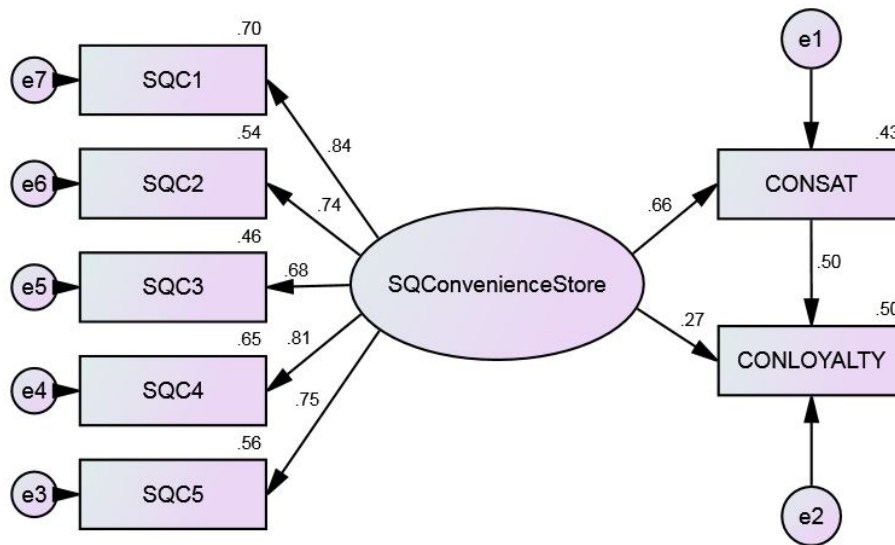
Hence, **Ho2 (k)** that there is no statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards convenience store is rejected and alternate hypothesis is accepted.

5.17 Analysis of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customers' Loyalty towards Convenience Store

This part of the study attempts to analyse whether, the customers' satisfaction is mediating the relationship between dimensions of service quality and customers' loyalty towards convenience store. For the purpose of analysis, the following hypothesis is developed and tested by using the Structural Equation Modeling.

Ho2 (l) Customers' satisfaction does not mediate the relationship between dimensions of service quality and customer's loyalty towards convenience store.

Figure No. 5.12 SEM model – Customers’ Satisfaction Mediating the Relationship between Dimensions of Service Quality and Customer’s Loyalty towards Convenience Store



Source: Drawn from Primary Data

Codes used in the Model:

SQC1 - Service Offering, **SQC2** - Layout Ambiance and Price, **SQC3** - Merchandise Quality and Convenience, **SQC4** - Product Availability, **SQC5** - Personalized Services and Parking Facility, **CONSAT** – Customers’ Satisfaction with Convenience Store **CONLOYALTY** – Customers’ Loyalty towards Convenience Store

Figure No. 5.12 relates to the SEM model analyzing the mediating relationship of customers’ satisfaction with dimensions of service quality and customers’ loyalty towards convenience store. The model consists of three constructs service quality of convenience store, customers’ satisfaction and customers’ loyalty. The latent construct, service quality of convenience store consists of the five observed variables relating to dimensions of service quality, i.e. service offering, layout ambiance and price, merchandise quality and convenience, product availability and personalized

services and parking facility, labeled as, SQC1 to SQC5 respectively. The service quality of convenience store is taken as an exogenous construct while, customers' satisfaction and customers' loyalty are taken as endogenous constructs. The variance explained by the variables, SQC1 to SQC5 representing the dimensions of service quality of convenience store ranges from 0.46 to 0.70. The endogenous construct, customers' satisfaction with convenience store has a variance of 0.43 and loyalty construct has a variance of 0.50.

Table No. 5.51 Model Fit Summary of Customers' Satisfaction Mediating the Relationship between Dimensions of Service Quality of Convenience Store and Customers' Loyalty towards Convenience Store

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI
8.254	6	0.220	1.376	0.998	0.989	0.054	0.019	0.999

Source: Computed from Primary Data

Table No. 5.51 represents the model fit summary of the model determining the mediating relationship of customers' satisfaction with dimensions of service quality and customers' loyalty towards convenience store. As per the results of goodness of fit test shown in Table No. 5.51 above, χ^2 is 8.254, D. F. is 06, P-value is 0.220, Normed χ^2 (CMIN/DF) is 1.376, GFI is 0.998, AGFI is 0.989, RMSR is 0.054, RMSEA is 0.019 and CFI is 0.999. Since all the indices are within the threshold limit, the model is a very good fit.

Table No. 5.52 Regression Weights of the Model - Customers' Satisfaction Mediating Relationship between Dimensions of Service Quality of Convenience Store and Customers' Loyalty towards Convenience Store

			Estimate	S.E.	C.R.	P
CONSATSAT	<---	SQ Convenience Store	.656	.058	20.276	***
SQC5	<---	SQ Convenience Store	.750	.066	20.984	***
SQC4	<---	SQ Convenience Store	.808	.025	25.311	***
SQC3	<---	SQ Convenience Store	.677	.035	20.954	***
SQC2	<---	SQ Convenience Store	.736	.050	22.954	***
SQC1	<---	SQ Convenience Store	.837	.048	26.233	***
CONLOYALTY	<---	SQ Convenience Store	.267	.041	7.865	***
CONLOYALTY	<---	CONSATSAT	.505	.021	16.118	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 5.52 relates to the regression weights of the model determining the mediating relationship of customers' satisfaction with dimensions of service quality and customers' loyalty towards convenience store. All the observed variables: SQC1 to SQC5, representing the dimensions of service quality of convenience store significantly loads on to the latent construct, service quality of convenience store with regression weights ranging from 0.677 to 0.837, C. R. range from 20.954 to 26.233 and P-values < 0.001. The construct service quality of convenience store is significantly loading on to the construct customers' satisfaction towards convenience store with regression weight of 0.656, C.R. is 20.276 and P-value is < 0.001. Service quality of convenience store is also significantly loading on to the construct customers' loyalty towards convenience store with regression weight of 0.267, C.R. is 7.865 and P-value is < 0.001. The satisfaction construct as a mediator is significantly loading on to loyalty towards convenience store with regression weight of 0.505, C. R. is 16.118 and P-value is < 0.001.

Based on the above statistical results it can be interpreted that customers' satisfaction positively mediates the relationship between service quality of convenience store and customers' loyalty towards convenience store.

Hence, **Ho2 (I)** that the customers' satisfaction does not mediate the relationship between dimensions of service quality of convenience store and customers' loyalty towards convenience store is rejected and the alternate hypothesis is accepted.

Chapter Summary

This Chapter relates to the second objective of the study, to analyse the service quality of selected retail formats in Goa and its impact on customers' satisfaction. The chapter begins with an introduction of the concept of service quality in retail. The chapter also briefly describes the existing scales developed by earlier researchers for the purpose of identifying the dimensions of service quality and analyzing its relationship with customer's satisfaction.

The earlier literatures have pointed out that the scales developed in the developed countries cannot be applied in developing countries without proper modifications, as the same may not be suitable to the local environment. Hence, this part of the study attempted to identify the dimensions of service quality of select retail formats in Goa i.e. Mall, Supermarkets, Speciality Stores and Convenience Stores, by using independent scales developed based on the literature review and the researcher's own contribution. The study also analyzed the link among dimensions of service quality, customers' satisfaction and customers' loyalty with respect to each of the selected retail formats in Goa.

With regards to 'Mall' as a retail format, the study identified seven dimensions of service quality namely, 1) Service Offering, 2) Ambiance and Layout, 3) Add-on Services and In-store Music, 4) Merchandise Quality and Price, 5) Mall Zoning and Hygiene, 6) Convenience, Security and Parking Facility and 7) Returns, Exchanges and Grievance Handling.

With respect to 'Supermarket' as a retail format, the study identified five dimensions of service quality namely, 1) Service Offering, 2) Merchandise Price Quality and Convenience, 3) Safety and Security, 4) Ambiance and Layout and 5) Free Gifts, Discounts and Parking Facility.

With regards to 'Speciality Store' as a retail format, the study identified five dimensions of service quality i.e. 1) Service Offering, 2) Ambiance and Layout, 3) Merchandise Quality, Price and Convenience, 4) Free Gifts, Discounts and Parking Facility and 5) Safety and Security.

With regards to 'Convenience Store' as a retail format, the study identified five dimensions of service quality namely, 1) Service Offering, 2) Layout Ambiance and Price, 3) Merchandise Quality and Convenience, 4) Product Availability and 5) Personalized Services and Parking Facility.

The study also analyzed the relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards each of the selected retail formats. With respect to all the selected retail formats it was found that, there is a strong positive relationship among service quality, customers' satisfaction and customers' loyalty towards retail formats. Further, the mediation analysis with respect to all the selected retail formats also revealed that customers' satisfaction positively

mediates the relationship between service quality and customers' loyalty towards retail formats.

Hence, while summing-up it can be stated that, service quality in retail is an important tool in the hands of the retailers which, not only enables retailers to satisfy the customers, but also helps them to retain their customers for a lifetime by developing a bond and long lasting relationship.

References

1. **Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988).** SERVQUAL: A Multiple - Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, Volume 64, Number 1, Springer 1988.
2. **Cronin, J. J., & Taylor, S. A. (1992).** Measuring Service Quality:A Rexamination and Extention. *Journal of Marketing*, Vol 56, July 1992 , Pp. 55-68.
3. **Dabholkar, P. A., Thorpe, D. J., & 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).
4. **McGoldrick, P. J., & Ho, S. L. (1992).** International Positioning: Janpnese Departmental Stores in Hong Kong. *European Journal of Marketing*, 26 (8/9) , Pp. 65-73.
5. **Siu, N. Y., & Cheung, J. T.-H. (2001).** "A Measure of Retail Service Quality". *Marketing Intelligence and Planning*, 19(2), 2001, (C) MCB University Press, ISSN 0263-4503 , Pp. 88-96.
6. **Gaur, S., & Agarwal, R. (2006).** Service Quality Measurement in Retail Stores Context: A Review of Advances made using SERVQUAL and RSQS. *The Marketing Review*, Vol. 6 , Pp. 317-330.
7. **Yaghi, D. S. (2010).** "A Customised Scale for Measuring Retail Service Quality in a College Shop: A Context Specific Approach" (Ph. D. Thesis). New Castle Business School, University of Northumbria at New Castle, Northumbria.

8. **Meng, J., Summey, J., Herndon, N., & Kwong, K. (2009).** Retail Service Quality of Chinese Shoppers. *International Journal of Marketing Research*, 51 (6) , Pp. 773-796.
9. **Pradhan, S. (2013).** Retailing Management - Text and Cases (Fourth Edition, Reprint 2010 ed.). Tata McGraw Hill Publishing Co. Ltd. New Delhi.
10. **Worthington, & Whittaker. (2006).** Scale Development Research: A Content Analysis and Recommendation for Best Practices . *Counselling Psychologist*, Vol. 34, No. 6 , Pp. 806-836.
11. **Fornell, C., & Larcker, D. F. (1981).** “Evaluating structural equation models with unobservable variables and measure”. *Journal of Marketing Research* , Vol. 18 (No. 1), Pp. 39-50.
12. **Ganguli, S., & Roy, S. K. (2010).** Service quality dimensions of hybrid services. *Managing Service Quality* , 20 (5), Pp 405-424.

CHAPTER - VI
ANALYSIS OF INFLUENCE OF MARKETING MIX
STRATEGIES IN RETAIL ON BUYING DECISION OF
CONSUMERS IN GOA

CONTENTS

6.1	Introduction to Retail Marketing Mix Strategies	374
6.2	Analysis of Influence of Marketing Mix Strategies on Buying Decision of Consumers	375
6.3	Analysis of Relationship among Marketing Mix Strategies, Buying Decision of Consumers and Consumers' Loyalty towards Retail Stores	380
6.4	Analysis of Influence of Marketing Mix Strategies on Brand Image of a Retail Store and Loyalty towards Retail Store	385
6.5	Analysis of Brand Image of a Retail Store Mediating the Relationship between Marketing Mix Strategies and Consumers' Loyalty towards Retail Store	390
6.6	Analysis of Complaints of the Consumers Influencing the Brand Image of a Retail Store	395
	Chapter Summary	403
	References	406

6.1 Introduction to Retail Marketing Mix Strategies

The fundamental function of retail is to supply the correct merchandise to buyers at the opportune time, for an appropriate price and at an ideal place. The marketing tools that a retail organization uses to pursue its marketing objectives are termed as the retail marketing mix strategies. From the retailer's point of view, marketing is a two-fold activity. The first objective of marketing is to inform the consumers of their existence and the second objective is to get closer to the end consumers. The success or failure of a marketer, to a great extent depends on how effectively the marketer executes these twofold activities.

To meet the changes in the market environment, marketers have to adopt proactive or reactive strategies. A proactive strategy involves, planning and implementing plans for maintaining their market share, building brand equity, helping in new product launches, ensuring product extension etc. A reactive strategy on the other hand, involves reacting to a given situation by analyzing the business environment and by doing a proper SWOT analysis (**Vijayalakshmi & Mahalakshmi, 2013**). The best way of evaluating the effectiveness of marketing strategy is through analysis of perception of the consumers (**Gilaninia, Taleghani, & Azizi, 2013**). The present chapter attempts to analyse the perception of consumers towards these marketing mix strategies and its influence on the buying decision of consumers in Goa.

American marketing Professor, **McCarthy Jerome E.**, is the pioneer in conceptualizing the idea of marketing mix in 1960s, who suggested the 4 Ps of marketing mix i.e. Product, Price, Place and Promotion. In the due course of time, **Booms Bernard H. and Bitner Mary J. (1981)**, in the study on Marketing Strategies and Organizational Structures for Services, further developed the traditional concept of marketing mix by adding 3 Ps to the existing 4Ps. This marketing mix model is

also called 7Ps of Booms and Bitner or 7P model. The 7Ps of services marketing suggested by Booms and Bitner are: Product, Price, Place, Promotion, People, Physical Evidence and Process. These 7Ps are widely used by marketers' world over for effective marketing, for seeking consumer loyalty and for strengthening their brand image in the market.

6.2 Analysis of Influence of Marketing Mix Strategies on Buying Decision of Consumers

This part of the study attempts to analyse the customers' perception about influence of marketing mix strategies on buying decision of consumers in Goa. For the purpose of analysis, the 7 Ps of marketing mix suggested by Booms and Bitner i.e. product, price, place, promotion, people, physical evidence and process are taken as the base for developing the construct 'Marketing Mix Strategies'. For the purpose of analysis the following hypothesis is developed:

Ho3 (a) There is no statistically significant influence of marketing mix strategies on the buying decision of consumers.

The scale used for analyzing the perception of consumers towards the marketing mix strategies consists of 25 items measured on five point likert scale. The items in the scale are developed based on the literature review, with suitable modifications wherever required and based on the researcher's own contribution.

The reliability of the scale is tested based on Cronbach's Alpha Statistics. The 25 items used in the study has a Cronbach's Alpha of 0.911. Since the Alpha value is > 0.90, the scale used for the analysis indicates an excellent fit. Further, the Grand Mean as per F test is 3.79, F value is 48.149 and P-value is 0.001 hence, it is statistically significant at 0.01 level of significance.

The reliability is also tested by using Split-Half technique. As per the results of analysis, the Cronbach's Alpha for 13 items under Part 1 is 0.852 and the Cronbach's Alpha for 12 items under Part 2 is 0.860. The Guttman Split-Half Coefficient is 0.818. Since the alpha value in respect of both the parts is > 0.70 , (**Hair et al., 1998**), it can be concluded that the scale used in the model for analyzing the perception of consumers towards marketing mix strategies in retail is reliable.

The 25 items used in the scale are grouped into subgroups, representing the elements of retail marketing mix strategies i.e. product, price, place, promotion, physical evidence, process and people. These seven constructs of elements of marketing mix strategies are used in the study, to analyse their influence on buying decision of consumers, brand image of a retail store and loyalty towards retail store. The reliability and validity of these constructs is determined based on the Cronbach's Alpha and inter-construct correlations. The composition of these constructs, along with the alpha values confirming the reliability of the constructs and the inter-construct correlations are presented in Table Nos. 6.1 and 6.2.

Table No. 6.1 Chronbach's Alpha in respect of Elements of Marketing Mix Strategies Influencing Buying Decision of Consumers

Marketing Mix Strategies	Sr. No.	Variables	Chronbach's Alpha
Product	1	Give lot of importance for product quality.	0.755
	2	Attractive merchandise fascinates me.	
	3	Private labels build confidence in the product.	
	4	Visit stores offering variety of products.	
	5	Variety of brands provides wider options.	
Price	6	Purchase from stores charging reasonable price.	0.756
	7	Discounts and offers fascinate me.	
	8	Differential pricing determines product quality.	
	9	Differential pricing helps in choosing the product.	
Place	10	Prefer to buy from stores having long retail chains.	0.644
	11	Prefer convenient location of store.	
Promotion	12	Prefer credit facility.	0.723
	13	Advertisements facilitate buying decision.	
	14	Bundled offers and free gifts are good motivators.	
	15	Make purchases during festival offers and discounts.	
Physical Evidence	16	Visual merchandising facilitates buying decisions.	0.724
	17	Prefer to buy from stores having high reputation.	
	18	Loyalty programmes fascinate me.	
	19	Modern stores with good brand image attract me.	
	20	Prefer clean and ambient store environment.	
Process	21	Prefer large stores with one stop shopping facilities.	0.634
	22	Prefer to buy from stores offering after sales services.	
	23	Purchase from stores having convenient working hours.	
People	24	Sales persons appeal facilitates buying decision.	0.631
	25	Warm nature of salespersons builds confidence.	

Source: Compiled and computed from primary data

Table No. 6.1 relates to the constructs developed in the study representing the elements of marketing mix strategies influencing the buying decision of consumers. For the purpose of determining the internal consistency of the instrument and reliability of the scale, the Cronbach's Alpha is calculated for each of these constructs separately as shown in Table No 6.1 above. The constructs, Product, Price, Promotion and Physical Evidence has Cronbach's Alpha value > 0.70, which signifies a very good fit. The constructs Place, Process and People has Cronbach's Alpha value between 0.60 and 0.70, however it is within acceptable limits (**Nunnally J. C. 1978**)

and (Hair et al. 1998). Hence, it signifies that the constructs used in the model signifying the elements of marketing mix strategies are acceptable and they can be used for further analysis.

Table No. 6.2 Inter-Construct Correlations with regards to Marketing Mix Strategies and Buying Decision of Consumers									
		Product	Price	Place	Promotion	Physical Evidence	Process	People	Buying Decision
Product	Correlation	1							
	P-value								
Price	Correlation	.580 ^{**}	1						
	P-value	.000							
Place	Correlation	.456 ^{**}	.386 ^{**}	1					
	P-value	.000	.000						
Promotion	Correlation	.454 ^{**}	.500 ^{**}	.405 ^{**}	1				
	P-value	.000	.000	.000					
Physical Evidence	Correlation	.541 ^{**}	.506 ^{**}	.602 ^{**}	.578 ^{**}	1			
	P-value	.000	.000	.000	.000				
Process	Correlation	.458 ^{**}	.463 ^{**}	.679 ^{**}	.354 ^{**}	.639 ^{**}	1		
	P-value	.000	.000	.000	.000	.000	.000		
People	Correlation	.438 ^{**}	.417 ^{**}	.499 ^{**}	.560 ^{**}	.579 ^{**}	.472 ^{**}	1	
	P-value	.000	.000	.000	.000	.000	.000	.000	
Buying Decision	Correlation	.286 ^{**}	.159 ^{**}	.232 ^{**}	.302 ^{**}	.275 ^{**}	.140 ^{**}	.295 ^{**}	1
	P-value	.000	.000	.000	.000	.000	.000	.000	

** . Correlation is significant at the 0.001 level (2-tailed).
Source: Computed from Primary Data

Table No. 6.2 signifies the inter-construct correlations with regards to elements of marketing mix strategies and buying decision of consumers. All the constructs have positive correlations and the correlations are statistically significant since the P-value are < 0.01. Hence, these constructs can be used for further analysis.

Table No. 6.3 Model Summary and Coefficients of the Regression Model Analyzing the Elements of Marketing Mix Strategies influencing Buying Decision of Consumers					
Independent Variables	Un-standardized Coeff.		Stand. Coeff.	t	P-value
	Beta	Std. Error	Beta		
(Const.)	5.947	.485		12.257	.000
Product	.650	.135	.188	4.814	.000
Price	.327	.129	.100	2.541	.011
Place	.292	.128	.097	2.276	.023
Promotion	.446	.121	.148	3.693	.000
Phy. Evidence	.318	.164	.090	1.945	.049
Process	.464	.148	.140	3.144	.002
People	.412	.119	.136	3.462	.001
a. Dependent Variable: Buying Decision					
b. Predictors: (Constant), People, Price, Place, Promotion, Product, Process, Phy. Evidence					
R Square 0.151, Adjusted R Square 0.145, F Value 25.113 and P-value 0.001					

Source: Computed from Primary Data

Table No. 6.3 relates to the regression model analyzing the influence of marketing mix strategies on the buying decision of consumers. As per the model summary, Adjusted R Square of the model is 0.145. This implies that the model explains 15% of the variance. The F-value as per F-Test is 25.113 and P-Value is 0.001. This implies that the model is statistically significant since, P-value is < 0.01 . Further, the analysis revealed that all the beta coefficients in the model are positive. This signifies that, there is a positive influence of marketing mix strategies on the buying decision of consumers. The P-values with respect to all the independent variables were found to be statistically significant, since P-value is < 0.05 . Hence, it can be interpreted that the product, price, place, promotion, physical evidence, process and people related marketing mix strategies strongly influence the buying decision of consumers.

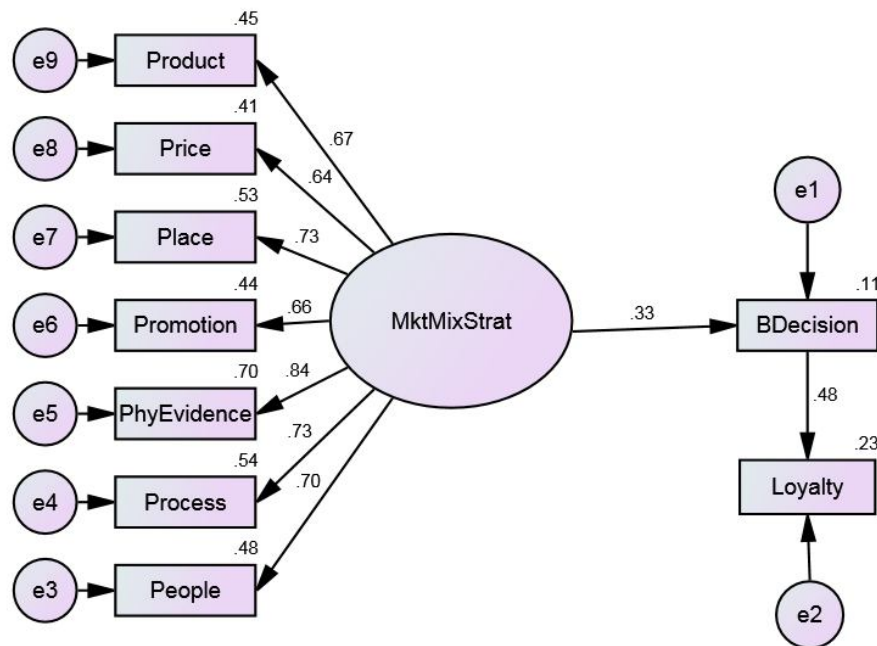
Hence, the **Ho3 (a)** that, there is no statistically significant influence of marketing mix strategies on the buying decision of consumers is rejected and the alternate hypothesis is accepted.

6.3 Analysis of Relationship among Marketing Mix Strategies, Buying Decision of Consumers and Consumers' Loyalty towards Retail Stores

This part of the study attempts to analyse the relationship among the marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores. The analyses are carried out by using Structural Equation Modeling (SEM). The latent construct, consisting of the seven elements of marketing mix i.e. product, price, place, promotion, physical evidence, process and people, is taken as exogenous constructs and the constructs buying decision of consumers and consumers' loyalty towards retail stores are taken as endogenous constructs. For the purpose of analyses the following hypothesis is developed:

Ho3 (b) There is no statistically significant relationship among marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail store.

Figure No. 6.1 SEM Model Linking Marketing Mix Strategies, Buying Decision of Consumers and Consumers' Loyalty towards Retail Stores



Source: Drawn from primary data

Figure No. 6.1 relates to the SEM model linking marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores. The construct marketing mix strategies is taken as an exogenous construct and the constructs, buying decision of consumers and consumers' loyalty towards retail stores are taken as endogenous constructs. The path diagram show the relationship between marketing mix strategies leading to buying decision of consumers and buying decision of consumers in turn leads to customers' loyalty towards retail store. The observed variables in the model, product, price, place, promotion, physical evidence, process, people, buying decision and loyalty have a variance of 0.45, 0.41, 0.53, 0.44, 0.70, 0.54, 0.48, 0.11 and 0.23 respectively. This indicates that, product explains 45 % of the variance, price explains 41 % of the variance, place explains 53 % of the variance, promotion explains 44 % of the variance, physical evidence explains 70 % of the variance, process explains 54 % of the variance, people explains 48 % of the variance,

buying decision explains 11 % of the variance and loyalty explains 23 % of the variance.

Table No. 6.4 Model Fit Summary of the Model Linking Marketing Mix Strategies, Buying Decision of Consumers and Consumers Loyalty towards Retail Stores

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI	TLI
34.665	14	0.002	2.476	0.992	0.976	0.036	0.038	0.995	0.986

Source: Computed from primary data

Table No. 6.4 relates to the model fit summary of the model linking marketing mix strategies, buying decision of consumers and consumers loyalty towards retail stores. As per the results of goodness of fit test shown in Table No. 6.4 above, χ^2 is 34.665, D. F. is 14, P-value is 0.002, Normed χ^2 (CMIN/DF) is 2.476, GFI 0.992 and AGFI is 0.976, RMSR is 0.036, RMSEA is 0.038, CFI is 0.995 and TLI is 0.986. All these indices indicate that the model is a very good fit and that, the model is acceptable.

Table No. 6.5 Regression Weights of the SEM Model Linking Marketing Mix Strategies, Buying Decision of Consumers and Consumers' Loyalty towards Retail Stores

			Estimate	S.E.	C.R.	P
BDecision	<---	MktMixStrat	.334	.147	9.917	***
Loyalty	<---	BDecision	.483	.078	17.428	***
People	<---	MktMixStrat	.695	.064	18.402	***
Process	<---	MktMixStrat	.733	.047	20.642	***
PhyEvidence	<---	MktMixStrat	.836	.044	23.514	***
Promotion	<---	MktMixStrat	.662	.049	19.426	***
Place	<---	MktMixStrat	.725	.051	20.603	***
Price	<---	MktMixStrat	.641	.046	18.402	***
Product	<---	MktMixStrat	.671	.044	19.228	***

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 6.6 Squared Multiple Correlations and AVE in respect of the Variables in the Construct Marketing Mix Strategies

	Estimate	AVE
Product	.451	0.507
Price	.410	
Place	.526	
Promotion	.439	
Phy. Evidence	.700	
Process	.538	
People	.483	

Source: Computed from Primary Data

Table No. 6.5 displays the regression weights of the SEM model linking marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores and Table No. 6.6 represents the squared multiple correlations in respect of observed variables in the construct, marketing mix strategies. As per Table No. 6.5, All the observed variables: product, price, place, promotion, physical evidence, process and people, signifying the elements of marketing mix strategies loads on to the latent construct, marketing mix strategies with regression weights ranging from 0.641 to 0.836, C. R. ranges from 18.402 to 23.512 and P-values are < 0.001. The

construct, marketing mix strategies is significantly loading on to the construct buying decision of consumers with regression weight of 0.334, C.R. is 9.917 and P-value is < 0.001. The construct buying decision of consumers is also significantly loading on to the construct loyalty with regression weight of 0.483, C. R. is 17.428 and P-value is < 0.001.

The squared multiple correlations in respect of the elements of marketing mix strategies i.e. product, price, place, promotion, physical evidence, process and people as per Table No. 6.6 is 0.451, 0.410, 0.526, 0.439, 0.700, 0.538 and 0.483 respectively. The Average Variance Extracted (AVE) in respect of the construct is 0.507, which is ≥ 0.5 . Hence, the composite reliability and convergent validity of the construct is met.

All the above results as per Figure 6.1, Table No. 6.4, Table No. 6.5 and Table No. 6.6 indicates that, there is a statistically significant relationship among marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores.

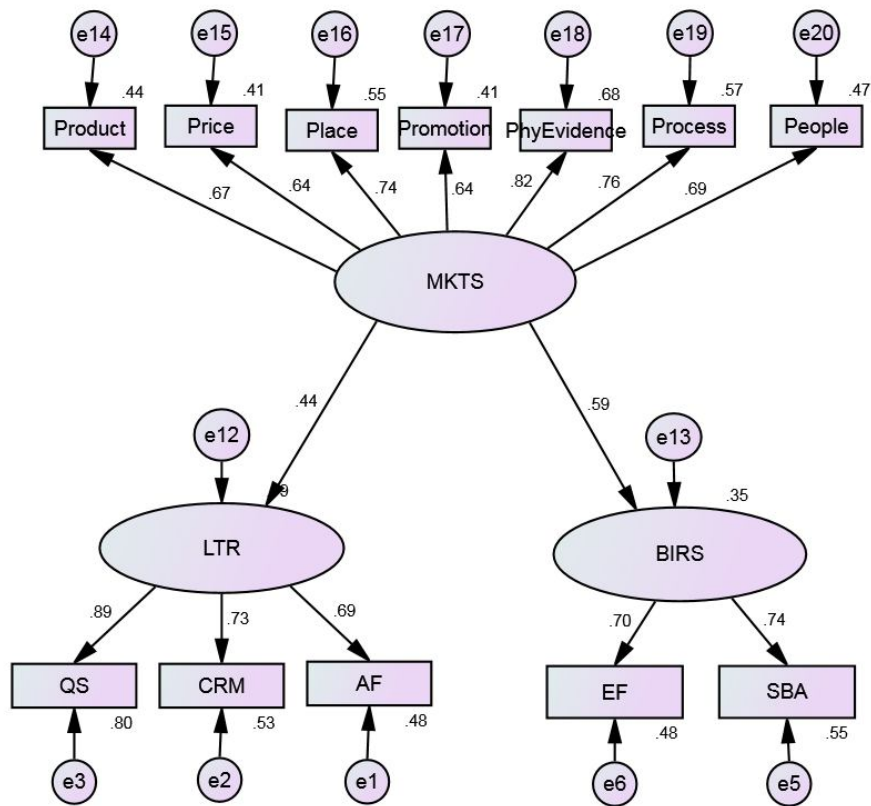
Hence, the **Ho3 (b)** that there is no statistically significant relationship among marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail store is rejected and the alternate hypothesis is accepted.

6.4 Analysis of Influence of Marketing Mix Strategies on Brand Image of a Retail Store and Loyalty towards Retail Store

This part of the study attempts to analyse the influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store. The analysis is carried out by using Structural Equation Modeling. For determining the relationship, the construct marketing mix strategies is taken as exogenous construct and the constructs brand image of a retail store and loyalty towards retail store are taken as endogenous constructs. The following hypothesis is developed to carry out the analysis:

Ho3 (c) There is no statistically significant influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store.

Figure No. 6.2 SEM Model Analyzing the Influence of Marketing Mix Strategies on Brand Image of a Retail Store and Loyalty towards Retail Store



Source: Drawn from primary data

Codes Used in the Model:

MKTS – Marketing Strategies, **LTR** – Loyalty towards Retail, **BIRS** – Brand Image of Retail Store, **QS** – Quality Service, **CRM** – Customer Relationship Management, **AF** – Add on Facilities, **EF** – Expectation Fulfillment, **SBA** – Store Brand Awareness

Figure No. 6.2 depicts the SEM model analyzing the influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store. As per the path diagram shown in the model, the construct, marketing mix strategies is taken as an exogenous construct and the constructs, brand image of a retail store and loyalty towards retail store are taken as endogenous constructs. The observed variables in the construct, marketing mix strategies i.e. product, price, place, promotion, physical

evidence, process and people, have a variance of 0.44, 0.41, 0.55, 0.41, 0.68, 0.57 and 0.47 respectively. This indicates that, product explains 44 % of the variance , price explains 41 % of the variance, place explains 55 % of the variance, promotion explains 41 % of the variance, physical evidence explains 68 % of the variance, process explains 57 % of the variance and people explains 47 % of the variance. The observed variables in the construct, loyalty towards retail i.e. quality service, customer relationship management and add-on facilities have a variance of 0.80, 0.53 and 0.48 respectively. This indicates that, quality service explains 80 % of the variance, customer relationship management explains 53 % of the variance and add-on facilities explain 48 % of the variance; while the observed variables in the construct, brand image of retail store i.e. expectation fulfillment and store brand awareness has a variance of 0.48 and 0.55 respectively. This indicates that, expectation fulfillment explains 48 % of the variance and store brand awareness explains 55 % of the variance. The regression weights in the model are presented in Table No. 6.8.

Table No. 6.7 Model Fit Summary of the SEM Model analyzing the influence of Marketing Mix Strategies on Brand Image of a Retail Store and Loyalty towards Retail Store

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI	TLI
172.244	45	0.001	3.828	0.973	0.953	0.047	0.053	0.975	0.964

Source: Computed from Primary Data

Table No. 6.7 relates to the model fit summary of the model analyzing the influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store. As per the results of the goodness of fit test shown in Table No. 6.7 above, χ^2 is 172.244, D. F. is 45, P-value is 0.001, Normed χ^2 (CMIN/DF) is 3.828, GFI 0.973,

AGFI is 0.953, RMSR is 0.047 and RMSEA is 0.053, CFI is 0.975 and TLI is 0.964.

All these indices indicate that the model is a good fit and that, the model is acceptable.

Table No.6.8 Regression Weights of the SEM Model analyzing the influence of Marketing Mix Strategies on Brand Image of a Retail Store and Loyalty towards Retail Store

			Estimate	S.E.	C.R.	P	Squared Multiple Correlations	AVE
Product	<---	MKTS	0.667	0.05	19.12	***	0.445	0.51
Price	<---	MKTS	0.643	0.05	18.48	***	0.413	
Place	<---	MKTS	0.741	0.05	21.02	***	0.549	
Promotion	<---	MKTS	0.638	0.05	18.35	***	0.407	
PhyEvidence	<---	MKTS	0.822	0.05	22.99	***	0.676	
Process	<---	MKTS	0.758	0.05	21.46	***	0.575	
People	<---	MKTS	0.686	0.06	18.48	***	0.471	
QS	<---	LTR	0.893	0.14	20.94	***	0.798	0.60
CRM	<---	LTR	0.73	0.02	21.84	***	0.533	
AF	<---	LTR	0.692	0.02	20.65	***	0.478	
EF	<---	BIRS	0.695	0.08	12.32	***	0.484	0.52
SBA	<---	BIRS	0.741	0.08	12.84	***	0.549	
LTR	<---	MKTS	0.437	0.26	11.76	***	0.351	-
BIRS	<---	MKTS	0.593	0.05	12.11	***	0.191	-

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 6.8 relates to the regression weights of the SEM model analyzing the influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store. The observed variables product, price, place, promotion, physical evidence, process and people, strongly load on to the latent construct, marketing mix strategies with regression weights ranging from 0.638 to 0.822, C. R. ranges from 18.35 to 22.99 and P-values are < 0.001. The observed variables, quality service, customer relationship management and add-on facilities load on to the latent construct, loyalty towards retail store with regression weights 0.893, 0.730 and 0.692 respectively. The C. R. is 20.94, 21.84 and 20.65 respectively and P-values are < 0.001. The observed variables, expectation fulfillment and store brand awareness also

strongly load on to the latent construct, brand image of retail store with regression weights 0.695 and 0.741 and C.R. is 12.32 and 12.84 respectively. The P-values are < 0.001 . The exogenous construct marketing mix strategies strongly load on to the endogenous constructs, loyalty towards retail store and brand image of retail store with regression weights 0.437 and 0.593 with C. R. 11.76 and 12.11 and P-values are < 0.001 . This indicates that there is a strong positive influence of marketing mix strategies on loyalty towards retail store and brand image of retail store.

Further, the Table No. 6.8 also shows the AVE in respect of the constructs used in the model. The AVE in respect of the constructs marketing mix strategies is 0.51, in respect of loyalty towards retail store is 0.60 and in respect of brand image of a retail store is 0.52. Since the AVE in respect of all the constructs is ≥ 0.5 , the convergent validity of the constructs is met.

Based on the results as per Figure 6.2, Table No. 6.7 and Table No. 6.8 it can be inferred that, there is a statistically significant influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store.

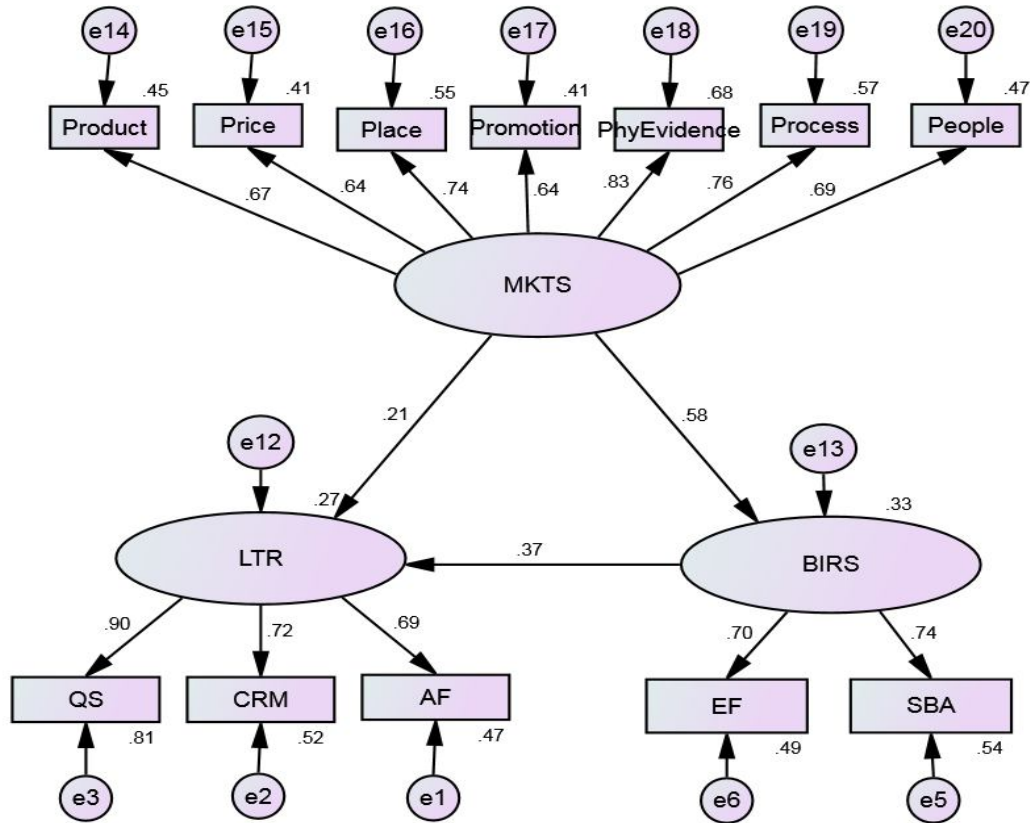
Hence, the **H₀₃ (c)** that there is no statistically significant influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store is rejected and alternate hypothesis is accepted.

6.5 Analysis of Brand Image of a Retail Store Mediating the Relationship between Marketing Mix Strategies and Consumers' Loyalty towards Retail Store

In this part of the study, based on consumers' perceptions, an attempt is made to analyse whether the brand image of a retail store mediates the relationship between marketing mix strategies and consumers' loyalty towards retail store. For the purpose of analysis, the following hypothesis is developed and tested by using the Structural Equation Modeling.

Ho3 (d) Brand image of a retail store does not mediate the relationship between marketing mix strategies and consumers' loyalty towards retail store.

Figure No. 6.3 SEM Measurement Model Analyzing Relationship of Brand Image of a Retail Store as a Mediator between Marketing Mix Strategies and Loyalty towards Retail Store



Source: Drawn from primary data

Figure No. 6.3 relates to the SEM measurement model of brand image of a retail store mediating the relationship between marketing mix strategies and loyalty towards retail store. The model consists of three latent constructs, marketing mix strategies, loyalty towards retail store and brand image of a retail store.

The construct, marketing mix strategies consists of the seven observed variables relating to elements of marketing mix strategies, i.e. product, price, place, promotion, physical evidence, process and people. The variance in respect of these variables ranges from 0.41 to 0.68.

The construct, loyalty towards retail consists of three observed variables, quality service, customer relationship management and add-on facilities. The variance in respect of these variables is 0.81, 0.52 and 0.47 respectively.

The construct brand image of retail store consists of two variables - expectation fulfillment and store brand awareness. The variance with respect to these variables is 0.49 and 0.54.

The endogenous constructs namely loyalty towards retail and brand image of retail store explains 27 % and 33 % of the variance respectively.

The marketing mix strategies are taken as an exogenous construct while, loyalty towards retail store and brand image of a retail store are taken as endogenous constructs. The path diagram shows the direct relationship of marketing mix strategies influencing loyalty towards retail store and an indirect relationship with brand image of retail store as a mediator. The regression weights in the model are discussed in the explanation of Table No. 6.10.

Table No. 6.9 Model Fit Summary of the SEM Model analyzing relationship of Brand Image of a Retail Store as a Mediator between Marketing Mix Strategies and Loyalty towards Retail Store

χ^2	D. F.	P Value	Normed χ^2	GFI	AGFI	RMSR	RMSEA	CFI	TLI
197.674	46	0.001	4.297	0.969	0.947	0.051	0.057	0.971	0.958

Source: Computed from Primary Data

Table No. 6.9 relates to the model fit summary of the SEM model analyzing relationship of brand image of a retail store as a mediator between marketing mix strategies and loyalty towards retail store. As per the results of goodness of fit test shown in Table No. 6.9 above, χ^2 is 197.674, D. F. is 46, P-value is 0.001, Normed χ^2

(CMIN/DF) is 4.297, GFI 0.969, AGFI is 0.947, RMSR is 0.051, RMSEA is 0.057, CFI is 0.971 and TLI is 0.958. All these indices are within the acceptable limits. Hence, it indicates that the model is a good fit and that the model is acceptable.

Table No. 6.10 Regression Weights of the SEM Model analyzing relationship of Brand Image of a Retail Store as a Mediator between Marketing Mix Strategies and Loyalty towards Retail Store

			Estimate	S.E.	C.R.	P	Squared Multiple Correlations	AVE
Product	<---	MKTS	.668	.055	18.066	***	446	0.51
Price	<---	MKTS	.643	.047	18.499	***	414	
Place	<---	MKTS	.739	.064	19.594	***	546	
Promotion	<---	MKTS	.642	.062	17.491	***	412	
PhyEvidence	<---	MKTS	.826	.056	21.271	***	683	
Process	<---	MKTS	.756	.058	19.937	***	571	
People	<---	MKTS	.687	.063	18.499	***	472	
QS	<---	LTR	.901	.138	21.169	***	812	0.60
CRM	<---	LTR	.722	.046	20.139	***	522	
AF	<---	LTR	.689	.016	21.158	***	475	
EF	<---	BIRS	.698	.073	13.940	***	487	0.52
SBA	<---	BIRS	.738	.070	13.980	***	545	
LTR	<---	MKTS	.209	.130	4.408	***	-	
BIRS	<---	MKTS	.578	.057	12.426	***	-	
LTR	<---	BIRS	.366	.126	6.529	***	-	

Source: Computed from Primary Data

*** Significant at 0.001 level of significance

Table No. 6.10 relates to the regression weights of the SEM model analyzing the relationship of brand image of a retail store as a mediator between marketing mix strategies and loyalty towards retail store. The observed variables, product, price, place, promotion, physical evidence, process and people, strongly load on to the latent construct, marketing mix strategies with regression weights ranging from 0.642 to 0.826, C. R. ranges from 18.066 to 21.271 and P-values are < 0.001. The observed variables, quality service, customer relationship management and add-on facilities

load on to the latent construct, loyalty towards retail store with regression weights 0.901, 0.722 and 0.689 respectively. The C. R. is 21.169, 20.139 and 21.158 respectively and P-values are < 0.001 . The observed variables, expectation fulfillment and store brand awareness also strongly load on to the latent construct, brand image of retail store with regression weights 0.698 and 0.738 and C.R. 13.940 and 13.980 respectively. The P-values are < 0.001 . The exogenous construct, marketing mix strategies strongly load on to the endogenous constructs, loyalty towards retail store and brand image of retail store with regression weights 0.209 and 0.578, C. R., 4.408 and 12.426, respectively and P-values are < 0.001 . Further, the brand image of retail store as a mediator load on to the loyalty towards retail store with regression weight 0.366, C. R. 6.529 and P-value is < 0.001 .

Further, Table No. 6.10 also shows the AVE in respect of the constructs used in the model. The AVE in respect of the constructs marketing mix strategies is 0.51, in respect of loyalty towards retail store is 0.60 and in respect of brand image of a retail store is 0.52. Since the AVE in respect of all the constructs is ≥ 0.5 , the convergent validity of the constructs is met.

Based on the results shown in Figure 6.3, Table No. 6.9 and Table No. 6.10, it can be inferred that the brand image of a retail store positively mediates the relationship between marketing mix strategies and loyalty towards retail store.

Hence, the **Ho3 (d)** that the brand image of a retail store does not mediate the relationship between marketing mix strategies and consumers' loyalty towards retail store is rejected and alternate hypothesis is accepted.

6.6 Analysis of Complaints of the Consumers Influencing the Brand Image of a Retail Store

This part of the study analyses the influence of complaints of consumers on the brand image of a retail store. This analysis is carried out into two parts. Firstly, the analysis of complaints of consumers, influencing the brand image of modern retail stores and secondly, the analysis of complaints of consumers influencing the brand image of traditional retail stores.

The modern retail stores consists of supermarkets, speciality stores, mega-marts malls, hypermarkets etc., while the traditional stores relates to convenience stores, local kirana stores, kiosks or small shops located in the residential areas, near bus stops, railway stations etc. Since the modern and traditional retail stores differ in terms of size, scale of operation, product quality and service delivery, the study is carried out into two parts.

An 11 item scale is developed to assess the complaints of consumers influencing the brand image of modern retail stores and a 13 item scale is used to assess the complaints of consumers influencing the brand image of traditional stores. The reliability of the scale is assessed based on the Cronbach's Alpha by using split half technique.

As per the reliability analysis with respect to the scale used to assess the influence of complaints of consumers on the brand image of modern retail stores, the Cronbach's Alpha for the 6 items under Part 1 is 0.827 and the Cronbach's Alpha for 5 items under Part 2 is 0.826. The Guttman Split-Half Coefficient is 0.759. Since the alpha value in respect of both the parts is > 0.70 , it can be concluded that, the scale used in the model is reliable.

As per the reliability analysis in respect of scale used to assess the influence of complaints of consumers on the brand image of traditional retail store, the Cronbach's Alpha for the 7 items under Part 1 is 0.825 and the Cronbach's Alpha for 6 items under Part 2 is 0.855. The Guttman Split-Half Coefficient is 0.812. Since the alpha value in respect of both the parts is > 0.70 , it can be concluded that the scale used in the model is reliable. The following hypotheses are developed to carry out the analysis:

Ho3 (e) Complaints of consumers do not have any statistically significant influence on the brand image of modern retail stores.

Ho3 (f) Complaints of consumers do not have any statistically significant influence on the brand image of traditional retail stores.

The analyses are carried out by using regression analysis and the method used is stepwise regression method.

A) Analysis of Complaints of Consumers Influencing the Brand Image of Modern Retail Stores

The following 11 variables, measured on five point agreement scale were used in the analysis as independent variables and the brand image of retail store was taken as dependent variable.

Code	Variable
MR1	Haphazard Display of products
MR2	Reluctance to entertain consumer complaints
MR3	Lack of proper parking facility
MR4	Long queues and less cash counters
MR5	Unsatisfactory level of service
MR6	Attitude and approach of staff is aggressive and indifferent
MR7	Inconvenient Working hours
MR8	False and misleading information in promotional campaigns
MR9	Consumers feedback is rarely taken
MR10	Poor after sales service
MR11	Price-off and discounts are just an eye wash of consumers

The respondents rated these statements on a five point agreement scale, where 5 implied highest agreement and 1 implied lowest agreement. At the time of analysis reverse rating was adopted to carry out the analysis.

As stated earlier, this analysis is carried out by using stepwise regression analysis.

The analysis revealed four models and out of 11 independent variables used in the analysis, the fourth model retained four variables with P-value < 0.05 signifying that,

these complaints have a statistically significant influence on brand image of modern retail stores. The following are the results of the analysis:

Table No 6.11 Model Summary and Coefficients of the Models Analyzing the Complaints of Consumers Influencing Brand Image of Modern Retail Stores					
Independent Variables	Un-stand. Coeff.		Stand. Coeff.	t	P-value
	Beta	Std. Error	Beta		
1 (Const.)	12.536	.131		95.598	.000
MR10	-.464	.048	-.290	-9.589	.000
R Square 0.084, Adjusted R Square 0.083, F Value 91.945 and P-value 0.001					
2 (Constant)	13.060	.154		84.540	.000
MR10	-.362	.050	-.227	-7.204	.000
MR2	-.325	.053	-.194	-6.146	.000
R Square 0.118, Adjusted R Square 0.1116, F Value 66.553 and P-value 0.001					
3 (Constant)	13.201	.159		82.994	.000
MR10	-.304	.053	-.190	-5.757	.000
MR2	-.250	.057	-.149	-4.403	.000
MR4	-.191	.056	-.121	-3.422	.001
R Square 0.128, Adjusted R Square 0.125, F Value 48.749 and P-value 0.001					
4 (Constant)	13.321	.169		78.770	.000
MR10	-.275	.055	-.172	-5.027	.000
MR2	-.234	.057	-.139	-4.080	.000
MR4	-.172	.056	-.109	-3.056	.002
MR7	-.106	.052	-.069	-2.066	.039
R Square 0.132, Adjusted R Square 0.128, F Value 37.749 and P-value 0.001					
a. Dependent Variable: Brand Image of Modern Retail Formats					

Source: Computed from Primary Data

Codes used in the model:

MR10 - Poor after sales service

MR 2 -Reluctance to entertain consumers' complaints

MR 4 -Long queues and very less cash counters

MR7 - Inconvenient Working hours

Table No. 6.11 relates to the model summary and coefficients of the models analyzing the complaints of consumers influencing the brand image of modern retail stores. The stepwise regression analysis developed four models. The fourth model retained four variables out of eleven variables with P-values < 0.05 . The variables retained are **MR10** - Poor after sales service, **MR2** - Reluctance to entertain consumers' complaints, **MR4** -Long queues and less cash counters and **MR7** - Inconvenient Working hours.

The R Square in the model is 0.132 and the Adjusted R Square is 0.128. This implies that, the model explains 13% of the variance. The F-value as per F-Test is 37.749 and P-Value is 0.001. This implies that the model is statistically significant since, P-value is < 0.01 .

Further, the analysis revealed that, all the beta coefficients in the model are negative. This signifies that, there is an inverse relationship of complaints of consumers on brand image of modern retail stores. The P-values in respect of these four independent variables were found to be statistically significant, since P-values are < 0.05 . Hence, it can be interpreted that, poor after sales service, reluctance to entertain consumers' complaints, long queues and very less cash counters and inconvenient working hours, inversely influence the brand image of retail stores.

Hence, the **H₀₃ (e)** that complaints of consumers do not have any statistically significant influence on the brand image of modern retail stores is rejected and the alternate hypothesis is accepted.

B) Analysis of Complaints of Consumers Influencing the Brand Image of Traditional Retail Stores

The following 13 variables, measured on five point agreement scale were used in the analysis as independent variables and the brand image of retail stores was taken as dependent variable.

Code	Variable
TR1	Haphazard display of products
TR2	Reluctance to entertain consumer complaints
TR3	Lack of proper parking facility
TR4	Inferior quality products
TR5	Cheat while weighing
TR6	Attitude and approach of most retailers is aggressive and indifferent
TR7	Inconvenient working hours
TR8	False and misleading information in promotional campaigns
TR9	Sell duplicate products
TR10	High prices
TR11	Limited product range
TR12	Adulteration of products
TR13	Pressure selling

The respondents rated these statements on a five point agreement scale, where 5 implied highest agreement and 1 implied lowest agreement. At the time of analysis reverse rating was adopted to carry out the analysis.

As stated earlier, this analysis is carried out by using stepwise regression analysis. The analysis revealed five models and out of 13 independent variables used in the analysis, the fifth model retained five variables with P-value < 0.05 signifying that, these complaints have a statistically significant influence on the brand image of tradition retail stores. The following are the results of the analyses:

Table No 6.12 Model Summary and Coefficients of the Models Analyzing the Complaints of Consumers Influencing Brand Image of Traditional Retail Stores					
Independent Variables	Un-stand. Coeff.		Stand. Coeff.	t	P-value
	B	Std. Error	Beta		
1 (Const.)	12.400	.136		91.341	.000
TR4	-.404	.050	-.250	-8.153	.000
R Square 0.062, Adjusted R Square 0.062, F Value 66.466 and P-value 0.001					
2 (Constant)	12.731	.152		83.996	.000
TR4	-.312	.053	-.193	-5.898	.000
TR3	-.233	.049	-.154	-4.718	.000
R Square 0.083, Adjusted R Square 0.081, F Value 45.072 and P-value 0.001					
3 (Constant)	12.963	.168		77.288	.000
TR4	-.280	.054	-.173	-5.221	.000
TR3	-.190	.051	-.126	-3.737	.000
TR11	-.168	.053	-.103	-3.162	.002
R Square 0.092, Adjusted R Square 0.089, F Value 33.651 and P-value 0.001					
4 (Constant)	12.847	.174		73.987	.000
TR4	-.322	.056	-.199	-5.742	.000
TR3	-.198	.051	-.131	-3.884	.000
TR11	-.214	.056	-.131	-3.806	.000
TR10	-.131	.053	-.088	-2.485	.013
R Square 0.098, Adjusted R Square 0.094, F Value 26.913 and P-value 0.001					
5 (Constant)	12.983	.180		72.053	.000
TR4	-.296	.057	-.183	-5.221	.000
TR3	-.192	.051	-.127	-3.771	.000
TR11	-.175	.058	-.107	-3.021	.003
TR10	-.168	.054	-.112	-3.091	.002
TR13	-.150	.055	-.096	-2.709	.007
R Square 0.104, Adjusted R Square 0.100, F Value 23.135 and P-value 0.001					

a. Dependent Variable: Brand Image of Traditional Retail Formats

- TR 4** - Inferior quality products
- TR 3** - Lack of proper parking facility
- TR 10** - High prices
- TR 11** - Limited product range
- TR 13** - Pressure selling

Table No. 6.12 relates to the model summary and coefficients of the models analyzing the complaints of customers influencing the brand image of traditional retail stores. The stepwise regression analysis developed five models. The fifth model retained five variables out of thirteen variables, with P-values < 0.05 . The variables retained are **TR4** - Inferior quality products, **TR3** - Lack of proper parking facility, **TR10** - High prices, **TR11** - Limited product range, **TR13**- Pressure selling.

The R Square in the model is 0.104 and the Adjusted R Square is 0.100. This implies that, the model explains 10% of the variance. The F-value as per F-Test is 23.135 and P-Value is 0.001. This implies that, the model is statistically significant since, P-value is < 0.01 .

Further, the analysis revealed that, all the beta coefficients in the model are negative. This signifies that, there is an inverse relationship of complaints of consumers on the brand image of traditional retail stores. The P-values in respect of these five independent variables were found to be statistically significant since, P-values are < 0.05 . Hence, it can be interpreted that the variables, inferior quality products, lack of proper parking facility, high prices, limited product range and pressure selling, inversely influence the brand image of traditional retail stores.

Hence, the **H₀₃ (f)** that complaints of consumers do not have any statistically significant influence on the brand image of traditional retail stores is rejected and the alternate hypothesis is accepted.

Chapter Summary

This Chapter relates to the third objective of the study to analyse the influence of marketing strategies on consumer decision making in Goa. The chapter begins with the introduction of the concept of marketing mix strategies in retail and thereafter describes the scale used in the analysis. The scale used in the study is based on seven Ps of marketing mix suggested for services marketing. Since retail is a service related activity, these seven Ps i.e. product, price, place, promotion, physical evidence, process and people are used as a base for development of the scale.

The reliability of the scale is assessed based on Cronbach's Alpha statistics. These seven elements of marketing mix were thereafter used in the study to analyse their influence on buying decision of consumers, brand image of retail store and loyalty towards retail store.

With regards to analysis of marketing mix strategies influencing the buying decision of consumers, it was found that, all the elements of marketing mix strategies has a statistically significant influence on buying decision of consumers.

Regarding analysis of relationship among marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores, analyzed with the help of SEM, it was found that, there is a statistically significant relationship among marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores.

With reference to the analysis of influence of marketing mix strategies on loyalty towards retail store and brand image of a retail store, it was found that there is a

statistically significant influence of marketing mix strategies on loyalty towards retail store as well as the brand image of a retail store.

Further, the study has attempted to analyse the mediating relationship of brand image of a retail store between marketing mix strategies and loyalty towards retail store. The results confirmed that, the brand image of retail store mediates the relationship between marketing mix strategies and loyalty towards retail store.

The study thereafter analyzed the general complaints of the consumers with regards to modern retail stores and traditional retail stores and their influence on the brand image of retail store. With regards to the analysis of modern retail stores, the four major complaints i.e. poor after sales service, reluctance to entertain consumers' complaints, long queues and very less cash counters and working hours are not convenient, were found to be inversely influencing the brand image of retail store.

With regards to analysis of traditional retail stores, the five major complaints i.e. inferior quality products, lack of proper parking facility, high prices, limited product range and pressure selling, were found to be inversely influencing the brand image of traditional retail stores.

Hence, while summing-up it can be stated that, marketing mix strategies strongly influence the buying decision of consumers. Further these marketing mix strategies not only contribute towards increasing the turnover of retail organizations, but also helps in image building and seeking loyalty from consumers. This, in the long run, shall help the retail organizations in ensuring their sustainable growth and development.

References

1. **Vijayalakshmi, S., & Mahalakshmi, V. (2013).** An Impact of Consumer Buying Behaviour in Decisionmaking Process in Purchase of Electronic Home Appliances in Chennai (India). *Elixir Marketing Management, Elixir International Journal*, 59 (2013) , Pp.15267-15273.
2. **Gilaninia, S., Taleghani, M., & Azizi, N. (2013).** Marketing Mix and Consumer Behaviour. *Kuwait Chapter of Arabian Journal of Business and Management Review*, Vol. 2, No. 12, August 2013 , Pp. 53-58.
3. **Booms, B., & Bitner, M. J. (1981).** *Marketing Strategies and Organisational Structures for Services Firms*. Chicago: American Marketing Association.
4. **Hair, J. F., Anderson, R. E., Tathan, R. L., & Black, W. C. (1998).** *Multivariate Data Analysis (5Th Edition)*. Upper Saddle River, N. J.: Prentice Hall.
5. **Nunnally, J. C. (1978).** *Psychometric Theory*. New York: McGraw-Hill Company.

CHAPTER - VII
CUSTOMER SATISFACTION INDEX FOR MEASURING
CUSTOMERS' SATISFACTION TOWARDS SELECT RETAIL
FORMATS IN GOA

CONTENTS

7.1	Introduction to Customer Satisfaction Index	407
7.2	Customer Satisfaction Index for Measuring Customers' Satisfaction towards Mall	410
7.3	Customer Satisfaction Index for Measuring Customers' Satisfaction towards Supermarket	416
7.4	Customer Satisfaction Index for Measuring Customers' Satisfaction towards Speciality Store	422
7.5	Customer Satisfaction Index for Measuring Customers' Satisfaction towards Convenience Store (Local Kirana Store)	427
	Chapter Summary	433
	References	435

7.1 Introduction to Customer Satisfaction Index

Index is a measurement scale developed based on subjective measures. It is a composite measure of variables used in the study or a tool of measuring the constructs in the model.

The subjective measures in marketing research like service quality, customer satisfaction, customer loyalty etc. are difficult to quantify. Hence, an index helps the researchers in quantifying these subjective measures (**Sathish, A., S., 2012**).

Noted customer satisfaction indexes developed by marketing researchers across countries are: American Customer Satisfaction Index (ACSI), Hong Kong Customer Satisfaction Index (HKCSI), Swiss Index of Customer Satisfaction (SWICS), European Customer Satisfaction Index (ECSI), United Kingdom Customer Satisfaction Index (UKCSI) etc. However, Hexagon Consulting in collaboration with ACSI is in the process of developing Indian Customer Satisfaction Index (ICSI). This index will be initially developed for Indian banking sector and over the time it will be developed for other sectors.

Hence, as of now, there is no such index for measuring the customer satisfaction towards retail stores dealing in consumer goods. Further, the perceptions of customers are time specific, geographic specific and subjective in nature. Hence, the scales developed in other countries cannot be used in the Indian context. There is also limited research carried out to develop the customer satisfaction index specifically for retail formats and that too in the Indian context. Hence, the present chapter attempts to develop an index individually for the select retail formats operating in Goa.

The study, presented under Chapter No. 5 has identified the dimensions of service quality of select retail formats operating in Goa i.e. mall, supermarket, speciality store and convenience store. These dimensions along with their scaled items are used in the

present chapter for developing an index for each of these selected retail formats. These indexes shall measure the customers' satisfaction with regards to each of the dimensions of service quality of these selected retail formats. The indexes are named as: CSIML determining index for mall, CSISM determining index for supermarket, CSISS determining index for speciality store and CSICS determining index for convenience store.

In the methodology adopted for developing the index, weights/path coefficients (W_i) of individual items are taken based on regression weights of the CFA measurement model and thereafter the mean score (\bar{x}) is calculated for each of the items in the scale. Thus, the weights and mean scores of individual items are multiplied ($W_i \bar{x}$) and added construct wise ($\sum W_i \bar{x}$).

The scale used for measuring the dimension of service quality is a seven points rating scale where, 7 imply strongly agree and 1 implies strongly disagrees. Hence, the denominator component has the value 6 (7 minus 1) which is multiplied with the value of sum of weights of the individual items of each construct ($6 \sum W_i \bar{x}$).

Thus, the framework of the index shall be mathematically noted as:

$$\text{CSI} = \frac{\sum_{i=1}^3 w_i \bar{x}_i - \sum_{i=1}^3 w_i}{6 \sum_{i=1}^3 w_i} \times 100$$

The Customers' satisfaction shall be measured with the help of the following scale to measure the level of satisfaction based on the index values. This scale is developed based on the four levels of satisfaction suggested by **Tracy, B., (2014)** for enhancing customer satisfaction and for building customer loyalty i.e. meet customer

expectation, exceed customer expectation, delight your customers and amaze your customers.

Table No. 7.1 Scale for Measuring Level of Satisfaction	
CSI Score	Level of Satisfaction
≤ 50	Unsatisfied Customers
51 to 60	Satisfaction Just Meets Customers' Expectations
61 to 80	Satisfaction Exceeds Customers' Expectations
81 to 90	Delighted Customers
> 90	Amazed Customers

Source: Researcher's own compilation based on levels of satisfaction suggested by Tracy Brian (2014)

Table No. 7.1 indicates the scale developed by the researcher for measuring the satisfaction level of the customers based on the CSI score. If the CSI score is < 50 then it can be interpreted that the customer is unsatisfied. If the CSI score is between 51 and 60, it can be interpreted that the customer is just satisfied. If the CSI score is between 61 and 80, it can be interpreted that the satisfaction exceeds customers' expectations. If the CSI score is between 81 and 90, it can be interpreted that the customers are delighted. While, if the CSI score is > 90 , it can be stated that the customers are amazed.

7.2 Customer Satisfaction Index for Measuring Customers' Satisfaction towards Mall

The dimensions of service quality of mall based on perception of customers were analyzed with the help of 24 items measured on seven points rating scale. The following is the descriptive statistics with regards to the scale used to assess the dimensions of service quality of mall:

Table No. 7.2 Descriptive Statistics of the Scale Used to Assess the Dimensions of Service Quality of Mall

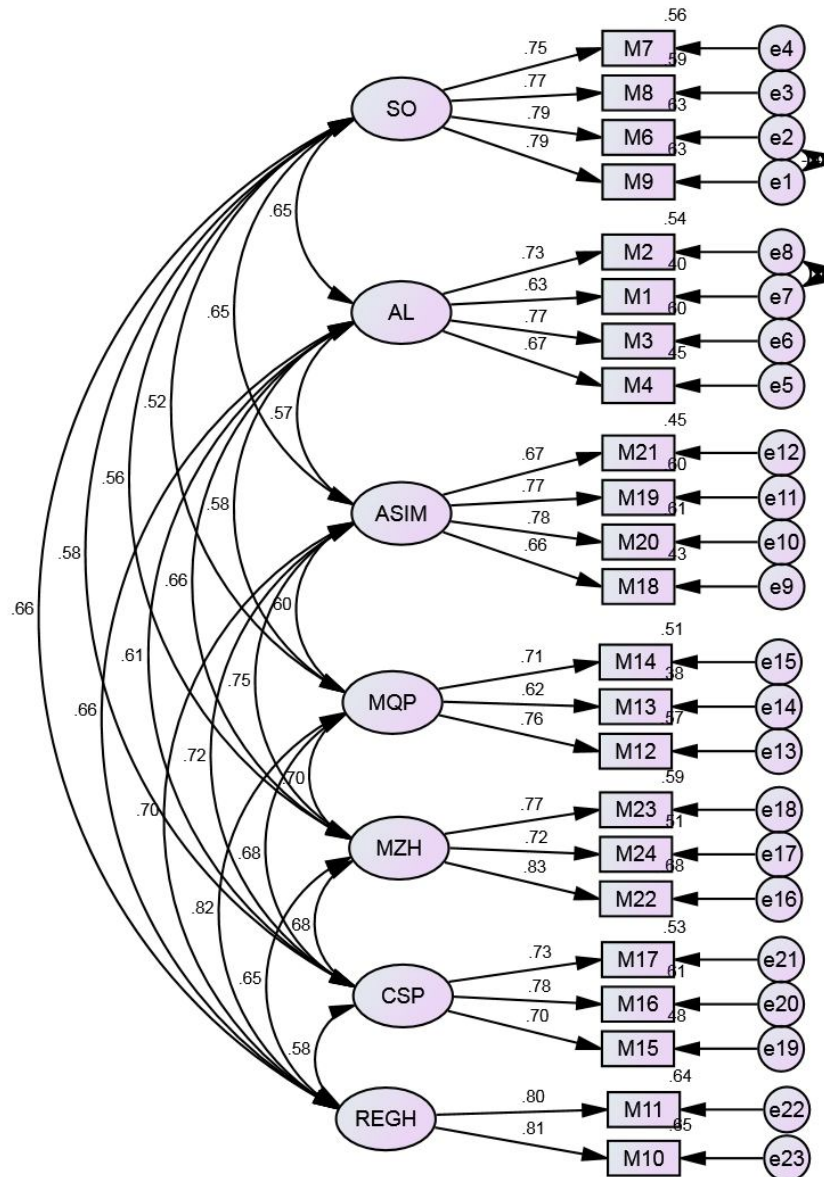
Code	Service Quality Attributes	Mean	Std. Deviation
M1	Good ambiance and clean environment	5.88	1.103
M2	Clean rest/changing rooms/nursing rooms	5.45	1.193
M3	Layout makes it easy for customers to find what they want	5.54	1.110
M4	Prompt repairs and replacements	4.94	1.264
M5	Billing is quick and minimum checkout delays	5.03	1.360
M6	Ample choice of refreshments at the food courts	5.27	1.310
M7	Display of products is attractive	5.39	1.265
M8	Employees give prompt service	5.14	1.223
M9	Employees are consistently courteous with customers	5.11	1.158
M10	Willingly handles returns and exchanges	4.79	1.249
M11	Sincerely solves customers complaints	4.94	1.214
M12	Operating hours are convenient	5.14	1.231
M13	Offers products at reasonable prices	4.75	1.431
M14	Offers high quality merchandise	5.03	1.232
M15	Provides convenient parking space	5.03	1.338
M16	Conveniently located	4.94	1.399
M17	Safety and security is good	5.06	1.264
M18	Offers gifts and free samples to customers	4.61	1.497
M19	Ad-on services like food courts, gaming zones, multiplexes are satisfactory	5.04	1.300
M20	In-store music and aroma is highly satisfactory	4.97	1.259
M21	Feedback system for attending to customers queries	4.83	1.275
M22	Overall service quality is satisfactory	5.09	1.158
M23	Painting and hygiene is highly satisfactory	5.10	1.246
M24	Mall zoning pattern is satisfactory	5.13	1.225

Source: Compiled from Primary Data

Table No. 7.2 describes the mean and standard deviation of the items used in the scale to assess the dimensions of service quality of mall. The mean scores for the items M1 to M 24 range between 4.61 and 5.88 and the standard deviation range between 1.103 and 1.497.

Construct-wise these mean scores are used in the development of index. Further, the analysis of dimensions of service quality of mall with the help of EFA in the Chapter – V, Sub-Topic 5.2 has revealed seven dimensions of service quality of mall. The convergent validity of the same was tested with the help of CFA. The weights/path coefficients (W_i) of individual items of this CFA model, as shown in Figure No. 7.1 are also used in the development of the index.

Figure No. 7.1 CFA Measurement Model for Analyzing the Dimensions of Service Quality of Mall



Source: Figure No. 5.1 CFA measurement model for analyzing the dimensions of service quality of mall, Chapter - V, Sub Topic 5.2.

Codes used in the model:

SO - Service Offerings, **AL** - Ambiance and Layout, **ASIM** - Add On Services and In store Music, **MQP** - Merchandise Quality and Price, **MZH** - Mall Zoning and Hygiene, **CSP** - Convenience, Security and Parking Facility, **REGH** - Returns, Exchange and Grievance Handling

Figure No. 7.1 shows item-wise path coefficients under each of the constructs representing the dimensions of service quality of mall. The coefficients in the model range from 0.62 to 0.83. These path coefficients are used in Table No. 7.3 for developing the index.

Figure No. 7.2 Model of Dimensions of Service Quality of Mall Influencing Customers' Satisfaction



Source: Researcher's own compilation based on EFA and CFA of dimensions of service quality of mall Chapter – V, Sub-Topic 5.2

Table No. 7.3 Customer Satisfaction Index Measuring Customers' Satisfaction towards Mall (CSIML)				
Service Quality Dimensions	Mean	W_i	\bar{x} W_i	Index Value
Service Offerings				
Display of products is attractive	5.39	0.76	4.09	70.39
Employees give prompt service	5.14	0.78	3.99	
Ample choice of refreshments at the food courts.	5.27	0.78	4.11	
Employees are consistently courteous with customers	5.11	0.77	3.95	
		3.09	16.14	
Ambiance & Layout				
Clean rest/changing rooms/nursing rooms	5.45	0.73	3.98	74.52
Offers good ambiance and clean environment	5.88	0.63	3.72	
Layout makes it easy for customers to find what they want	5.54	0.77	4.29	
Prompt Repairs and replacements	4.94	0.67	3.33	
		2.80	15.32	
Add On Services & In store Music				
Has Feedback system for attending to customers queries	4.83	0.67	3.25	64.53
Ad-on services like Food Courts, Gaming Zones, Multiplexes are satisfactory	5.04	0.78	3.93	
In-store music and Aroma is highly satisfactory	4.97	0.79	3.92	
Offers gifts and free samples to customers	4.61	0.65	2.98	
		2.89	14.08	
Merchandise Quality & Price				
Offers high quality merchandise	5.03	0.73	3.68	66.43
Offers products at reasonable prices	4.75	0.60	2.84	
Operating hours are convenient	5.14	0.74	3.80	
		2.07	10.32	
Mall Zoning & Hygiene				
Painting and Hygiene is highly satisfactory	5.10	0.77	3.91	68.44
Mall zoning pattern is satisfactory	5.13	0.71	3.66	
Overall Service Quality is Satisfactory	5.09	0.83	4.22	
		2.31	11.79	
Convenience, Security & Parking Facility				
Safety and security is good	5.06	0.75	3.77	66.52
Conveniently located	4.94	0.79	3.91	
Provides convenient parking spaces	5.03	0.67	3.35	
		2.21	11.03	
Returns, Exchange & Grievance Handling				
Willingly handles returns and exchanges	4.79	0.81	3.88	64.36
Sincerely solves customers complaints	4.94	0.78	3.85	
		1.59	7.73	
Overall Customers Satisfaction Index - Mall (CSIML)				67.88

Source: Computed based on Table No 7.2 and Figure No.7.1

Table No. 7.3 represents the CSI values with regards to customers' satisfaction with service quality of mall. The dimension, service offerings has an index value of 70.39, ambiance and layout has an index value of 74.52, add-on services and in-store music has an index value of 64.53, merchandise quality and price has an index value of 66.43, mall zoning and hygiene has an index value of 68.44, convenience, security and parking facility has an index value of 66.52 and returns, exchange and grievance handling has an index value of 64.36.

The ambiance and layout has the highest index value of 74.52 which indicates that, the mall shoppers are highly satisfied with the mall layout, clean and ambient environment, rest rooms and changing rooms.

The service offering is second highest dimension with index value of 70.39. This indicates that the respondents are also satisfied with the display of products, prompt service, courteous approach of the employees and ample choice of refreshments at the food courts.

The other dimensions of service quality namely, add-on services and in-store music, merchandise quality and price, mall zoning and hygiene, convenience, security and parking facility and returns, exchange and grievance handling has an index value of 64.53, 66.43, 68.44, 66.52 and 64.36 respectively.

Since, the CSI scores with respect to all the dimensions of service quality of mall ranges between 60 and 80, based on the scale for measuring level of satisfaction given under Table No. 7.1, it can be interpreted that, the consumers' satisfaction has just exceeded their expectations.

The overall average CSI value in respect of all the dimensions is 67.88. Since this value is also between 60 and 80, it indicates that overall, the customers' satisfaction with mall has just exceeded their expectations.

7.3 Customer Satisfaction Index for Measuring Customers' Satisfaction towards Supermarket

The dimensions of service quality of supermarket, based on perceptions of customers were analyzed with the help of 16 items measured on seven points rating scale. The following is the descriptive statistics with regards to the scale used to assess the dimensions of service quality of supermarket:

Table No. 7.4 Descriptive Statistics of the Scale Used to Assess the Dimensions of Service Quality of Supermarket

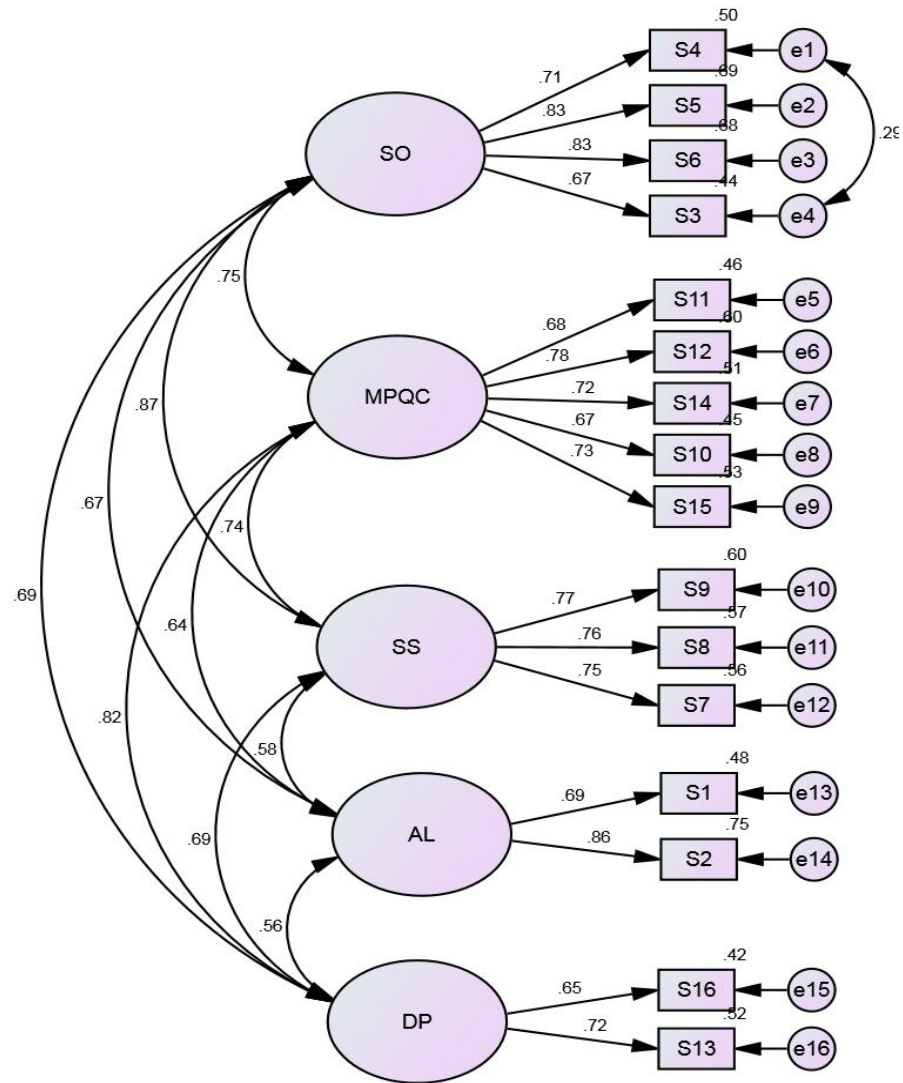
Code	Service Quality Attributes	Mean	Std. Deviation
S1	Offers good ambience, clean environment and attractive display of products	5.49	1.170
S2	Layout facilitates free movement inside the store	5.28	1.118
S3	Billing is quick and minimum checkout delay	5.10	1.255
S4	Availability of desired Merchandise	5.13	1.187
S5	Employees are knowledgeable	5.13	1.194
S6	Employees give prompt service	5.14	1.209
S7	Employees are courteous with customers	5.01	1.251
S8	Willingly handles returns and exchanges	4.88	1.307
S9	Promptly solves customers complains	4.93	1.240
S10	Operating hours are convenient	5.19	1.234
S11	Price of the products is reasonable	5.23	1.388
S12	Offers high quality merchandise	5.05	1.278
S13	Provides convenient parking space	4.80	1.469
S14	Conveniently located	5.11	1.250
S15	Safety and security is good	5.04	1.258
S16	Offers gifts and free samples to customers	4.53	1.575

Source: Compiled from Primary Data

Table No. 7.4 describes the mean and standard deviation of the items used in the scale to assess the dimensions of service quality of supermarket. The mean scores for the items S1 to S16 range between 4.53 and 5.49 and the standard deviation range between 1.118 and 1.575.

Construct-wise these mean scores are used in the development of index. Further, the analysis of dimensions of service quality of supermarket with the help of EFA in the Chapter – V, Sub-Topic 5.6 has revealed five dimensions of service quality of supermarket. The convergent validity of the same was tested with the help of CFA. The weights/path coefficients (W_i) of individual items of this CFA model, as shown in Figure No. 7.3 are also used in the development of the index.

Figure No. 7.3 CFA Measurement Model for Analyzing the Dimensions of Service Quality of Supermarket



Source: Figure No. 5.4 CFA measurement model for analyzing the dimensions of service quality of supermarket, Chapter - V, Sub Topic 5.6

Codes used in the model:

SO - Service Offerings, **MPQC** - Merchandise Price, Quality and Convenience, **SS** - Safety and Security, **AL** - Ambiance and Layout, **DP** - Free Gifts, Discounts and Parking Facility

Figure No. 7.3 shows, item-wise path coefficients under each of the constructs representing the dimensions of service quality of supermarket. The coefficients in the model range from 0.67 to 0.86. These path coefficients are used in Table No. 7.5 for developing the index.

Figure No. 7.4 Model of Dimensions of Service Quality of Supermarket Influencing Customers' Satisfaction



Source: Researcher's own compilation based on EFA and CFA of Dimensions of Service Quality of Supermarket

Table No. 7.5 Customer Satisfaction Index Measuring Customers' Satisfaction towards Supermarket (CSISM)				
Service Quality Dimensions	Mean	W_i	\bar{x} W_i	Index Value
Service Offerings				
Availability of desired Merchandise	5.13	0.70	3.59	68.83
Employees are knowledgeable	5.13	0.83	4.26	
Employees give prompt service	5.14	0.83	4.27	
Billing is quick and minimum checkout delay	5.10	0.65	3.32	
		3.01	15.44	
Merchandise Price, Quality and Convenience				
Price of the Products is reasonable	5.23	0.68	3.56	67.35
Offers high quality merchandise	5.05	0.77	3.89	
Conveniently located	5.11	0.72	3.68	
Operating hours are convenient	5.19	0.67	3.48	
Safety and security is good	5.04	0.73	3.68	
		3.57	18.29	
Safety and Security				
Promptly solves customers complains	4.93	0.81	3.99	65.64
Willingly handles returns and exchanges	4.88	0.78	3.81	
Employees are courteous with customers	5.01	0.69	3.46	
		2.28	11.26	
Layout and Ambiance				
Good ambience, clean environment and attractive display	5.49	0.70	3.84	71.37
Layout facilitates movement inside the store to find what they want	5.28	0.85	4.49	
		1.55	8.33	
Free Gifts, Discounts and Parking Facility				
Offers gifts and free samples to customers	4.53	0.65	2.94	61.15
Provides convenient parking spaces	4.80	0.71	3.41	
		1.36	6.35	
Overall Customers Satisfaction Index - Supermarket (CSISM)				66.87

Source: Computed based on Table No 7.4 and Figure No. 7.3

Table No. 7.5 presents the CSI values with regards to customers' satisfaction with service quality of supermarket. The dimension, service offerings has an index value of 68.83, merchandise price, quality and convenience has an index value of 67.35, safety

& security has an index value of 65.64, layout and ambiance has an index value of 71.37 and free gifts, discounts and parking facility has an index value of 61.15.

The layout and ambiance has the highest index value of 71.37 which indicates that, the consumers are highly satisfied with the clean and ambient environment and the layout of the supermarket.

The service offering is second highest dimension with index value of 68.83. This indicates that the respondents are also satisfied with the availability of merchandise as per needs of the customers, employee service and minimum checkout delays.

The other dimensions of service quality namely, merchandise price, quality and convenience, safety and security and free gifts, discounts and parking facility has an index value of 67.35, 65.64 and 61.15 respectively.

Since the CSI scores with respect to all the dimensions of service quality of supermarket ranges between 60 and 80, based on the scale for measuring level of satisfaction given under Table No. 7.1, it can be interpreted that, the consumers' satisfaction has just exceeded their expectations.

The overall average CSI value with respect to all the dimensions is 66.87. Since this value is also between 60 and 80, it indicates that overall, the customers' satisfaction with supermarket has just exceeded their expectations.

7.4 Customer Satisfaction Index for Measuring Customers' Satisfaction towards Speciality Store

The dimensions of service quality of speciality store, based on perceptions of customers were analyzed with the help of 18 items measured on seven points rating scale. The following is the descriptive statistics with regards to the scale used to assess the dimensions of service quality of speciality store:

Table No. 7.6 Descriptive Statistics of the Scale Used to Assess the Dimensions of Service Quality of Speciality Store

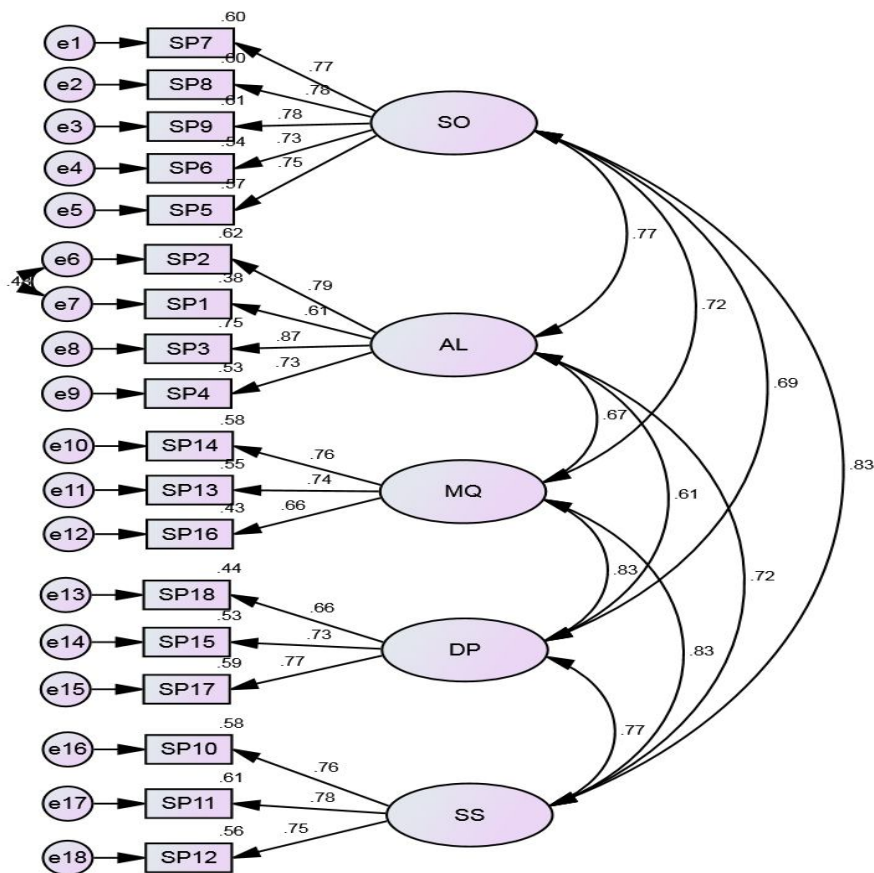
Code	Service Quality Attributes	Mean	Std. Deviation
SP1	Good ambience, clean environment and attractive display	5.66	1.200
SP2	Layout facilitates finding what customers want	5.41	1.166
SP3	Layout facilitates movement inside the store	5.28	1.203
SP4	Prompt repairs and replacements	5.11	1.190
SP5	Billing is quick and error free	5.26	1.245
SP6	Availability of desired Merchandise	5.13	1.279
SP7	Employees are knowledgeable	5.24	1.235
SP8	Employees give prompt service	5.22	1.148
SP9	Employees are courteous with customers	5.13	1.234
SP10	Willingly handles returns and exchanges	5.10	1.255
SP11	Promptly solves customers complains	5.15	1.194
SP12	Operating hours are convenient	5.21	1.168
SP13	Price of the products is reasonable	5.20	1.359
SP14	Offers high quality merchandise	5.16	1.241
SP15	Provides convenient parking spaces	4.81	1.375
SP16	Conveniently located	5.17	1.200
SP17	Safety and security is good	5.13	1.265
SP18	Offers gifts and free samples to customers	4.69	1.464

Source: Compiled from Primary Data

Table No. 7.6 describes the mean and standard deviation of the items used in the scale to assess the dimensions of service quality of speciality store. The mean scores for the items SP1 to SP18 range between 4.69 and 5.66 and the standard deviation range between 1.148 and 1.464.

Construct-wise these mean scores are used in the development of index. Further, the analysis of dimensions of service quality of speciality store with the help of EFA in the Chapter – V, Sub-Topic 5.10 has revealed five dimensions of service quality of speciality store. The convergent validity of the same was tested with the help of CFA. The weights/path coefficients (W_i) of individual items of this CFA model, as shown in Figure No. 7.5 are also used in the development of the index.

Figure No. 7.5 CFA Measurement Model for Analyzing the Dimensions of Service Quality of Speciality Store



Source: Figure No. 5.7 CFA measurement model for analyzing the dimensions of service quality of speciality store, Chapter - V, Sub Topic 5.10.

Codes used in the model:

SO- Service Offering, **AL-** Ambiance and Layout, **MQ-** Merchandise Quality Price and Convenience, **DP-** Free Gifts Discounts and Parking Facility, **SS-** Safety and Security

Figure No. 7.5 shows, item-wise path coefficients under each of the constructs representing the dimensions of service quality of speciality store. The coefficients in the model range from 0.61 to 0.87. These path coefficients are used in Table No. 7.7 for developing the index.

Figure No. 7.6 Model of Dimensions of Service Quality of Speciality Store

Influencing Customers' Satisfaction



Source: Researcher's own compilation based on EFA and CFA of Dimensions of Service Quality of Speciality Store

Table No. 7.7 Customer Satisfaction Index Measuring Customers' Satisfaction towards Speciality Store (CSISS)				
Service Quality Dimensions	Mean	W_i	\bar{x} W_i	Index Value
Service Offerings				
Employees are knowledgeable	5.24	0.78	4.09	69.74
Employees give prompt service	5.22	0.79	4.12	
Employees are courteous with customers	5.13	0.72	3.69	
Availability of desired merchandise	5.13	0.73	3.74	
Billing is quick and error free	5.26	0.23	1.21	
		3.25	16.85	
Layout and Ambiance				
Layout facilitates finding what customers want	5.41	0.78	4.22	72.46
Offer good ambience, clean environment and attractive display of products	5.66	0.61	3.45	
Layout facilitates movement inside the store	5.28	0.86	4.54	
Prompt repairs and replacements	5.11	0.74	3.78	
		2.99	15.99	
Merchandise Quality, Price and Convenience				
Offers high quality merchandise	5.16	0.77	3.97	69.60
Price of the products is reasonable	5.20	0.73	3.80	
Conveniently located	5.17	0.66	3.41	
		2.16	11.18	
Free Gifts, Discounts and Parking Facility				
Offers gifts and free samples to customers	4.69	0.66	3.10	64.70
Provides convenient parking spaces for customers.	4.81	0.73	3.51	
Safety and security is good	5.13	0.73	3.74	
		2.12	10.35	
Safety and Security				
Willingly handles returns and exchanges	5.10	0.78	3.98	69.21
Promptly solves customers complains	5.15	0.79	4.07	
Operating hours are convenient	5.21	0.72	3.75	
		2.29	11.80	
Overall Customers Satisfaction Index - Speciality Store (CSISS)				69.14

Source: Computed based on Table No 7.6 and Figure No. 7.5

Table No. 7.7 represents the CSI values with regards to customers' satisfaction with service quality of speciality store. The dimension, service offerings has an index value of 69.74, layout and ambiance has an index value of 72.46, merchandise quality, price and convenience has an index value of 69.60, free gifts, discounts and parking facility has an index value of 64.70, and safety and security has an index value of 69.21.

The layout and ambiance has the highest index value of 72.46 which indicates that, the customers' are highly satisfied with the layout, clean and ambient environment, and attractive displays.

The service offering is second highest dimension with index value of 69.74. This indicates that the respondents are also satisfied with the prompt service, courteous approach of the employees, availability of merchandise and quick and error free billing.

The other dimensions of service quality namely, merchandise quality, price and convenience, free gifts, discounts and parking facility and safety and security has an index value of 69.60, 64.70 and 69.21 respectively.

Since the CSI scores with respect to all the dimensions of service quality of speciality store ranges between 60 and 80, based on the scale for measuring level of satisfaction given under Table No. 7.1, it can be interpreted that, the consumers' satisfaction has just exceeded their expectations.

The overall average CSI value in respect of all the dimensions is 69.14. Since this value is also between 60 and 80, it indicates that overall, the customers' satisfaction with speciality store has just exceeded their expectations.

7.5 Customer Satisfaction Index for Measuring Customers' Satisfaction towards Convenience Store (Local Kirana Store)

The dimensions of service quality of convenience store (Local Kirana Store), based on perceptions of customers were analyzed with the help of 17 items measured on seven points rating scale. The following is the descriptive statistics with regards to the scale used to assess the dimensions of service quality of convenience store:

Table No. 7.8 Descriptive Statistics of the Scale Used to Assess the Dimensions of Service Quality of Convenience Store (Local Kirana Store)

Code	Service Quality Attributes	Mean	Std. Deviation
Con 1	Offer good ambience, clean environment and attractive display	4.97	1.452
Con 2	Offers special discounts to regular customers	4.76	1.389
Con 3	Layout facilitates in finding what customers want	4.72	1.431
Con 4	Price of the products is reasonable	4.76	1.363
Con 5	Availability of desired merchandise	4.80	1.290
Con 6	Proprietor/employees are knowledgeable	4.81	1.326
Con 7	Provides door delivery of products	4.42	1.629
Con 8	Proprietor/employees give prompt service	4.80	1.325
Con 9	Proprietor/employees are courteous with customers	4.80	1.286
Con 10	Willingly handles returns and exchanges	4.75	1.364
Con 11	Sincerely solves customers complaints	4.83	1.289
Con 12	Operating hours are convenient	4.97	1.254
Con 13	Offers high quality merchandise	4.68	1.432
Con 14	Provides convenient parking spaces	4.45	1.556
Con 15	Conveniently located	4.95	1.329
Con 16	Provide customized products in small quantities	5.07	1.292
Con 17	Offers gifts and free samples to customers	4.39	1.671

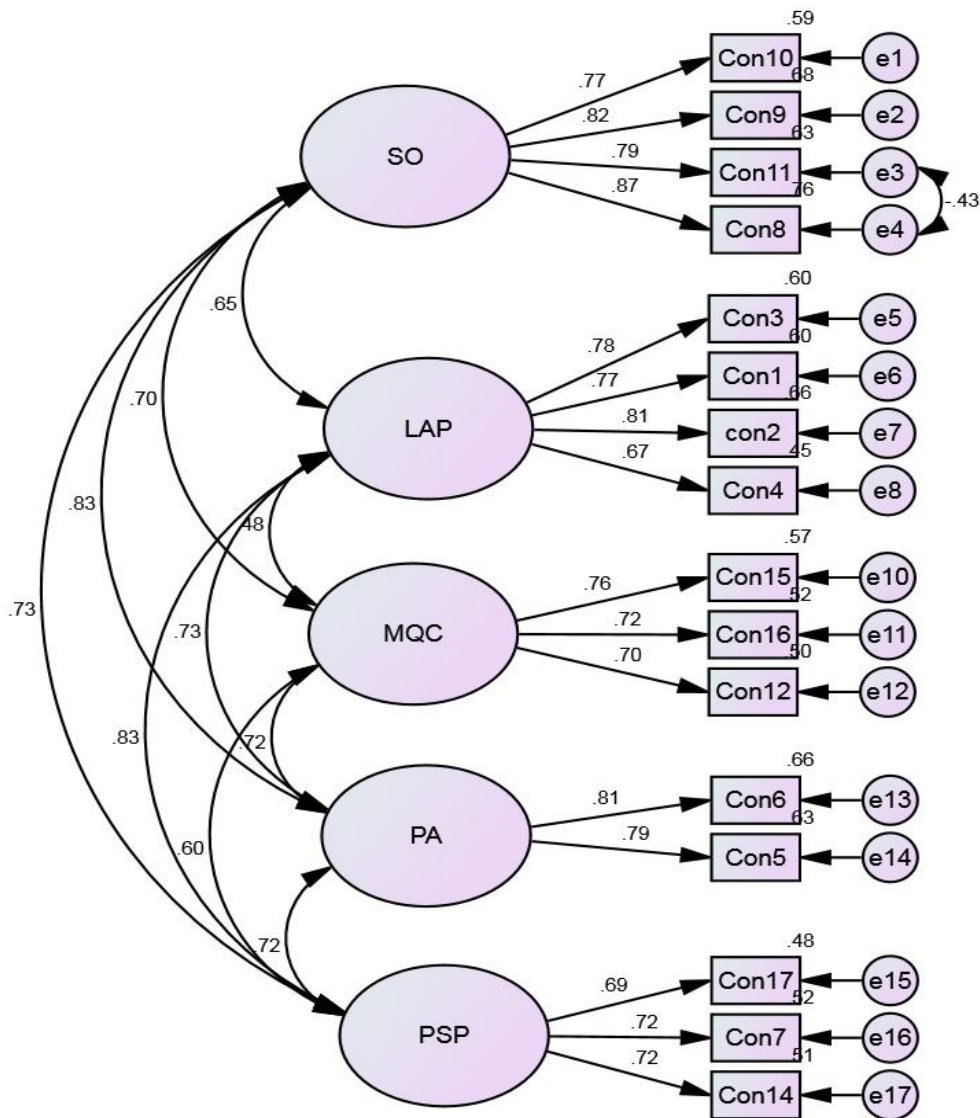
Source: Compiled from Primary Data

Table No. 7.8 states the mean and standard deviation of the items used in the scale to assess the dimensions of service quality of convenience store. The mean scores for the

items Con 1 to Con 17 range between 4.39 and 5.07 and the standard deviation range between 1.254 and 1.671.

Construct-wise these mean scores are used in the development of index. Further, the analysis of dimensions of service quality of convenience store with the help of EFA in the Chapter – V, Sub-Topic 5.14 has revealed five dimensions of service quality of convenience store. The convergent validity of the same was tested with the help of CFA. The weights/path coefficients (W_i) of individual items of this CFA model, as shown in Fig. No. 7.7 are also used in the development of the index.

Figure No. 7.7 CFA Measurement Model for Analyzing the Dimensions of Service Quality of Convenience Store (Local Kirana Store)



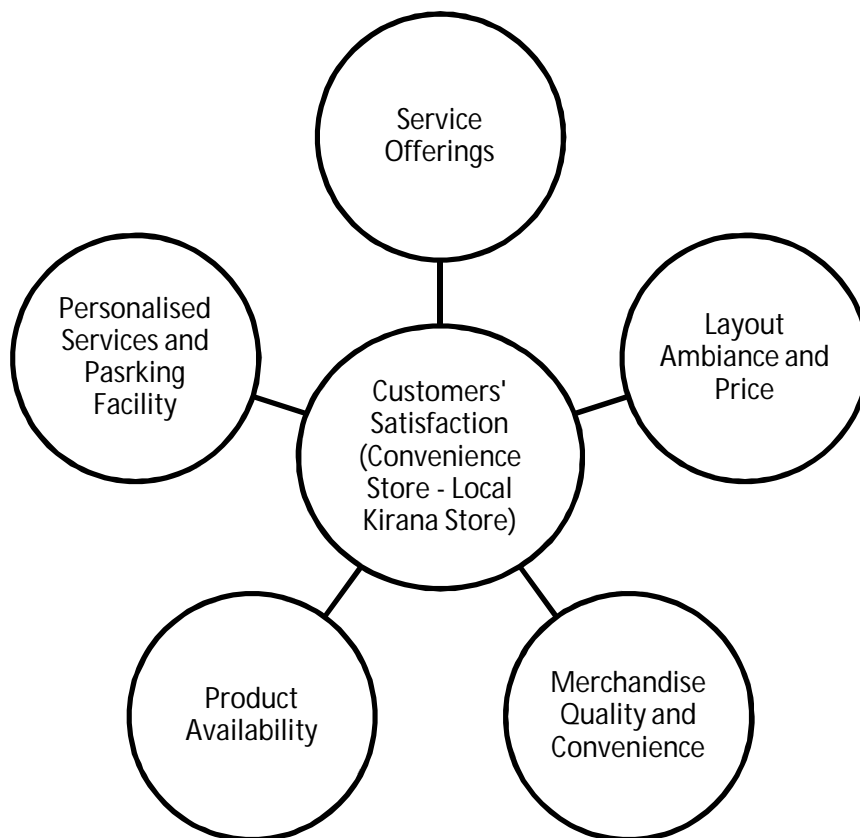
Source: Figure No. 5.10 CFA measurement model for analyzing the dimensions of service quality of convenience store, Chapter - V, Sub Topic 5.14

Codes used in the model:

SO - Service Offerings, **LAP** - Layout Ambiance and Price, **MQC** - Merchandise Quality and Convenience, **PA** -Product Availability, **PSP** – Personalized Services and Parking Facility

Figure No. 7.7 shows, item-wise path coefficients under each of the constructs representing the dimensions of service quality of convenience store. The coefficients in the model range from 0.67 to 0.87. These path coefficients are used in Table No. 7.9 for developing the index.

Figure No. 7.8 Model of Dimensions of Service Quality of Convenience Store Influencing Customers' Satisfaction



Source: Researcher's own compilation based on EFA and CFA of Dimensions of Service Quality of convenience store

SO - Service Offerings, **LAP** - Layout Ambiance and Price, **MQC** - Merchandise Quality and Convenience, **PA** –Product Availability, **PSP** – Personalized Services and Parking Facility

Table No. 7.9 Customer Satisfaction Index Measuring Customers' Satisfaction towards Convenience Store (CSICS)				
Service Quality Dimensions	Mean	W_i	\bar{x} W_i	Index Value
Service Offerings				
Willingly handles returns and exchanges	4.75	0.77	3.66	63.29
Proprietor/Employees are courteous with customers	4.80	0.83	3.98	
Sincerely solves customers' complains	4.83	0.79	3.82	
Proprietor/Employees in this store give prompt service	4.80	0.87	4.18	
		3.26	15.64	
Layout and Ambiance				
Layout facilitates in finding what customers want	4.72	0.78	3.68	63.37
Offer good ambience, clean environment and attractive display of products	4.97	0.78	3.88	
Offers special discounts to regular customers	4.76	0.82	3.90	
Price of the Products is reasonable	4.76	0.65	3.09	
		3.03	14.55	
Merchandise Quality and Convenience				
Conveniently located	4.95	0.75	3.71	66.59
Provide customized products in small quantities	5.07	0.72	3.65	
Operating hours are convenient	4.97	0.72	3.58	
		2.19	10.94	
Product Availability				
Proprietor/Employees are knowledgeable	4.81	0.81	3.90	63.42
Availability of desired merchandise	4.80	0.78	3.74	
		1.59	7.64	
Personalized Services and Parking Facility				
Offers gifts and free samples to customers	4.39	0.69	3.03	57.04
Provides door delivery of products	4.42	0.74	3.27	
Provides convenient parking spaces for customers.	4.45	0.70	3.12	
		2.13	9.42	
Customers Satisfaction Index - Convenience Store (CSICS)				62.74

Source: Computed based on Table No 7.8 and Figure No. 7.7

Table No. 7.9 signifies the CSI values with regards to customers' satisfaction with service quality of convenience store (local kirana store). The dimension, service offerings has an index value of 63.29, layout ambience and price has an index value

of 63.37, merchandise quality and convenience has an index value of 66.59, product availability has an index value of 63.42 and personalized services and parking facility has an index value of 57.04.

The dimension merchandise quality and convenience has the highest index value of 66.59 which indicates that, the consumers are highly satisfied with the product quality and shopping convenience.

Product availability is the second highest dimension with index value of 63.42. This indicates that the respondents are also satisfied with the availability of merchandise as per needs of the customers.

The other dimensions of service quality namely, service offerings, layout and ambiance, personalized services and parking facility has an index value of 63.29, 63.37 and 57.04 respectively.

The CSI scores with respect to all the dimensions of service quality of convenience store ranges between 60 and 80 except, personalized services and parking facility. Hence, based on the scale for measuring level of satisfaction given under Table No. 7.1, it can be interpreted that, in respect of dimensions service offerings, layout and price, merchandise quality and convenience and product availability, the consumers' satisfaction has just exceeded their expectations.

While in case of the dimension, personalized services and parking facility, the customers' satisfaction has just met customers' expectations.

The overall average CSI value in respect of all the dimensions is 62.74. Since this value is also between 60 and 80, it indicates that overall, the customers' satisfaction with convenience store has just exceeded their expectations.

Chapter Summary

This Chapter relates to the fourth objective of the study to construct a customer satisfaction index for measuring the satisfaction level of customers towards the selected retail formats.

Customer satisfaction index is a measurement scale in social science research for measuring subjective measures like, service quality, customer satisfaction, customer loyalty, employee satisfaction, advertising effectiveness etc.

The study has attempted to develop an index for the selected retail formats viz. mall, supermarket, speciality store and convenience store (local kirana store). The indexes developed are named as: CSIML, CSISM, CSISS and CSICS.

As per the customer satisfaction index for mall - CSIML, out of seven dimensions of service quality, ambiance and layout has the highest index value of 74.52 while, service offering is second highest dimension with index value of 70.39. The other dimensions of service quality namely, add-on services and in-store music, merchandise quality and price, mall zoning and hygiene, convenience, security and parking facility and returns, exchange and grievance handling were rated comparatively low.

With regards to customer satisfaction index for supermarket - CSISM, out of five dimensions of service quality, layout and ambiance has the highest index value of 71.37 while, service offering is second highest dimension with an index value of 68.83. The other dimensions of service quality namely, merchandise price, quality and convenience, safety and security and free gifts, discounts and parking facility have comparatively low index value.

As per customer satisfaction index for speciality store - CSISS, out of five dimensions of service quality, layout and ambiance has the highest index value of 72.46 while, service offering is second highest dimension with index value of 69.74. The other dimensions of service quality namely, merchandise quality, price and convenience, free gifts, discounts and parking facility and safety and security has comparatively low index values.

As per customer satisfaction index for convenience store - CSICS, out of five dimensions of service quality, merchandise quality and convenience has the highest index value of 66.59 while, product availability is the second highest dimension with index value of 63.42. The other dimensions of service quality namely, service offerings, layout and ambiance, personalized services and parking facility has comparatively low index values.

The overall average CSI value in respect of all the retail formats is between 60 and 80. Hence, based on the scale for measuring level of satisfaction given under Table No. 7.1, it can be interpreted that, the customers' satisfaction in respect of all the retail formats in Goa has just exceeded their expectations.

In conclusion, it can be stated that customer satisfaction index is an important tool for evaluating the customers' perception about the service quality of a retail format. With the help of customer satisfaction index the retail format can identify their weak areas and initiate corrective measures to amaze their customers.

References

1. **Sathish, A. S. (2012).** *Customer Experience Measurement in Organised Merchandise Retail Stores: Validation, Relationship with Satisfaction and Loyalty Along With Development of Index (Ph.D. Thesis).* Vellore, Tamilnadu India: VIT University.
2. **Tracy, B. (2014).** *Use the 4 Levels of Customer Satisfaction to Build Customer Loyalty.* Retrieved 2017, from <https://www.briantracy.com/blog/business-success/rules-of-customer-satisfaction-customer-loyalty/>

CHAPTER – VIII
FINDINGS, CONCLUSIONS AND SUGGESTIONS

CONTENTS

8.1	Introduction	436
8.2	Findings of the Study	437
8.3	Conclusions of the Study	453
8.4	Suggestions of the Study	457
8.5	Scope for Further Research	466

8.1 Introduction

The Indian retail industry with more than 12 million retail outlets employs around 18 million people and accounting for eight percent of the country's employment. Over the years the whole concept of shopping has undergone a drastic change in India, in terms of retail formats and consumer buying behaviour. This has brought about a revolutionary change in the Indian retail shopping. Today, the multi-storied malls and huge shopping complexes, offer one point shopping, together with food and entertainment, all under one roof. Transformation in lifestyle, overall economic growth, employment generation, increasing number of young working population with average age of 24 - 26 years, growing number of working women population, emergence of nuclear families in urban and semi urban areas are the key drivers for the growth of the organized retail sector in India.

Goa is an emerging retail market and is growing at a faster rate. The retail industry in Goa is in a transformation phase as the shops in Goa are getting transformed into stores and stores into supermarkets.

The organised retail formats like Sahakar Bhandar, Goa Bagayatdar Sahakar Society Ltd., Bardez Bazar, Magson's Super Centre and others are pioneers in the supermarket formats in the state of Goa. Of late, the major giants like Mall De Goa, Caculo Mall, Vishal Mega Mart, Delfino's, BigG and many other exclusive retail outlets have forayed into the Goan retail market.

The retail revolution in Goa is attributed to changing lifestyle and the changing living pattern of the Goan consumers. The various factors like, economic growth, growing employment opportunities, growing urbanization, strategic initiatives by retail

organizations, local connect with customers etc. are the key drivers of retail development in Goa.

Considering these facts, the present research carried out a comprehensive and complacent study of the consumer behaviour towards select retail formats in Goa viz. mall, supermarkets, speciality stores and convenience stores.

8.2 Findings of the Study

The following are the objective wise major findings of the study:

8.2.1 Findings with regards to consumer behaviour towards selected retail formats and the demographic correlates of consumers' preferences towards emerging retail formats in Goa.

This part of the study has attempted to analyse the general buying behaviour of consumers towards the select retail formats in Goa. The study analyzed the shopping preference of consumers across the demographic characteristics of the respondents and identified the store preferences for selected product categories of fast moving consumer goods and slow moving consumer goods. Thereafter, the study attempted to analyse the factors influencing choice of retail format for buying FMCGs and SMCGs. Further, in the pursuit of analyzing the buying behaviour of consumers in Goa, the study attempted to identify the typologies of Goan consumers based on their buying behaviour and analyzed the relationship of demographic characteristics and the typologies of Goan consumers. The following are the findings of the analysis:

- i. With regards to retail format preference for buying FMCGs, Supermarket is found to be the most preferred retail format. However, for buying SMCGs, Speciality Store is the most preferred retail format. Further, it was found that there is a statistically

significant association between demographic characteristics like age group, marital status, educational qualification, occupation, monthly household income and retail format preference.

- ii. Regarding brand preferences of consumers, for FMCGs and SMCGs, consumers prefer branded products for both, FMCGs and SMCGs.
- iii. With regards to analysis of shopping preferences of consumers across gender, both male and female respondents prefer to buy FMCGs on monthly basis. Regarding companion while shopping, both male and female respondents preferred to shop for FMCGs and SMCGs with either family or preferred to go alone.
- iv. With regards to mode of payment for buying speciality goods, mostly male as well as female respondents prefer to buy on cash basis.
- v. In the analysis of brand preference of consumers with regards to select FMCGs it was found that, for food and grocery products, respondents preferred both branded as well as local products. However, with respect to beverages, confectioneries and personal care products, respondents preferred only branded products.
- vi. With regards to analysis of brand preference of consumers for select SMCGs, it was found that, for all the product categories, i.e. clothing, footwear, jewelry, furniture, home appliances, bags and baggage and electronics, both male as well as female respondents prefer branded products.
- vii. The analysis of factors influencing brand preference of consumers revealed that family, friends, advertising, children, reviews on internet and sales promotion schemes have a statistically significant influence on consumers' choice of brands.
- viii. Regarding analysis of advertising media influencing consumers' buying decisions, it was found that there is a statistically significant association between demographic characteristics and advertising media influencing buying decisions. Further, based on multiple response analysis it was found that, television is the highest influencer and

owing to its growing popularity, internet has emerged as the second highest influencer of buying decisions of consumers.

- ix. With respect to analysis of choice between online and offline stores, it was found that maximum male as well as female respondents prefer off-line stores. However, the teenagers prefer on-line stores.
- x. The analysis of retail format preference for buying FMCGs and SMCGs, revealed that for FMCGs, supermarket is the most preferred retail format, followed by convenience stores. While, in case of SMCGs, speciality store is the most preferred retail format, followed by mega marts and malls.
- xi. The analysis of product attributes and store attributes influencing choice of retail format for buying FMCGs, revealed that primary product attributes like availability of good quality merchandise, availability of merchandise for reasonable price, proper and attractive packaging, easy availability of products and ancillary product attributes like bundling offers and discounts, return and exchange facilities, value for money and availability of products on demand were found to have statistically significant relationship with choice of retail format for buying FMCGs. Regarding store attributes, the primary store attributes like one stop shopping convenience, cleanliness of store, good parking facility , convenient shopping hours and ancillary store attributes like store design and layout, personalized services, store image and store reputation and trained sales personnel/ helpful staff were found to have statistically significant relationship with choice of retail format for buying FMCGs.
- xii. With regards to analysis of product attributes and store attributes influencing choice of retail format for buying SMCGs, it was found that primary product attributes like availability of good quality merchandise, warranty on products, easy availability of products, availability of merchandise for reasonable price, bundling offers and discounts and secondary product attributes like proper display of products, availability

of wider choice of merchandise, availability of variety of brands, return and exchange facilities were found to have statistically significant relationship with choice of retail format for buying SMCGs.

- xiii. Regarding store attributes influencing the choice of retail format, convenient store location, pleasant ambience (store atmosphere), fast checkout lines and prompt service, nice in-store promotions, advertising and sales promotion, store image, trained sales personnel and helpful staff, were found to have statistically significant relationship with choice of retail format for buying SMCGs.
- xiv. The analysis of consumer typologies in Goa has revealed nine consumer typologies i.e. price sensitive shoppers, planned shoppers, novelty fad-fashion conscious shoppers, convenience seeking shoppers, variety seeking shoppers, brand conscious shoppers, confused support seeking shoppers, perfectionist and family shoppers.
- xv. Further, the analysis of relationship between consumer typologies and demographic characteristics revealed the following results:
 - a) Analysis across gender found that, males were more likely to be family shoppers while, females were found to be convenience seeking shoppers.
 - b) Across marital status, it was found that married compared to unmarried were found to be confused support seeking decision makers. They also displayed novelty fad-fashion conscious shopping behaviour. However, unmarried respondents were found to be brand conscious shoppers.
 - c) Analysis of consumer typologies across age found that, respondents in the age group below 18 years are more likely to be family shoppers; respondents in the age group of 18 to 30 years are more likely to be confused support seeking shoppers. They also display novelty fad fashion conscious shopping behaviour. Respondents in the age group of 31 to 45 years are confused support seeking decision makers.

While respondents in the age group of 46 years and above are price sensitive shoppers.

- d) Analysis across educational qualifications found that respondents below SSC and with HSSC qualification were more likely to be family shoppers. Respondents with SSC qualification were found to be confused support seeking shoppers. Those with Graduation as their educational qualification were found to be brand conscious shoppers. Post Graduate respondents were found to be perfectionist, while professionals were found to be planned shoppers.
- e) Analysis across occupation revealed that respondents who engaged in service were brand conscious shoppers, those engaged in business were planned shoppers, students were novelty fad-fashion conscious shoppers and homemakers (house wives) showed price sensitive shopping behaviour.
- f) Analysis across categories of monthly household income revealed that, respondents with income below Rs. 10,000 displayed convenience seeking shopping behaviour, those in the income category of Rs. 10,000 to Rs. 25,000 displayed brand conscious shopping behaviour, those in the income category of Rs. 25,000 to Rs. 50,000, displayed family shopping behaviour, those in the income category of Rs. 50,000 to Rs. 75,000, were found to be novelty fad fashion conscious shoppers, respondents in the income category of Rs. 75,000 to Rs. 1,00,000 were planned shoppers and the respondents in the income category, above Rs. 1,00,000 were more likely to be variety seeking shoppers.
- g) Analysis across place of domicile revealed that respondents residing in cities displayed convenience seeking shopping behaviour, those residing in towns displayed planned shopping behaviour and respondents residing in villages displayed price sensitive shopping behaviour.

- h) Analysis across respondents residing in North Goa and South Goa revealed that, respondents residing in North Goa displayed confused support seeking behaviour while respondents residing in South Goa revealed price sensitive and brand conscious shopping behaviour.
- xvi. With regards to analysis of relationship of consumer typologies and retail format choice for buying FMCGs and SMCGs, it was found that, consumers who visit retail formats for buying FMCGs are price sensitive, convenience seekers, variety seekers and brand conscious shoppers, while the consumers visiting the retail formats for buying SMCGs are price sensitive, variety seekers, brand conscious shoppers and confused support seeking decision makers.

8.2.2 Findings with regards to the service quality of selected retail formats and its impact on customer satisfaction and customers' loyalty towards retail format.

This part of the study attempted to identify the dimensions of service quality of select retail formats in Goa i.e. mall, supermarkets, speciality stores and convenience stores and analysed the relationship among dimensions of service quality, customer satisfaction and customers' loyalty towards select retail formats in Goa. The study is carried out into four sub-parts: analysis of service quality of mall, analysis of service quality of supermarket, analysis of service quality of speciality store and analysis of service quality of convenience store. The following are the findings of the study:

8.2.2.1 Findings with regards to analysis of service quality of mall

- a) Based on the results of exploratory factor analysis and confirmatory factor analysis it is determined that, the service quality of a mall can be assessed based on the seven dimensions of service quality namely, service offering, ambiance and layout, add-on services and in-store music, merchandise quality and price, mall

zoning and hygiene, convenience, security and parking facility and returns, exchanges and grievance handling.

- b) The analysis of influence of dimensions of service quality of mall on the customers' satisfaction revealed that, dimensions of service quality like service offerings, add-on services and in-store music, merchandise quality and price, mall zoning and hygiene and convenience, security and parking facility has a statistically significant influence on the customers' satisfaction towards mall.
- c) The analysis of link among dimensions of service quality of mall, customers' satisfaction and customers' loyalty towards mall revealed that, there is a statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards mall.
- d) The analysis of customers' satisfaction mediating the relationship between dimensions of service quality and customers' loyalty towards mall revealed that, customers' satisfaction positively mediates the relationship between service quality of mall and customers' loyalty towards mall.

8.2.2.2 Findings with regards to analysis of service quality of supermarket

- a) The exploratory factor analysis and confirmatory factor analysis carried out to analyse the dimensions of service quality of supermarket revealed that the service quality of supermarket can be assessed based on the five dimensions of service quality i.e. service offering, merchandise price, quality and convenience, safety and security, ambiance and layout and free gifts, discounts and parking facility.
- b) The analysis with regards to dimensions of service quality of supermarket influencing customers' satisfaction revealed that the dimensions, service offerings, merchandise price quality and convenience, safety and security and layout and ambiance have a statistically significant influence on the customers' satisfaction towards supermarket.

- c) With regards to the analysis of relationship among dimensions of service quality of supermarket, customers' satisfaction and customers' loyalty towards supermarket, it was found that, there is a statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards supermarket.
- d) The analysis of customers' satisfaction mediating the relationship between dimensions of service quality and customers' loyalty towards supermarket revealed that, customers' satisfaction positively mediates the relationship between service quality of supermarket and customers' loyalty towards supermarket.

8.2.2.3 Findings with regards to analysis of service quality of speciality store

- a) The analysis of dimensions of service quality of speciality stores carried out with the help of exploratory factor analysis and confirmatory factor analysis has revealed five dimensions of service quality i.e. service offering, ambiance and layout, merchandise quality, price and convenience, free gifts, discounts and parking facility and safety and security.
- b) The analysis with regards to dimensions of service quality of speciality stores influencing customers' satisfaction revealed that, the dimensions, service offerings, merchandise quality price and convenience and free gifts, discounts and parking facility, positively influence customers' satisfaction.
- c) The analysis of relationship among dimensions of service quality of speciality stores, customers' satisfaction and customers' loyalty towards speciality stores showed that, there is a statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards speciality stores.
- d) The analysis of customers' satisfaction mediating the relationship between dimensions of service quality and customers' loyalty towards speciality stores

revealed that, customers' satisfaction positively mediates the relationship between service quality of speciality stores and customers' loyalty towards speciality stores.

8.2.2.4 Findings with regards to analysis of service quality of convenience store

- a) The analyses of dimensions of service quality of convenience stores were carried out with the help of exploratory factor analysis and confirmatory factor analysis. The study has revealed five dimensions of service quality of convenience stores i.e. service offering, layout ambiance and price, merchandise quality and convenience, product availability and personalized services and parking facility.
- b) The analysis with regards to dimensions of service quality of convenience stores influencing customers' satisfaction revealed that, all the dimensions of service quality i.e. service offering, layout ambiance and price, merchandise quality and convenience, product availability and personalized services and parking facility, positively influence customers' satisfaction.
- c) With regards to the analysis of relationship among dimensions of service quality of convenience stores, customers' satisfaction and customers' loyalty towards convenience stores, it was found that, there is a statistically significant relationship among dimensions of service quality, customers' satisfaction and customers' loyalty towards convenience stores.
- d) The analysis with regards to customers' satisfaction mediating the relationship between dimensions of service quality and customers' loyalty towards convenience stores revealed that, customer satisfaction positively mediates the relationship between service quality of convenience stores and customers' loyalty towards convenience stores.

8.2.3 Findings with regards to the influence of marketing mix strategies on consumer decision making in Goa.

This part of the study has attempted to analyse the perception of consumers towards marketing mix strategies and its influence on the buying decision of consumers in Goa. For the purpose of analysis, the 7 Ps of marketing mix suggested by Booms and Bitner i.e. product, price, place, promotion, people, physical evidence and process are taken as the base for developing the construct, 'Marketing Mix Strategies'. The study is divided into four sub-parts: analysis of influence of marketing mix strategies on buying decision of consumers, analysis of link among marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores, analysis of influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store, analysis of brand image of a retail store mediating the relationship between marketing mix strategies and consumers' loyalty towards retail store and analysis of complaints of the consumers influencing the brand image of a retail store. The following are the findings of the study:

8.2.3.1 Findings with regards to the analysis of influence of marketing mix strategies on buying decision of consumers

The regression analysis carried out with the help of seven marketing mix strategies as independent variables and buying decision of consumers as dependent variable revealed that, the P-values with respect to all the independent variables were found to be statistically significant, since P-value was < 0.05 . Hence, it is interpreted that the marketing mix strategies relating to product, price, place, promotion, physical evidence, process and people, strongly influence the buying decision of consumers.

8.2.3.2 Findings with regards to the analysis of link among marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores

Analysis of link among the marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores was analysed by using Structural Equation Modeling (SEM). The seven elements of marketing mix i.e. product, price, place, promotion, physical evidence, process and people, was taken as exogenous constructs and the constructs buying decision of consumers and consumers' loyalty towards retail stores were taken as endogenous constructs.

The analysis revealed that there is a statistically significant relationship among marketing mix strategies, buying decision of consumers and consumers' loyalty towards retail stores.

8.2.3.3 Findings with regards to the analysis of influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store

This part of the study has attempted to analyse the influence of marketing mix strategies on brand image of a retail store and loyalty towards retail store. For determining the relationship, the construct marketing mix strategies was taken as exogenous construct and the constructs, brand image of a retail store and loyalty towards retail store were taken as endogenous constructs.

The study revealed that, there is a statistically significant influence of the seven elements of marketing mix strategies i.e. product, price, place, promotion, physical evidence, process and people on brand image of a retail store and loyalty towards retail store.

8.2.3.4 Findings with regards to the analysis of brand image of a retail store mediating the relationship between marketing mix strategies and consumers' loyalty towards retail store

In this part of the study, based on consumers' perceptions, an attempt was made to analyse whether the brand image of a retail store mediates the relationship between marketing mix strategies and consumers' loyalty towards retail store. The results of the analysis revealed that, the brand image of a retail store positively mediates the relationship between marketing mix strategies and loyalty towards retail store.

8.2.3.5 Findings with regards to the analysis of complaints of the consumers influencing the brand image of retail store

This analysis is carried out into two parts: firstly, the analysis of complaints of consumers' influencing the brand image of modern retail stores and secondly, the analysis of complaints of consumers' influencing the brand image of traditional retail stores. The analyses were carried out with the help of regression analysis by using step wise regression method.

- a) The analysis of complaints of consumers' influencing the brand image of modern retail stores revealed that poor after sales service, reluctance to entertain consumers' complaints, long queues and very less cash counters and working hours are not convenient, inversely influence the brand image of retail store.
- b) The analysis of complaints of consumers' influencing the brand image of traditional retail stores revealed that selling duplicate products, lack of proper parking facility, high prices, limited product range and pressure selling, inversely influence the brand image of traditional retail store.

8.2.4 Findings with regards to the customer satisfaction index for measuring the satisfaction level of customers towards selected Retail Formats

This part of the study has attempted to develop a customer satisfaction index for measuring the satisfaction level of consumers with respect to the select retail formats operating in Goa i.e. mall, supermarket, speciality store and convenience store, named as, CSIML, CSISM, CSISS and CSICS, respectively. These indexes shall help the retail organizations in quantifying the perception of consumers towards dimensions of service quality of selected retail formats and analyse the level of satisfaction.

The dimensions of service quality of selected retail formats is determined with the help of a predefined scale developed for each of the retail format, consisting of specified items under each of the scale. The mean score of each of the items and the regression weights/ path coefficients are summated construct wise, to determine the index value.

The index is mathematically noted as follows:

$$\text{CSI} = \frac{\sum_{i=1}^3 w_i \bar{x}_i - \sum_{i=1}^3 w_i}{6 \sum_{i=1}^3 w_i} \times 100$$

The study has also developed a scale to determine the level of satisfaction based on the index value (Chapter VII, Table No. 7.1). Based on this scale, the level of satisfaction is classified into five categories i.e. unsatisfied customer, customer is

just satisfied, satisfaction exceeds customers' expectations, customer are delighted and customer are amazed.

If the CSI score is ≤ 50 then it is interpreted that, the customer is unsatisfied. If the CSI score is between 51 and 60, it is interpreted that, the customer is just satisfied. If the CSI score is between 61 and 80, it is interpreted that, the satisfaction exceeds customers' expectations. If the CSI score is between 81 and 90, it can be interpreted that, the customers are delighted. While, if the CSI score is > 90 , it can be stated that, the customers are amazed.

The following are the findings with regards to individual indexes developed for each of the selected retail formats:

- a) The customer satisfaction index for measuring customers' satisfaction towards mall revealed that, out of seven dimensions of service quality, ambiance and layout has the highest index value of 74.52 while, service offering is second highest dimension with index value of 70.39. The other dimensions of service quality namely, add-on services and in-store music, merchandise quality and price, mall zoning and hygiene, convenience, security and parking facility and returns, exchange and grievance handling were rated comparatively low.
- b) With regards to customer satisfaction index for measuring customers' satisfaction towards supermarket revealed that, out of five dimensions of service quality, layout and ambiance has the highest index value of 71.37 while, service offering is second highest dimension with index value of 68.83. The other dimensions of service quality namely, merchandise price, quality and convenience, safety and security and free gifts, discounts and parking facility have comparatively low index value.

- c) With regards to customer satisfaction index for measuring customers' satisfaction towards speciality store revealed that, out of five dimensions of service quality, layout and ambiance has the highest index value of 72.46 while, service offering is second highest dimension with index value of 69.74. The other dimensions of service quality namely, merchandise quality, price and convenience, free gifts, discounts and parking facility and safety and security has comparatively low index values.
- d) Customer satisfaction index for measuring customers' satisfaction towards convenience store revealed that, out of five dimensions of service quality, merchandise quality and convenience has the highest index value of 66.59 while, product availability is the second highest dimension with index value of 63.42. The other dimensions of service quality namely, service offerings, layout and ambiance, personalized services and parking facility has comparatively low index values.
- e) The overall average CSI value in respect of all the retail formats was found to be between 60 and 80. Hence, based on the scale for measuring level of satisfaction given under Table No. 7.1, it is interpreted that, the customers' satisfaction in respect of all the retail formats in Goa has just exceeded their expectations.

8.3 Conclusions of the Study

In conclusion, it can be stated that, the objectives of the study are nearly met. The study provides an important insight into understanding the buying behaviour of consumers in Goa. The study throws light on the emerging trends in attitude and perception of consumers towards the select retail formats operating in Goa.

The study reveals that, economic growth, rising employment opportunities, growing urbanization, local connect, strategic initiatives by retail organizations are driving the growth of retail sector in Goa. The transformation of retail stores has enhanced the expectations and aspiration of the Goan consumers. Today, the consumers in Goa look for one stop shopping convenience for both FMCGs and SMCGs. Consumers in the middle income group and higher income group, prefer branded products. Consumers prefer to shop with family and convert the shopping trip into a family outing. Regarding, food and grocery products, people prefer to buy on monthly basis to avoid frequent visits to the stores, traffic congestion and parking problems.

Due to growing nuclear families in Goa, consumers prefer to take buying decisions in consultation with spouse and children. To a great extent, reviews on the internet coupled with television advertisements have eased the complexities of the buying decision of consumers.

Due to limited choice of modern retail formats operating in Goa, supermarket is the most preferred retail format among consumers for buying FMCGs. While for buying the SMCGs, speciality store is the most preferred retail format. There are only two malls operating in the state of Goa, viz. Caculo Mall and Mall de Goa. Since both the malls are located in North Goa, consumers from South Goa have to travel to North

Goa to patronize these malls, hence causing a lot of hardship for the consumers from South Goa.

The consumers today are choosy about the retail format. The study has identified that merchandise quality, price of the products, bundling offers and discounts, one stop shopping convenience, pleasant ambiance, nice in-store promotions, convenient working hours, convenient location, personalized services, store image and store reputation, helpful and courteous approach of staff, parking facility, easy exchange facilities etc. are the key factors influencing the choice of retail format for buying FMCGs and SMCGs. Hence, retail organizations should look into these areas to attract consumers and retain them for the lifetime.

The study of consumer typologies in Goa has proposed and validated a model classifying consumers in Goa into nine typologies i.e. price sensitive shoppers, planned shoppers, novelty fad-fashion conscious shoppers, convenience seeking shoppers, variety seeking shoppers, brand conscious shoppers, confused support seeking shoppers, perfectionist and family shoppers. These typologies differ across demographic characteristics of the consumers. Hence, a prudent retailer should devise service offerings to suit these consumer typologies and enhance customer satisfaction.

Service quality in retail is an important tool in the hands of retailers to satisfy their consumers and serving them for the lifetime. The study has identified the dimensions of service quality of the four selected retail formats in Goa, i.e. mall, supermarket, speciality store and convenience store.

Further, the study has also developed a customer satisfaction index for each of these selected retail formats. The study results revealed that the CSI value with respect to all the dimensions in case of selected retail formats is between 60 and 80 indicating

that the service quality of these retail formats has just exceeded the customers' expectation. Hence, in this era of growing expectation of consumers, a lot more is required to be done by retail organizations in Goa in terms of improving the service quality in retail for amazing their customers.

The study findings with regards to marketing mix strategies influencing the buying decision of consumers, consumer loyalty towards retail store and the brand image of a retail store has revealed that, the seven identified elements of marketing mix strategies viz. product, price, place, promotion, people, physical evidence and process strongly influence buying decision of consumers, consumer loyalty towards retail store and enhance the brand image of a retail store. Hence, retail organizations should bring in strategic initiatives in these areas for their survival, growth and prosperity.

Proper grievance handling mechanism is highly essential in retail organizations to address the issues of the customers and for initiating timely corrective measures to avoid losing valued customers, building customer loyalty and enhancing the brand image of a retail store. The study has identified four major complaints inversely influencing the brand image of modern retail stores i.e. poor after sales service, reluctance to entertain consumers' complaints, long queues and very less cash counters and inconvenient working hours.

With regards to traditional retail stores on the other hand, the study has identified five major complaints inversely influencing the brand image of traditional retail stores i.e. selling duplicate products, lack of proper parking facility, high prices, limited product range and pressure selling. Hence, retail organizations should initiate measures to address these complaints.

In conclusion, it can be stated that the buying behaviour of consumers is highly dynamic concept and is subject to change with changing times. With the ever increasing purchasing power, consumers now have become more value conscious and status conscious. They demand, high level of services and value for money. The study also validated earlier studies stating that there is no single loyalty. Customers prefer to try new outlets and try new products. Today, attracting and holding on to the retail customers has become a real challenge for retailers. Understanding the consumers well, attending to their grievances, providing technology enabled prompt services, ambient environment are the needs of the changing times. Thorough knowledge of the lifestyle changes and the buying behaviour displayed by the consumer classes, will become an opportunity for the marketers to fine tune their marketing efforts and achieve high level of consumer engagement, consumer acceptance and consumer satisfaction. Hence traditional, as well as modern retail formats should strive towards improving their service offerings to win consumers' heart, mind and soul, to hold on to them and serve them well. Only then will retail activity be a win-win situation for both the retailers as well as consumers.

8.4 Suggestions of the study

The major findings and conclusions of the study hold the following specific suggestions for augmenting the development of retail sector in Goa and the country at large.

The suggestions are proposed individually for each of the selected retail format, the Government and general suggestions for the development of retail sector:

8.4.1 Suggestions for Mall

- i) Mall as a retail format is new in the state of Goa. Normally, there is an apprehension in the mind of the consumers that, large retail formats with state of the art technology means high prices. Hence, the rural and semi urban consumers keep themselves away from such retail formats. To attract this large chunk of rural and semi urban consumers, proper awareness should be created by malls about their schemes and discount bounties and try to attract more and more consumers to increase the foot falls.
- ii) By assuming the corporate social responsibility, the malls should carry out the social outreach programmes like offering of scholarships for meritorious students, organizing of lectures by executives of mall on consumer protection and consumer rights, organizing of health camps etc.
- iii) In the interest of inclusive growth the malls should also help the small retail formats by supplying the merchandise to these retail formats on whole sale prices. This can be done by keeping one day in a week exclusively for these small retailers.
- iv) Parking is a serious issue for both the malls operating in Goa. Hence, proper arrangements should be made to provide covered parking for the vehicles of the

customers. Thereby avoiding traffic congestions in front of the mall and provide complete safety and security for the vehicles of the customers.

- v) Returns and exchanges should be hassle free. This in turn shall build consumers faith and confidence in the mall.
- vi) The elevators in the mall give a strange experience for the less privileged consumers. However, they are reluctant to use the same out of fear of risk. Hence, the mall personnel should be deputed, exclusively to assist these consumers in using the elevators.
- vii) The malls should be authentic and genuine with regards to their special promotional offers. There should not be any hidden agenda behind such point of purchase or point of sales promotional schemes.
- viii) Mall should conduct periodic evaluation of service quality by seeking feedback from consumers at the exit point or through a mobile based App system.
- ix) Prices charged should be below MRP to cater to the requirement of price sensitive shoppers.
- x) Replenishment of stock should be done quickly and at regular intervals, to avoid disappointment of consumers due to stores running short of stock with respect to certain commodities.

8.4.2 Suggestions for Supermarket

- i) Supermarkets are the prominent retail formats catering to the grocery requirements of consumers in Goa. However, majority of them are lacking hygiene and clean environment. Hence, internal layout, appearance, clean environment, in-store music, proper lighting, interior decoration etc. should be considered as paramount factors in store designing.

- ii) Customers visit supermarket for on-stop shopping convenience together with self service facility. Hence, the supermarket should replenish the sold out stock quickly and should also offer a broader width and depth of the merchandise.
- iii) Prices charged should be below MRP. Together with this, special festival or week end offers should be floated to attract customers.
- iv) Should try to grow and develop by way of expansion or developing retail chains and venturing into the neglected remote rural areas.
- v) Should provide convenient parking spaces for consumers.
- vi) The supermarkets should give more focus on stocking branded products, fresh fruits and vegetables to cater to the needs of health conscious consumers.
- vii) As a part of add-on service, supermarkets should provide door delivery of the products to the needy consumers. Particularly, the differently abled individuals, senior citizens or people who buy bulk commodities.
- viii) In the interest of holistic growth, the supermarkets should sell products to small retailers by charging wholesale rates. This sale can be done through a separate counter exclusively for the small kirana stores.
- ix) Sales persons should have a warm and pleasing personality and should be trained to handle consumers' queries and doubts.
- x) Feedback should be obtained from consumers at the exit point or through a mobile App system. Based on this feedback, supermarkets should conduct periodic evaluation of service quality.

8.4.3 Suggestions for Speciality Store

- i) Since, the speciality stores mostly deal in slow moving consumer goods, the sales personnel of these retail formats should be provided with thorough product knowledge to attend to consumer queries and to guide the consumers in product selection and taking the buying decision.

- ii) Deep assortment, product quality, after sales service, warranties and guarantees, credit facility/installment system, safety and security etc. are the key service quality areas of speciality stores. Hence, periodic evaluation of customers' perception should be conducted through, mobile app based feedback system or over emails or with the help of other social networking sites or through online/offline questionnaires.
- iii) Speciality stores are mostly located in urban areas. Hence, the retail stores should also venture into the semi urban and rural areas through retail chains or franchise agreements to tap the large semi-urban and rural market.
- iv) Parking is a serious problem for customers visiting speciality stores, since they are located in busy and crowded areas. Hence, these retail formats should be located in the outskirts with ample parking space.
- v) Speciality stores deal in branded products which are normally high priced. Both the rural as well as urban consumers in Goa are price sensitive. Hence, stocking of multiple brands with differential pricing to suit the pockets of diverse customers could be a better marketing strategy.
- vi) Speciality stores should enhance the ambiance through in-store music, pleasing colour and interior decoration, design and display.
- vii) Pleasing personality and helping nature of staff is another requirement for enhancing customer satisfaction.

8.4.4 Suggestions for Convenience Store (Local Kirana Stores)

- i) Though convenient location, convenient working hours and personalized services are the forte of convenience stores, they need to enhance their customer service by providing the customers to choose the products, rather than selling the products over the counter.

- ii) The concept of visual merchandising should be introduced by small retailers by reorienting the design and the layout of the store for proper visibility of the products and should also maintain neatness and tidiness in the display.
- iii) Today, consumers are looking for one stop shopping solution for their grocery and other requirements. Hence, the convenience stores should increase the width and depth of the product range to meet this requirement.
- iv) The consumers today, are highly quality conscious and yet price sensitive. Hence, to attract the customers and serve them well, the convenience stores should buy products in large quantities to derive the economies of buying and pass on this benefit to consumers by selling the products below MRP.
- v) The consumers are attracted towards branded products. Hence, the store inventory of the convenience store should comprise of branded products and avoid fake and duplicate products.
- vi) The proprietor and employees of convenience store should have a pleasing personality. They should give complete freedom to the consumers to take the buying decision and avoid pressure selling.
- vii) Proper feedback system should be introduced to seek the perception and opinion of consumers about the service quality of the retail store. Upon evaluation of the same, corrective measures should be initiated.
- viii) As a part of add-on services, convenience stores should provide door delivery of the products to the needy consumers. Particularly, the differently abled individuals, senior citizens or people who buy bulky commodities.
- ix) As an innovative practice convenience stores can use Whats App or mobile messaging to inform their valued consumers, the arrival of new stock or for even receiving the orders from such consumers.

- x) The convenience stores should form a cartel to have their own supply chains and buy the products in bulk quantities directly from sources and eliminate the services of middlemen to cut the cost of buying. Further, this cartel may also facilitate the transferring of unsold stock from one retailer to the other one who is in need of it. This will not only facilitate fast turnover of stock but also help in replenishment of stock with a fresh one.
- xi) Finally, to conclude it can be suggested that, the convenient stores should start small and grow big. This may be done through one's own resources or may be through tie-up with other large retail organizations through joint ventures, franchising or other measures.

8.4.5 Suggestions to the Government

- i) Government of India should fulfill the long pending demand of the retail sector by giving the status of an industry to the retail sector. This will further streamline the retail sector in our country.
- ii) The retail sector in Goa is in a dilapidated state, mainly due to lack of proper infrastructure. The Government of Goa therefore, should take up on war footing, the development of markets in major cities and towns like, Panaji, Mapusa, Margao, Vasoc, Ponda, Bicholim, Valpoi and so on. Proper roads, safety facilities, repairs and renovation of the old market complexes, cold storage and warehousing facilities, un-interrupted power, parking facilities, water supply etc. are thrust areas where Government intervention and support is urgently required.
- iii) The infrastructure development projects for the retail sector may be executed through Public Private Participation (PPP). This will not only speed up the activity, but also ensure quality work.

- iv) Timely amendment and enactment of the laws regulating the trading activities wherever required, taking into consideration the developments taking place in the marketing environment, is the need of hour.
- v) The Government should prevent the emergence of private monopolies in the retail sector by putting a ceiling on the retail outlets which can be owned by a single private entity. This will facilitate a fair play for the small retail formats.
- vi) The Government may form a special agency to buy the products in bulk quantities from the source and supply the same to the convenience stores and other unorganised traders in smaller quantities at subsidized rates to boost development of small retail formats.
- vii) A number of schemes are floated by the Government of Goa for generating self employment to the educated unemployed youth, like CMRY scheme, Deen Dayal Swayam Rojgar Yojana, special schemes under KVIC and GHRSSIDC, special financial assistance for people belonging to SC, ST, OBC categories etc. However, there is lack of awareness among the youth about these schemes. These Government agencies should create a proper awareness through seminars and conferences by visiting the educational institutions, self help groups, NGO's etc.
- viii) The licensing procedures adopted by the Government and local bodies should be quick and hassle free.
- ix) The use of harmful chemicals for preserving the products and adulteration of food products is an alarming issue of today. The Food and Drugs department should keep a strict vigil on such malpractices by manufacturers and retailers. The Food and Drugs department should also ensure effective check of products to protect customers from retailers selling poor quality products, over pricing etc..

8.4.6 General Suggestions

In general, it can be stated that the retail sector is the backbone of the nation. Hence, in the interest of developing this sector the following general suggestions are made:

- i) The retail formats large and small should provide employment to local people to win their confidence and faith.
- ii) The motive of the retail format should be, offering “Right product, at Right time and at Right place”
- iii) Liberal credit facility should be provided by banks and other financial institutions to the needy retail formats.
- iv) Educational institutions and NGO’s should take extra efforts to motivate and support the youth to take up retail activities.
- v) The retail organizations should issue proper GST invoices to the consumers and contribute for the state and the central exchequer.
- vi) The retail organizations should obtain necessary licenses as per the various laws in force and comply with the regulations laid down there under.
- vii) The retail organizations should voluntarily honour the social responsibility and contribute for the social cause and work for the up-liftment of the society.

8.5 Scope for Further Research

- The present study is carried out in the state of Goa. A similar study may be carried out by broadening the geographical area to enhance the suitability and applicability of the findings of the present study.
- The scale developed in the study to assess the service quality of selected retail formats and the index developed for each of these retail formats to measure the

level of satisfaction can be used to carry out case study analysis covering specific retail formats.

- The present study is based on the consumers' perspective. Hence, retailers' perspective may be also studied to attain a holistic view about the retail consumer behaviour.
- The service quality scale developed for bricks and mortar stores in the present study, with appropriate modifications, may be used to develop a scale for studying the service quality of on-line retail stores.

BIBLIOGRAPHY

- **Abdullah, F., Suhaimi, R., Saban, G., & Hamali, J. (2011).** Bank Service Quality (BSQ) Index: An indicator of service performance. *International Journal of Quality & Reliability Management, Vol. 28, Issue: 5* , Pp.542 - 555.
- **Allan, M. M. (2016).** The Relationship between Service Quality and Customer Satisfaction and Retention in Ghanas Luxury Hotels. *The IUP Journal of Marketing Management* , Pp 60-79.
- **Amani, P. (2013).** A Study of the Factors that Influence Customers Preferences for Shopping Malls Over Local Markets. *The IUP Journal of Management Research* , XII (1), 7-21.
- **Anandakuttan, B. U. (2003).** *Influence of Personality Factors on the Consumption of Personal Care Products (Ph.D. Thesis)*. School Of Management Studies, Cochin University Of Science And Technology, Kochi - 682 022, Kerala.
- **Anderson, J. C., & Gerbing, D. W. (1984).** The effect of sampling error on convergence, improper solutions and goodness-of-fit indices for maximum likelihood confirmatory factor analysis. *Psychometrika, Vol.49, No.2* , Pp.155-173.
- **Andreti, J., Zafira, N. H., Akmal, S. S., & Kumar, S. (2013).** “The Analysis of Product, Price, Place, Promotion and Service Quality on Customers Buying Decisions of Convenience Stores: A Survey of Young Adults of Bekasi, West Java, Indonesia”. *International Journal of Advances in Management and Economics, Volume 2, Issue 6, ISSN 2278-3369* , Pp. 72-78.

- **Anic, I. D. (2010).** *"Attitude and Purchasing Behaviour of Consumers in Domestic and Foreign Food Retailers in Croatia"*. Zb.rad.Ekon.fak.Rij, 2010, Vol28, Sv 1, Pp113-133.
- **Anthony, S., & Rajendra, K. (2014).** Enhancing Customer Satisfaction through Quality Service: A Study With Reference to Departmental Stores in Goa. *"Sankhya – International Journal of Management and Technology"*. , Volume III (Issue II(A)), Pp 399-402.
- **Azevedo, S. G., Pereira, M., Joao, F., & Pedrosso, V. (2008).** Consumer Buying Behaviour in Fashion Retailing: An Empirical Evidences. <http://mpra.ub.uni-muenchen.de/11908/> MPRA Paper No. 11908, Posted 3, December 2008 .
- **Barry, B. R., & Joel, E. R. (2003).** *Retail Management: A Strategic approach*. Prentice Hall, 10th Edition.
- **Basu, R. (November 2013).** A Review of Contemporary Retail Formats in Emerging India. *Indian Journal of Marketing* , 30-35.
- **Belur O. Baxi. (2011).** *"A Comparative study of Consumer Behaviour for Consumer Durables with reference to Urban and Rural areas of Ahmedabad District"*(*Ph.D. Thesis*) . Bhavnagar University, Bhavnagar - India.
- **Bhattacharya, S., & Roy, S. (2014).** *Rural Consumer Behaviour and Strategic Marketing Innovations: An Exploratory Study in Eastern India*. *Indian Journal of Marketing*, February 2014, Pp. 15-25.

- **Blackson, C., & Kalafatis, S. P. (2004).** “The Development and Validation of a scale Measuring Consumer/Customer Derived Generic Typologies of Positioning Strategies”. *Journal of Marketing Management, U.K., 2004, 20* , Pp. 5-43.
- **Blackwell, R., Miniard, P., & Engel, J. (2009).** *Consumer Behaviour*. Mznlnx.
- **Booms, B., & Bitner, M. J. (1981).** *Marketing Strategies and Organisational Structures for Services Firms*. Chicago: American Marketing Association.
- **Bopen, Z., & Jung-Hwan, K. (2013).** Luxury Fashion Consumption in China: Factors Affecting Attitude and Purchase Intent. *Journal of Retailing and Consumer Services 20* , 68-79.
- **Burns, Alvin C. & Bush, Ronald F. (2003).** *Marketing Research: online research applications*. Upper Saddle River, NJ: Prentice Hall.
- **Chatterjee, S. (2013).** A Study of Demographic Variables Affecting Consumer Buying Behaviour with Reference to Synthetic Detergents. *Indian Journal of Marketing, May 2013* .
- **Chattopadhyay, A. (2013).** Consumer Shopping Behaviour in the New Era Retailing: An Empirical Study on Food and Grocery and Apparel Purchase in East India. *Indian Journal of Marketing* (December 2013), 47-57.

- **Chernew, A., & Hamilton, R. (2009).** Assortment Size and Option Attractiveness in Consumer Choice among Retailers. *Journal of Marketing Research, Vol. XLVI (June 2009)*, (c) 2009 American Marketing Association, ISSN 0022-2437 (Print) 1547-7193 (Electronic) , Pp. 410-442.
- **Chowdhary, S. (2013).** “FDI in Retail: What it entails?”. *Retrieved from SSRN: <https://ssrn.com/ID/2043507>* .
- **Chunawalla, S. A. (2013).** *Marketing Principles and Practice, Third Revised Edition*,. Himalaya Publishing House, Mumbai.
- **Cronin, J. J., & Taylor, S. A. (1992).** Measuring Service Quality: A Reexamination and Extension. *Journal of Marketing, Vol 56, July 1992* , Pp. 55-68.
- **Dabholkar, P. A., Thorpe, D. J., & 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)*, Pp 3-16.
- **Das, G., & Kumar, R. V. (2009).** Impact of Sales Promotion on Buyer Behaviour: An Empirical Study of Indian Retail Customers. *GMJ, Vol 3 Issue 1 January-June 2009* , Pp 11-24.
- **Deepika. (2012).** Consumer Preferences for Emerging Retail Formats in Punjab. *Ph. D Thesis* . Submitted to School of Behavioral Sciences and Business Studies, Thapar University, Patiala (India).
- **Erinle, V. A., & Bharathi, V. S. (2012).** A Customer Retention Model using Balance Score Card for Small and Medium Enterprises in the Hospitality Industry. *Electronic copy retrieved from SSRN.com* , 1-11.

- **Fornell, C., & Larcker, D. F. (1981).** “Evaluating structural equation models with unobservable variables and measure”. *Journal of Marketing Research* , Vol. 18 (No. 1), Pp. 39-50.
- **Fotheringham, S. A. (1988).** Consumer Store Choice and Choice Set Definition. *Marketing Science* , Vol. 7, Pp. 299-310.
- **Gadhavi, D. D., Shukla, Y., & Patel, J. D. (2014).** “Moderating Role of Cause Related Marketing Campaign between Attitude towards Products and Purchase Intention: An Experimental Analysis”. *Indian Journal of Marketing*, March 2014 Pp. 35-41.
- **Ganguli, S., & Roy, S. K. (2010).** Service quality dimensions of hybrid services. *Managing Service Quality* , 20 (5), Pp 405-424.
- **Gaur, S., & Agarwal, R. (2006).** Service Quality Measurement in Retail Stores Context: A Review of Advances made using SERVQUAL and RSQS. *The Marketing Review*, Vol. 6 , Pp. 317-330.
- **Gilaninia, S., Taleghani, M., & Azizi, N. (2013).** Marketing Mix and Consumer Behaviour. *Kuwait Chapter of Arabian Journal of Business and Management Review*, Vol. 2, No. 12, August 2013 , Pp. 53-58.
- **Gilbert, D. (2006).** ‘Retail Marketing Management’. Pearsons.
- **Gomez, M. I., McLaughlin, E. W., & Wittink, D. R. (2003).** Do Changes in Customer Satisfaction Lead to Changes in Sales Performance in Food Retailing? <http://ssrn.com/abstract=398720> , 1-42.

- **Gupta, S. L., & Gupta, H. (2013).** *SPSS 17.0 for Researchers*. New Delhi: International Book House Pvt. Ltd.
- **Haase, R. F., & Ellis, M. V. (1987).** Multivariate Analysis of Variance. *Journal of Counselling Psychology* , Pp. 404-413.
- **Hair, J. F., Anderson, R. E., Tathan, R. L., & Black, W. C. (1998).** *Multivariate Data Analysis (5Th Edition)*. Upper Saddle River, N. J.: Prentice Hall.
- **Handa, V., & Grover, N. (2012).** Retail Sector in India: Issues and Challenges. *International Journal of Multidisciplinary Research* , 2 (5), 244-26.
- **Haris, E. K. (2000).** *Customer Service - A Practical Approach*. Upper Saddle River: NJ: Prentice Hall, 2nd Edition, p. 2.
- **Havaladar, K. K., Jacob, A., & Dash, M. (2012).** Basic Customer Service and its Impact on Customer Retention. *Electronic copy retrived from: <http://ssrn.com/abstract=1934385> .*
- **Hawkins, D. I., Best, R. J., Coney, K. A., & Mookerjee, A. (2007).** *Consumer Behaviour- Building Marketing Strategy*. Tata McGraw-Hill Publishing Company Limited, New Delhi.
- **Hemali, C. (2014).** *To grow and get industrialized, country needs to focus on consumers*. Mumbai: <http://timesofindia.indiatimes.com/business/india-business/To-grow-and-get-industrialized-country-needs-to-focus-on-consumers/articleshow/36355789.cms>.
- **Herpen, E. V., & Pieters, R. (2000).** Assortment Variety Attributes Vs Product Based. *SSRN: <http://ssrn.com/abstract=246956> .*

- **Hyun-Joo, L., & Kiseol, Y. (2013).** Interpersonal Service Quality, Self Service Technology Service Quality and Retail Patronage. *Journal of Retailing and Consumer Services* 20 (2013) www.elsevier.com/locate/jretconser , Pp 51-57.
- **Iqbal, H. K., Ghafoor, M. M., & Shahbaz, S. (2013).** “Impact of Demographic Factors on Store Selection: An Insight of Pakistani Society”. *Journal of Marketing Management* 1 (1), June 2013, American Research Institute for Policy Development, www.aripd.org/jhp, Pp. 34 -45.
- **Jackson, P., Aguila, R., Clarke, I., Hallsworth, A., Kervenoael, R. D., & Kirkup, M. (2006).** Retail Restructuring and Consumer Choice: Understanding Consumer Choice at the Household Level. *Environment and Planning* , 47-67.
- **Jacob Thomas. (2005).** *Consumer Behaviour in Retail Marketing of Textiles in Kerala (Ph.D. Thesis)*. Mahatma Gandhi University, Kottayam, Kerala.
- **Jain, S. K., & Gupta, G. (2004).** "Measuring Service Quality: SERVQUAL vs. SERVPERF Scales". *VIKALPA, Volume 29, No 2, April to June 2004* , Pp. 25-37.
- **Jantan, M., & Kamaruddin, A. R. (1999).** An Investigation of Consumers Shopping Behaviour in Malaysia. *AAM Journal* , Vol. 4, No. 2, Pp. 69-82.
- **Jaykumar, A., & Geetha, K. (2011).** Retail Landscape in India: An Analysis. *Shiv Shakti, International Journal in Multidisciplinary and Academic Research (SSIJMAR)* , 1 (3), 1-10.
- **Jhamb, D., & Kiran, R. (2012).** Emerging Trends of Organised Retailing in India: A Shared Vision of Consumers and Retailers Perspective. *Middle East Journal of Scientific Research* 11 (4) , 481-490.

- **Joji, A. N. (2010).** Compulsive Buying Behaviour and its Relationship on Credit Default. *PhD Thesis* . Kannur University.
- **Joreskog, K. G., & Sorbom, D. (1989).** *LISREL 7: A Guide to Program and Applications*. Chicago: 2nd Edition, SPSS.
- **Joseph, S., & Singh, V. (2013).** Changing Lifestyles Influencing Indian Consumers: Conceptualizing and Identifying Future Directions. *Global Journal of Management and Business Studies, Volume 3, Number 8* , 861-866.
- **Juyal, S. A. (2011).** *An Empirical Study on Factors Influencing Store Image Satisfaction and Loyalty in Departmental Stores (Ph.D. Thesis)*. Dehradun.: Faculty of Management Graphic Era University Dehradun (2011).
- **Juyal, S. A. (2013).** Effect of Demographic Factors on Consumer Buying Behaviour of Durable Goods. *Indian Journal of Marketing* , 24-33.
- **Kalyanasundaram. (2012).** The Changing Face of Indian Retailing. *Integral Review - A Journal of Management, ISSN: 2278-6120, Vol. 5, No.1, June 2012* , Pp. 42-51.
- **Kaushal, S. K., & Kumar, R. (2016).** Influence of Attitude towards Advertisement on Purchase Intention: Exploring the Mediating Role of Attitude towards Brand Using SEM Approach. *The IUP Journal of Marketing Management* , Pp 44-59.
- **Kerlinger, F. N. (1986).** *Foundation of Behavioural Research, 3rd Edition*. Rinhart and Winston, New York.
- **Kotler, P. (1973).** Atmospherics as a marketing tool. *Journal of Retailing* , 49, Pp.48-64.

- **Kotler, P. (2005).** *Marketing Management, Eleventh Edition.* Pearson Education(Singapore) Pte. Ltd.
- **Kotler, P., Keller, K. L., Koshy, A., & Jha, M. (2012).** *Marketing Management.* India: Dorling Kindersley (India) Pvt. Ltd. Pearson Education, South Asia.0.
- **Kotni, D. P. (2014).** “*Perception of Retailers towards Marketing Mix Strategies: An Empirical Case Study on the Soft Drink Market in Visakhapatnam*”. *Indian Journal of Marketing*, June 2014, Pp. 24-36.
- **Krishnan, J. (2011).** Lifestyle – A Tool for Understanding Buyer Behavior. *Int. Journal of Economics and Management* 5 (1) , 283-298.
- **Lazer, W. (1963).** Symbolism and Life Style, in *Toward Scientific Marketing* (Ed.) Stephen A. Greyser,. *American Marketing Association, Chicago, II* , 140-149.
- **Lei, Ming & Lomax, Richard G. (2005).** Effect of Varying Degrees of Nonnormality in. *Structural Equation Modeling* . Lawrence Erlbaum Associates, Inc.
- **Leo, C., Bennett, R., & Hartel, C. E. J. . (2005).** Cross-cultural differences in consumer decision-making. *Cross-Cultural Management* , Pp. 32 - 64.
- **Levy, M., Weitz, B. A., & Pandit, A. (2010).** *Retailing Management.* Tata McGraw Hill, New Delhi.
- **Louth, J. D. (1966).** *Mc Kinsey Quarterly Report.* Mc Kinsey Quarterly 50th Anniversary.
- **Lovelock, C. H. (1980).** "Towards a Classification of Services" In *Emerging Perspectives on Services Marketing.* *American Marketing Association* , Pp. 72-76.

- **Mafini, C., & Dhurup, M. (2014).** “Assessing Consumer Purchasing Decision Styles: An Empirical Investigation from South Africa”. *International Business & Economics Research Journal, Volume 13, No. 4, July/August 2014* , Pp. 679-687.
- **Mafini, C., & Dhurup, M. (2014).** The Impact of Packaging, Price and Brand Awareness on Brand Loyalty. *Journal of Economic and Behavioural Studies, Vol. 9, No. 1.* , Pp. 132-141.
- **Mahapatra, D. (2013).** FDI in multi-brand retail. *Retrived from SSRN: <https://ssrn.com/ID 3518721> .*
- **Matai, R., & Bhat, A. (2013).** Underlying Decisions of Purchase Decision Process for Consumer Durables: A Confirmation of the Customer Value Hierarchy Model . *Indian Journal of Marketing .*
- **McGoldrick, P. J., & Ho, S. L. (1992).** International Positioning: Janpnese Departmental Stores in Hong Kong. *European Journal of Marketing, 26 (8/9)* , Pp. 65-73.
- **Mehra, S. (2012).** A Study on Retail Security. *IPSR, Raipur* , Pp. 59-67.
- **Mehrabian, A., & Russel, J. A. (1974).** *An Approach to Environmental Psychology.* The Massachusetts Institute of Technology, USA, Pp. 216-217.
- **Mehta, N. P., & Chugan, P. K. (2013).** A Study of Consumers Perception for Apparel Retail Outlets in terms of Visual Merchandising In Ahmedabad. *Electronic Copy: <http://ssrn.com/abstract=2217487>* , 16-36.
- **Mehta, N. P., & Chugan, P. K. (2012).** Visual Merchandising: Impact on Consumer Behaviour (An Exploratory Study of Apparel Segment in Ahmedabad). *Global*

Business and Technology Association (2012) , Electronic copy taken from <http://ssrn.com/2128294> .

- **Mehta, R., Sharma, N. K., & Sanjeev, S. (2014).** A Typology of Indian Hypermarket Shoppers based on Shopping Motivation. *International Journal of Retail & Distribution Management* , 42 (1), 40-55.
- **Meng, J., Summey, J., Herndon, N., & Kwong, K. (2009).** Retail Service Quality of Chinese Shoppers. *International Journal of Marketing Research*, 51 (6) , Pp. 773-796.
- **Merlien, L., Green, R. D., Farazmand, F. A., & Grodzki, E. (2012).** "Customer Loyalty: Influences on Three Types of Retail Stores". *International Journal of Management and Marketing Research*, Vol. 5, No. 1., *Electronic Copu available on: <http://ssrn.com> OD - 1957207* , Pp. 1-19.
- **Meyer, R. J., & Eagle, T. C. (1982).** Context-Induced Parameter Instability in a Disaggregate-Stochastic Model of Store Choice. *Journal of Marketing Research* , 19 (1), Pp. 62-71.
- **Michael, L., & Barton, W. (2008).** *Retailing Management*. McGraw Hill, Pearson Education Inc., Dorling Kindersley Publishing Inc.
- **Mishra, M. S. (2004).** The Consumption Pattern of Indian Consumers: Choice Between Traditional and Organised Retail. *Electronic Copy: <http://ssrn.com/abstract=994238>* , 1-22.
- **Monika Gupta, Amit Mittal. (2008).** Consumer perceptions towards different retail formats in India. *Electronic copy retrived from: <http://ssrn.com/abstract=1948865> .*

- **Motwani, B. (2016).** Prediction of Buying Intention for Online Shopping: An Empirical Study. *The IUP Journal of Marketing Management* , Pp 7-29.
- **Mullik, N. H. (2013, June).** Success of shopping malls lies in the hands of mall Developers: A Study. *Indian Journal of Marketing* , 40-46.
- **Nair, S. (2010).** *Consumer Behaviour in Indian Perspective - Text and Cases.* Himalaya Publishing House, Mumbai.
- **Nair, S. (2011).** *Retailing Management, 4th Edition.* Himalaya Publishing House Pvt. Ltd.
- **Nargundkar, R. (2013).** *Marketing Research Text and Cases 3rd Edition.* New Delhi: McGraw Hill Education (India) Private Limited.
- **Newman, A., & Cullen, P. (2001).** *Retailing Environment and Operations.* Cengage Learning India, Private Limited, New Delhi, 2001.
- **Noor Firdos Jahan. (2011).** *A Comparative Study of Two Retail Chains in Bangalore City.* PhD Thesis Submitted to Department of Business Management, Sri Padmavati Mahila Vishwavidhyalaya, Tirupati.
- **Nordfalt, J., & Lange, F. (2013).** In - Store Demonstrations as a Promotional Tool. *Journal of Retailing and Consumer Services* , 20, 20-25.
- **Nunnally, J. C. (1978).** *Psychometric Theory.* New York: McGraw-Hill Company.
- **Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988).** *SERVQUAL: A Multiple - Item Scale for Measuring Consumer Perceptions of Service Quality.* Journal of Retailing, Volume 64, Number 1, Springer 1988.

- **Parikh, D. (2006).** Measuring Retail Service Quality: An Empirical Assessment of Instrument. *VIKALPA*, Volume 32 Number 2, April - June 2006 , Pp. 45-55.
- **Patnaik, S. (2018, January 1).** Local Retail Chains: Script Success. *B&C, The Navhind Times* , p. 1.
- **Payne, A. (2002).** *Customer Relationship Management*. Retrieved from www.crm2day.com.
- **Payne, A. (2002).** *Marketing Management: A Relationship Marketing Perspective*. Houndmills: Macmillan Press.
- **Popli, G. S., & Singh, S. (2012).** “Impact of Multi Brand Foreign Direct Investment in Retail Sector in India”. *Retrieved from SSRN: [https://ssrn.com/ID 2055033](https://ssrn.com/ID/2055033) .*
- **Pradhan, S. (2013).** *Retailing Management - Text and Cases* (Fourth Edition, Reprint 2010 ed.). Tata McGraw Hill Publishing Co. Ltd. New Delhi.
- **Rajagopal. (2009).** *Determinants of Shopping Behaviour of Urban Consumers*. Working Paper published by, Graduate School of Administration and Management EGADE, Monterrey Institute of Technology & Higher Education ITESM, Mexico City Campus, Mexico 14380 DF, February 2009.
- **Rajagopal. (2008).** Point of Sales Promotion and Buying Stimulation in Retail Stores. *Working Paper published by <http://ssrn.com/id1261570> .*
- **Rao, R. K., & Manikyam, R. K. (2013).** Customers Opinion on Small Scale Retail Stores: A Case Study. *Indian Journal of Marketing - May 2013 .*

- **Rathore, N. (2010).** *Consumer Behaviour towards Organised and Unorganised Retailing*. ABHINAV, National Monthly Refereed Journal of Research in Commerce and Management, www.abhinavjournal.com, Vol 1, Issue 8, ISSN 2277-1166, pP 65-69.
- **Robert V. Krejcie & Daryle W. Morgan. (1970).** Determining Sample Size for Research Activities. *The NEA Research Bulletin, Vol. 38* .
- **Rossi, S., Tasca, C., & Kang, O. (2012).** “*Consumer Behaviour and Marketing Strategies in the Duty Free Market: An Explorative Study on Offers, Customer Service and Atmosphere*”. UPPSALA UNIVERSITY, Department of Business Studies, Master Thesis, Spring Semester, 2012.
- **Roy, Satyajit. (2010).** An Overview of Retail Industry in India: ITS Growth, Challenges and Opportunities. *Electronic copy retrived from: <http://ssrn.com/abstract=1750794>* .
- **Rudie, M. J., & Wansley, B. H. (1985).** "The Merrill Lynch Quality Program" in *Services Marketing in a Changing Environment*. Thomas Bloch, Chicago, U.S.A.
- **Sajid Shaukatali Alvi. (2010).** *A Study of Business Practices Adopted by Supermarkets on Buying Behaviour With Special Reference to Selected Supermarkets in Pune City (Ph.D. Thesis)*. Pune: University of Pune.
- **Sathish, A. S. (2012).** *Customer Experience Measurement in Organised Merchandise Retail Stores: Validation, Relationship with Satisfaction and Loyalty Along With Development of Index (Ph.D. Thesis)*. Vellore, Tamilnadu India: VIT University.

- **Sathish, R. A., & Rajendra, K. (2016).** Analysis of Consumer Behaviour across Demographic Correlates: An Empirical Study With Reference to Goa. *Zantye's International Journal of Commerce and Management, Volume 2, Issue 1, ISSN - 2454-6526* .
- **Sathish, R. A., & Rajendra, K. (2017).** Assessing Influence of Consumer Typologies on Store Choice in Goa: An Empirical Study. *Proceedings of 7th IIMA Conference on "Marketing in Emerging Economies" organised by IIM Ahmedabad, ISBN978-81-920800-6-2* .
- **Sathish, R. A., & Rajendra, K. (2015).** Influence of Marketing Mix Strategies on Buying Decisions and Store Image: An Empirical Study. *Zantye's International Journal of Commerce and Management, ISSN 2454-6526, Volume 1, Issue 1*.
- **Sathish, R. A., & Rajendra, K. (2015).** Strengthening Customer Retention in Retailing through Service Quality: A Case Study Analysis. *Conference Proceedings of 2015 IMRA-IIMB International Conference organised by IMRA London and IIM Bangalore, ISBN 978-0-9573841-3-2* .
- **Schiffman, L. G., & Kanuk, L. L. (2003).** *Consumer Behaviour Eight Edition*. New Delhi - 110001: Prentice Hall of India Private Limited.
- **Schumacker, R E & Lomax, R G. (2004).** *A beginners guide to structural equation*. Mahwah.NJ: Lawrence Erlbaum Associates.
- **Sherlekar, S. A., & Krishnamoorthy, R. (2012).** *Marketing Management: Concepts and Cases*. Himalaya Publishing House, Mumbai - 400004.

- **Shrivastava, A. K., & Praveer, S. R. (2012).** Predetermined Variables as the Predictors of Consumer Decisions. *IPSR, Raipur* , Pp. 50-57.
- **Sinha, P. K., & Banergee, A. (2004).** Store choice behaviour in an evolving market. *International Journal of Retail & Distribution Management* , 32 (10), Pp.482 - 494.
- **Sinha, P. K., Gokhale, S., & Thomas, S. (2012).** Development of Modern Retailing in India: Its Impact on Distribution and Procurement Networks and Changing Consumption Pattern. *Research and Publication, Indian Institute of Management (IIMA)* , W.P. NO 2012-12-04, PP 1-18.
- **Siu, N. Y., & Cheung, J. T.-H. (2001).** "A Measure of Retail Service Quality". *Marketing Intelligence and Planning*, 19(2), 2001, (C) MCB University Press, ISSN 0263-4503 , Pp. 88-96.
- **Sunil Dhondopant Doke. (2010).** *A Psychographic Study of Selected Market Segments For Lifestyle Goods in Urban Maharashtra.* Department of Commerce, Shivaji University, Kolhapur.
- **Suresh S. (2012).** *Positioning Strategies of Malls: An Empirical Study (Ph.D. Thesis).* Noida: Jaypee Business School, Jaypee Institute of Information Technology, A-10, Sector-62, Noida, India.
- **Thakur, C. (2014).** *An Empirical Study of Attitude towards Cause Related Marketing Programs among Young Indian Consumers.* Indian Journal of Marketing, September 2014, Pp 20-29.
- **Thenmozi, S. P., & Dhanpal, D. (2011).** Unorganised Retailing in India: A Study on Retail Service Quality. *European Journal of Social Science* , 23 (1), 71-78.

- **Thomas, S. (2013).** *Linking Customer Loyalty to Customer Satisfaction and Store Image: A Structural Model for Retail Stores.* Decision (Indian Institute of Management Calcutta - IIMC) (June to September 2013) Springer, 40 (1-2) Pp. 15-25.
- **Tracy, B. (2014).** *Use the 4 Levels of Customer Satisfaction to Build Customer Loyalty.* Retrieved 2017, from <https://www.briantracy.com/blog/business-success/rules-of-customer-satisfaction-customer-loyalty/>
- **Tripathi, A. P., & Agarwal, N. (2009).** *Fundamentals of Retailing (Text and Cases).* Mumbai: Himalaya Publishing House.
- **Tripathi, S., & Sinha, P. K. (2008).** Choice of a Retail Store and Retail Store Format:A Hierarchical Logit Model. *Indian Institute of Management Ahmedabad,India, Research and Publications,W.P. No. 2008-04-03.* , Pp. 1-22.
- **Ushadevi K. N. (2008).** *Dynamics of Rural Consumer Behaviour in Kerala (Ph.D. Thesis).* Mahatma Gandhi University, Priyadarshini Hills, P. O. Kottayam 686560, Kerala, India.
- **Vijayalakshmi, S., & Mahalakshmi, V. (2013).** An Impact of Consumer Buying Behaviour in Decisionmaking Process in Purchase of Electronic Home Appliances in Chennai (India). *Elixir Marketing Management, Elixir International Journal, 59 (2013)* , Pp.15267-15273.
- **Wen-shinn, L., Jang-Da, L., & Cheng, S.-M. (2013).** *The Link between Customer Satisfaction and Price Sensitivity: An Investigation of Retailing Industry in Taiwan.* Journal of Retailing and Consumer Services 20 Pp. 1-10
www.elsevier.com/locate/jretconser.

- **Worthington, & Whittaker. (2006).** Scale Development Research: A Content Analysis and Recommendation for Best Practices . *Counselling Psychologist, Vol. 34, No. 6* , Pp. 806-836.
- **Xiao, J., & Chernetsava, J. (2010).** “*Measuring Retail Service quality in Sports Store by using RSQS Model: A Case Study of Stadium in Helsinki*” (Master Thesis). Umea School of Business, Umea Universitet, Finland (September 2010).
- **Yaghi, D. S. (2010).** "A Customised Scale for Measuring Retail Service Quality in a College Shop: A Context Specific Approach" (Ph. D. Thesis). New Castle Business School, University of Northumbria at New Castle, Northumbria Research Link:<http://nrs.Northumbria.ac.uk/2406/>.
- **Zeng, Y. (2008).** *An investigation of decision-making styles of Chinese college student online apparel.* Louisiana: (Master’s degree. Unpublished Thesis) Louisiana State University and Agricultural and Mechanical College.

Reports

- **EY-RAI Retail CFO Survey. (March 2014).** *Pulse of Indian retail market.* Ernst & Young LLP and Retailers Association of India (RAI) www.ey.com/in.
- **Global Retail Development Index (GRDI) 2017, The age of Focus.** A. T. Kearney, P2.
- **India Brand Equity Foundation (IBEF).** *Retail Report July 2017.*
- **Industry Research - Retail Industry, Indian Retail Industry - Structure and Prospects.** Care Ratings Professional Risk Opinion, Credit Analysis and Research Limited, Mumbai, June 2, 2017.

Consumer Behaviour towards Select Retail Formats in Goa: An Empirical Study

Dear Sir / Madam,

Kindly spare your precious time to fill this questionnaire. This study being conducted is purely for academic interest. Your responses are thus sought to help the researcher develop an insight and understanding of the Buying Behavior of Consumers in Goa, which forms the major portion of this Ph. D. Study. The responses and personal details will not be shared or disclosed for any other reason.

SECTION A: DEMOGRAPHIC PROFILE OF RESPONDENTS

- 1. Name of the Respondent** :
- 2. Gender** : Male Female
- 3. Age group** : Less than 18 18-30 31-45 46 & above
- 4. Marital Status** : Married Single
- 5. Education** : Below SSC SSC HSSC Graduate
 Post Graduate Professional
- 6. Occupation** : Service Business Student Homemaker
 Other
- 7. No. of Family Members:** Up to 3 4 to 6 Above 6
- 8. Earning Family Members:** 1 (One) 2 (Two) 3 and above
- 9. Monthly household income**
(Income of all earning members): Less than Rs10,000 Rs. 10,000 to Rs.25,000 Rs. 25,000 to Rs. 50,000 Rs. 50,000 to Rs. 75,000
 Rs. 75,000 to Rs. 1,00,000 Above Rs. 100,000
- 10. Average Monthly Household Purchases**
(Grocery & other requirements) Rs.
- 11. You Live in** a) North Goa South Goa
b) City Town Village

SECTION B: SHOPPING PREFERENCES

12 Following are the questions relating to your Shopping Preferences. Please answer the same by tick marking ✓ the appropriate option:

a) Which of the following retail format you prefer mostly for buying **FAST MOVING CONSUMER GOODS** (Like Grocery Materials, Vegetables, Cosmetics etc.)

(You may tick more than one option):

- | | |
|--|---------------------------------------|
| <input type="checkbox"/> Supermarket | <input type="checkbox"/> Mega Mart** |
| <input type="checkbox"/> Convenience Store (Local Store) | <input type="checkbox"/> Mall |
| <input type="checkbox"/> Speciality Goods Store * | <input type="checkbox"/> Online Store |

b) Which of the following retail format you prefer mostly for buying **SLOW MOVING CONSUMER GOODS** (Like T. V. Refrigerator, Furniture, Home Appliances etc.)

(You may tick more than one option):

- | | |
|--|--------------------------------------|
| <input type="checkbox"/> Speciality Goods Store * | <input type="checkbox"/> Mega Mart** |
| <input type="checkbox"/> Convenience Store (Local Store) | <input type="checkbox"/> Mall |
| <input type="checkbox"/> Online Store | |

* **Speciality Goods Store:** They specialize in a particular line of merchandise in which they have a large variety, both in terms of the width and depth. e.g. **Home Appliance Stores, Apparel Stores, Exclusive Dealers, Company Showrooms, Furniture Showrooms etc.**

** **Mega Mart:** They are retail stores with multiple levels offering wide range of products like Groceries, Apparels, Home Furnishing, Home Appliances etc. e.g. **Vishal Mega Mart, Big G, Delfinos etc.**

c) You prefer to buy **FAST MOVING CONSUMER GOODS** (Like Grocery Materials, Cosmetics etc.) **On**

- | | |
|---|--|
| <input type="checkbox"/> Monthly Basis | <input type="checkbox"/> Weekly Basis |
| <input type="checkbox"/> Fortnightly (Every Fifteen Days) | <input type="checkbox"/> On Need Basis |

d) You prefer shopping **FAST MOVING CONSUMER GOODS:**

- | | |
|---------------------------------------|--|
| <input type="checkbox"/> With Family | <input type="checkbox"/> With Family and Friends |
| <input type="checkbox"/> With Friends | <input type="checkbox"/> Alone |

e) You prefer shopping **SLOW MOVING CONSUMER GOODS:**

- | | |
|---------------------------------------|--|
| <input type="checkbox"/> With Family | <input type="checkbox"/> With Family and Friends |
| <input type="checkbox"/> With Friends | <input type="checkbox"/> Alone |

f) What is your preference for the following **Fast Moving Goods?**

Convenience Goods (FMCG) (Purchased more frequently and are less expensive)	Branded Products	Local Products	Private Labels (Stores Own Brand)	Both Branded and Local Products
1.Food And Grocery				
2.Beverages (Soft Drinks, Juices etc.)				
3.Confectionaries				
4.Personal Care Product				

g) What is your Brand preference for the following Slow Moving Goods?

Shopping Goods (SMCG) (Purchased less frequently and are expensive)	Branded Products	Local Products	Private Labels (Stores Own Brand)	Customized (Made as per your requirement)
1.Clothing				
2.Footwear				
3.Jewellery				
4.Furniture				
5.Home Appliances				
6.Home Furnishing				
7.Bags And Baggage's				
8.Electronics				

h) You generally buy Speciality Goods (Like T. V. Refrigerator, Furniture, Home Appliances etc.) on

Cash Basis only

Cash as well as Credit basis

Credit Basis

i) Who influence your preference of brands, for buying Fast Moving and Slow Moving Consumer Goods?

Family

Children

Friends

Reviews on Internet

Advertisements

Sales Promotion Schemes

None of the above

All of the above

j) Does the advertising play any role towards brand preference?

Yes (If Yes How much on a scale of 1 to 10 _____)

No

**k) Which of the following advertising media influence your brand preference?
(You may choose more than one option)**

Television

Newspaper

Internet

Word of Mouth

Reference Groups

Celebrity Endorsements

Display Sign Boards & Hoardings

D) Given a choice between an Offline Store and an Online store, which one would you prefer the most? Why?

Offline Store

Online Store

SECTION C: PRODUCT-WISE SHOPPING PREFERENCES FROM DIFFERENT RETAIL FORMATS.

13 Please indicate with a tick mark ✓ in the appropriate column, the most preferred retail format for buying selected SMCG products from the identified retail formats viz. **Speciality Store, Mega Mart/ Departmental Store, Mall, Convenience Store, Supermarket and Online Stores.**

Shopping Goods (SMCG) (Purchased less frequently and are expensive)	Speciality Store	Mega Mart/ Departmental Store	Mall	Convenience Store (Local Store)	Supermarket	Online Store
1.Clothing						
2.Footwear						
3.Jewellery						
4.Furniture						
5.Home Appliances						
6.Home Furnishing						
7.Bags And Baggage's						
8.Electronics						

14 Please indicate with a tick mark ✓ in the appropriate column, the most preferred retail format for buying selected FMCG products from the identified retail formats viz. **Supermarkets, Convenience Stores, Speciality Stores, Mega Mart/ Departmental Store, Mall, and Online Stores.**

Convenience Goods (FMCG) (Purchased more frequently and are less expensive)	Supermarket	Convenience Store (Local Store)	Speciality Store	Mega Mart/ Departmental Store	Mall	Online Store
1.Food And Grocery						
2.Beverages (Soft Drinks, Juices etc.)						
3.Confectionaries						
4.Personal Care Product						
5.Stationary						
6.Magazines And Books						
7.Gift Items						
8.Toys						

SECTION D: FACTORS INFLUENCING CHOICE OF RETAIL FORMATS

15 Rate the following attributes/features which influence your choice of retail format for buying **FAST MOVING CONSUMER GOODS (FMCG)** like Groceries, Cosmetics, Detergents etc. with a tick mark ✓ in the appropriate column. (Please rate from 1-7 where, **7 are for the highest and 1 for the lowest influence**)

7	6	5	4	3	2	1
Very High Influence	High Influence	Influence to some extent	Neutral	No Significant Influence	Very Low Influence	No Influence at all

Sr. no.	Attributes (Features)	Rating Scale						
		7	6	5	4	3	2	1
	Product Attributes:							
1.	Availability of Good Quality Merchandise	7	6	5	4	3	2	1
2.	Availability of merchandise for reasonable price	7	6	5	4	3	2	1
3.	Availability of Variety of Brands	7	6	5	4	3	2	1
4.	Availability of Wider Choice of Merchandise	7	6	5	4	3	2	1
5.	Easy Availability of Products	7	6	5	4	3	2	1
6.	Proper Display of Products	7	6	5	4	3	2	1
7.	Warranty on Products	7	6	5	4	3	2	1
8.	Proper & attractive Packaging	7	6	5	4	3	2	1
9.	Return and Exchange Facilities	7	6	5	4	3	2	1
10.	Bundling Offers and Discounts	7	6	5	4	3	2	1
11.	Value for Money	7	6	5	4	3	2	1
12.	Availability of Products on Demand	7	6	5	4	3	2	1
	Store Attributes:							
1.	Pleasant Ambience (Store Atmosphere)	7	6	5	4	3	2	1
2.	Convenient Store Location	7	6	5	4	3	2	1
3.	Fast Checkout Lines and Prompt Service	7	6	5	4	3	2	1
4.	Nice In-Store Promotions	7	6	5	4	3	2	1
5.	Store Design and Layout	7	6	5	4	3	2	1
6.	Cleanliness of Store	7	6	5	4	3	2	1
7.	One Stop Shopping Convenience	7	6	5	4	3	2	1
8.	Good Parking Facility	7	6	5	4	3	2	1
9.	Convenient Shopping Hours	7	6	5	4	3	2	1
10.	Trained Sales Personnel/ Helpful Staff	7	6	5	4	3	2	1
11.	Store Image and Store Reputation	7	6	5	4	3	2	1
12.	Personalized services	7	6	5	4	3	2	1
13.	Recreational Facilities like theatre, games etc.	7	6	5	4	3	2	1
14.	Product attributes play a significant role in store choice	7	6	5	4	3	2	1
15.	Store attributes play a significant role in store choice	7	6	5	4	3	2	1

- 16** Rate the following attributes/features which influence your choice of retail format for buying **SLOW MOVING CONSUMER GOODS (SMCG)** like Home Appliances, Jewelry, Furniture etc. with a tick mark ✓ in the appropriate column. (Please rate from 1-7 where, **7 are for the highest and 1 for the lowest influence**)

7	6	5	4	3	2	1
Very High Influence	High Influence	Influence to some extent	Neutral	No Significant Influence	Very Low Influence	No Influence at all

Sr. no.	Attributes (Features)	Rating Scale						
		7	6	5	4	3	2	1
	Product Attributes:							
1	Availability of Good Quality Merchandise	7	6	5	4	3	2	1
2	Availability of merchandise for reasonable price	7	6	5	4	3	2	1
3	Availability of Variety of Brands	7	6	5	4	3	2	1
4	Availability of Wider Choice of Merchandise	7	6	5	4	3	2	1
5	Easy Availability of Products	7	6	5	4	3	2	1
6	Proper Display of Products	7	6	5	4	3	2	1
7	Warranty on Products	7	6	5	4	3	2	1
8	Resale Price	7	6	5	4	3	2	1
9	Return and Exchange Facilities	7	6	5	4	3	2	1
10	Bundling Offers and Discounts	7	6	5	4	3	2	1
11	Easy availability of spares & components	7	6	5	4	3	2	1
12	Availability of products on demand	7	6	5	4	3	2	1
13	Credit Facility / Installment Payment Facility	7	6	5	4	3	2	1
	Store Attributes:							
1	Pleasant Ambience (Store Atmosphere)	7	6	5	4	3	2	1
2	Convenient Store Location	7	6	5	4	3	2	1
3	Fast Checkout Lines and Prompt Service	7	6	5	4	3	2	1
4	Nice In-Store Promotions	7	6	5	4	3	2	1
5	After Sales Services	7	6	5	4	3	2	1
6	Cleanliness Of Store	7	6	5	4	3	2	1
7	Finance Options	7	6	5	4	3	2	1
8	Good Parking Facility	7	6	5	4	3	2	1
9	Convenient Shopping Hours	7	6	5	4	3	2	1
10	Trained Sales Personnel/ Helpful Staff	7	6	5	4	3	2	1
11	Store Image	7	6	5	4	3	2	1
12	Advertising and Sales Promotion	7	6	5	4	3	2	1
13	Product attributes play a significant role in store choice	7	6	5	4	3	2	1
14	Store attributes play a significant role in store choice	7	6	5	4	3	2	1

SECTION E: SHOPPING BEHAVIOUR

17 Listed below are statements about your shopping behaviour. Please tick (✓) one box for each statement to indicate the extent to which you agree or disagree with each statement.

7 - means that you totally agree 1 - means that you totally disagree

7	6	5	4	3	2	1
Very Strongly Agree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Very Strongly Disagree

		Rating Scale						
		7	6	5	4	3	2	1
1.	I make a purchase only when there is a need.	7	6	5	4	3	2	1
2.	I shop where it saves my time.	7	6	5	4	3	2	1
3.	I prefer to shop in stores that offer a wide variety of products.	7	6	5	4	3	2	1
4.	I like to share my shopping experience with family and friends.	7	6	5	4	3	2	1
5.	I like to go for shopping with family and friends	7	6	5	4	3	2	1
6.	Because of my active lifestyle I need variety of brands.	7	6	5	4	3	2	1
7.	I like to buy from new outlets.	7	6	5	4	3	2	1
8.	I keep myself updated with the latest trends in the market.	7	6	5	4	3	2	1
9.	I prefer to buy time tested products rather than new products..	7	6	5	4	3	2	1
10.	I buy products I like, regardless of current fashion/trend.	7	6	5	4	3	2	1
11.	I prefer to buy well-known labels rather than something new.	7	6	5	4	3	2	1
12.	My friends seek my advice on product selection.	7	6	5	4	3	2	1
13.	I often go shopping to get ideas even without intention of buying.	7	6	5	4	3	2	1
14.	Spending excessive money on assortments is ridiculous.	7	6	5	4	3	2	1
15.	I like to have a lot of variety in my life.	7	6	5	4	3	2	1
16.	I plan my shopping trips carefully.	7	6	5	4	3	2	1
17.	I consult my family and friends before making a purchase.	7	6	5	4	3	2	1
18.	I try to stick to certain brands and stores.	7	6	5	4	3	2	1
19.	I would like to finish shopping as soon as possible.	7	6	5	4	3	2	1
20.	I feel good when I buy something new.	7	6	5	4	3	2	1
21.	I usually buy from nearest store.	7	6	5	4	3	2	1
22.	Local stores provide quality products for low price.	7	6	5	4	3	2	1
23.	Lowest price offers attract me.	7	6	5	4	3	2	1
24.	Local stores take more interest in you.	7	6	5	4	3	2	1
25.	The price of the product is good indicator of its quality.	7	6	5	4	3	2	1
26.	Local stores provide better services.	7	6	5	4	3	2	1
27.	I mostly shop during Price off, discounts and special schemes.	7	6	5	4	3	2	1
28.	I generally seek help while shopping	7	6	5	4	3	2	1
29.	A well known brand means good quality	7	6	5	4	3	2	1
30.	I generally get confused with too many choices	7	6	5	4	3	2	1
31.	I am a poor decision maker while taking shopping decisions	7	6	5	4	3	2	1
32.	I prefer to do detail evaluation of Store and the Product before buying	7	6	5	4	3	2	1
33.	I am very good in taking shopping decisions	7	6	5	4	3	2	1

SECTION F: EVALUATION OF SERVICE QUALITY OF A MALL

18 Please tick (✓) one box for each statement to rate your perception about service quality of a **MALL**. (Please rate from **1-7**, **7** for highest and **1** for lowest)

Name of the Mall you visited recently: Mall De Goa / Caculo Mall

7	6	5	4	3	2	1
Very Strongly Agree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Very Strongly Disagree

Sr. No.	Service Quality attributes	Rating Scale						
		7	6	5	4	3	2	1
1.	The Mall offers good ambiance and clean environment	7	6	5	4	3	2	1
2.	Mall has clean rest/changing rooms/nursing rooms	7	6	5	4	3	2	1
3.	Mall layout makes it easy for customers to find what they want	7	6	5	4	3	2	1
4.	Repairs and replacements are done within promised time	7	6	5	4	3	2	1
5.	Billing is quick and has Minimum Checkout Delays	7	6	5	4	3	2	1
6.	There is ample choice of refreshments at the food courts	7	6	5	4	3	2	1
7.	The display of products in this mall is very attractive	7	6	5	4	3	2	1
8.	Employees in this mall give prompt service	7	6	5	4	3	2	1
9.	Employees are consistently courteous with customers	7	6	5	4	3	2	1
10.	This mall willingly handles returns and exchanges	7	6	5	4	3	2	1
11.	The mall shows sincere interest in solving customers complains	7	6	5	4	3	2	1
12.	Operating hours of this mall are convenient	7	6	5	4	3	2	1
13.	The mall offers products at reasonable prices	7	6	5	4	3	2	1
14.	This mall offers high quality merchandise	7	6	5	4	3	2	1
15.	This mall provides convenient parking spaces for customers.	7	6	5	4	3	2	1
16.	This mall is conveniently located	7	6	5	4	3	2	1
17.	The mall safety and security is good	7	6	5	4	3	2	1
18.	This mall offers gifts and free samples to customers	7	6	5	4	3	2	1
19.	The Ad-on services like Food Courts, Gaming Zones, Multiplexes are satisfactory	7	6	5	4	3	2	1
20.	The In-store music and Aroma in this mall is highly satisfactory	7	6	5	4	3	2	1
21.	The mall has Feedback system for attending to customers queries	7	6	5	4	3	2	1
22.	The Overall Service Quality of the Mall is Satisfactory	7	6	5	4	3	2	1
23.	The Painting and Hygiene in this mall is highly satisfactory	7	6	5	4	3	2	1
24.	Mall zoning pattern in this mall is satisfactory	7	6	5	4	3	2	1
25.	I am highly satisfied with the Promotional offers and discounts.	7	6	5	4	3	2	1
26.	I am highly satisfied with the Price of products in this mall.	7	6	5	4	3	2	1
27.	I am highly satisfied with the Brands Available in this mall.	7	6	5	4	3	2	1
28.	I would continue to shop at this mall even if I get better option to shop at.	7	6	5	4	3	2	1
29.	I would eagerly recommend this mall to my friends and colleagues.	7	6	5	4	3	2	1
30.	I am proud to be customer of this mall.	7	6	5	4	3	2	1

b) What else do you wish be offered by this mall to serve you better?

SECTION G : EVALUATION OF SERVICE QUALITY OF A SUPERMARKET

19. Please tick (✓) one box for each statement to rate your perception about service quality of a SUPERMARKET. (Please rate from 1-7, 7 for highest and 1 for the lowest)

Name of the Supermarket you visit regularly: _____

Address: _____

7	6	5	4	3	2	1
Very Strongly Agree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Very Strongly Disagree

Sr. No.	Service Quality attributes	Rating Scale						
		7	6	5	4	3	2	1
1.	The supermarket offers good ambience, clean environment and attractive display of products	7	6	5	4	3	2	1
2.	Layout of the supermarket makes it easy for customers to move around in the store and find what they want.	7	6	5	4	3	2	1
3.	Billing is quick and there is minimum checkout delay	7	6	5	4	3	2	1
4.	Merchandise is available when customers want it	7	6	5	4	3	2	1
5.	Employees are knowledgeable to answer customers queries	7	6	5	4	3	2	1
6.	Employees in this store give prompt service	7	6	5	4	3	2	1
7.	Employees are consistently courteous with customers	7	6	5	4	3	2	1
8.	This supermarket willingly handles returns and exchanges	7	6	5	4	3	2	1
9.	The supermarket promptly solves customers complains	7	6	5	4	3	2	1
10.	Operating hours of this supermarket are convenient	7	6	5	4	3	2	1
11.	Supermarket accepts all major Credit/Debit cards	7	6	5	4	3	2	1
12.	This supermarket offers high quality merchandise	7	6	5	4	3	2	1
13.	This supermarket provides plenty of convenient parking spaces for customers.	7	6	5	4	3	2	1
14.	This supermarket is conveniently located	7	6	5	4	3	2	1
15.	The supermarkets safety and security is good	7	6	5	4	3	2	1
16.	This supermarket offers gifts and free samples to customers	7	6	5	4	3	2	1
17.	I am highly satisfied with the Price of goods.	7	6	5	4	3	2	1
18.	I am highly satisfied with the convenient location of this Supermarket.	7	6	5	4	3	2	1
19.	I am highly satisfied with the layout and ambience of this Supermarket.	7	6	5	4	3	2	1
20.	I am highly satisfied with the availability of Goods.	7	6	5	4	3	2	1
21.	Overall Service Quality of this supermarket is highly satisfactory.	7	6	5	4	3	2	1
22.	I am proud to be customer of this Supermarket.	7	6	5	4	3	2	1
23.	I would eagerly recommend this Supermarket to my friends and colleagues.	7	6	5	4	3	2	1
24.	I would continue to shop at this Supermarket even if I get better option to shop at.	7	6	5	4	3	2	1

SECTION H : EVALUATION OF SERVICE QUALITY OF A SPECIALITY STORE

20. Please tick (✓) one box for each statement to rate your perception about service quality of a **SPECIALITY STORE**. (Please rate from 1-7, 7 for highest and 1 for the lowest)

Name of the Speciality Store you visit regularly: _____

Address: _____

7	6	5	4	3	2	1
Very Strongly Agree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Very Strongly Disagree

S. No.	Service Quality attributes	Rating Scale						
		7	6	5	4	3	2	1
1.	The Speciality Stores offer good ambience, clean environment and attractive display of products	7	6	5	4	3	2	1
2.	The layout of the Speciality Stores makes it easy for customers to move around in the store and find what they want	7	6	5	4	3	2	1
3.	Layout of the store makes it easy for customers to move around in the store	7	6	5	4	3	2	1
4.	Repairs and replacements are done within promised time	7	6	5	4	3	2	1
5.	Billing is quick and error free	7	6	5	4	3	2	1
6.	Merchandise is available when customers want it	7	6	5	4	3	2	1
7.	Employees are knowledgeable to answer customers queries	7	6	5	4	3	2	1
8.	Employees in this store give prompt service	7	6	5	4	3	2	1
9.	Employees are consistently courteous with customers	7	6	5	4	3	2	1
10.	This Speciality Store willingly handles returns and exchanges	7	6	5	4	3	2	1
11.	The Speciality Store promptly solves customers complains	7	6	5	4	3	2	1
12.	Operating hours of this Speciality Store is convenient	7	6	5	4	3	2	1
13.	Speciality Store accepts all major Credit/Debit cards	7	6	5	4	3	2	1
14.	This Speciality Store offers high quality merchandise	7	6	5	4	3	2	1
15.	This Speciality Store provides plenty of convenient parking spaces for customers.	7	6	5	4	3	2	1
16.	This Speciality Store is conveniently located	7	6	5	4	3	2	1
17.	The Speciality Stores safety and security is good	7	6	5	4	3	2	1
18.	This Speciality Store offers gifts and free samples to customers	7	6	5	4	3	2	1
19.	I am highly satisfied with the Price of goods.	7	6	5	4	3	2	1
20.	I am highly satisfied with the convenient location of this store.	7	6	5	4	3	2	1
21.	I am highly satisfied with the Availability of goods.	7	6	5	4	3	2	1
22.	I am highly satisfied with the layout and ambience of this Speciality Store.	7	6	5	4	3	2	1
23.	Overall Service Quality of this Speciality Store is highly satisfactory.	7	6	5	4	3	2	1
24.	I would continue to shop at this Speciality Store even if I get better options.	7	6	5	4	3	2	1
25.	I would eagerly recommend this Speciality Store to my friends and colleagues.	7	6	5	4	3	2	1
26.	I am proud to be customer of this Speciality Store.	7	6	5	4	3	2	1

SECTION I : EVALUATION OF SERVICE QUALITY OF A CONVENIENCE STORE (Local Kirana Store)

21. Please tick (✓) one box for each statement to rate your perception about service quality you expect in a **Convenience Store (Local Kirana Store)**. (Please rate from **1-7, 7 for highest and 1 for lowest**)

7	6	5	4	3	2	1
Very Strongly Agree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Very Strongly Disagree

Sr. No.	Service Quality attributes	Rating Scale						
		7	6	5	4	3	2	1
1.	Local stores offer good ambience, clean environment and attractive display of products	7	6	5	4	3	2	1
2.	Local stores offers special discounts to regular customers	7	6	5	4	3	2	1
3.	The Store layout makes it easy for customers to find what they want	7	6	5	4	3	2	1
4.	Billing is error free	7	6	5	4	3	2	1
5.	Merchandise is available when customers want it	7	6	5	4	3	2	1
6.	Proprietor/Employees are knowledgeable to answer customers queries	7	6	5	4	3	2	1
7.	This store provides door delivery of products	7	6	5	4	3	2	1
8.	Proprietor/Employees in this store give prompt service	7	6	5	4	3	2	1
9.	Proprietor/Employees are consistently courteous with customers	7	6	5	4	3	2	1
10.	This store willingly handles returns and exchanges	7	6	5	4	3	2	1
11.	The store shows sincere interest in solving customers complains	7	6	5	4	3	2	1
12.	Operating hours of this store are convenient	7	6	5	4	3	2	1
13.	This store offers high quality merchandise	7	6	5	4	3	2	1
14.	This store provides plenty of convenient parking spaces for customers.	7	6	5	4	3	2	1
15.	This store is conveniently located	7	6	5	4	3	2	1
16.	The Kirana stores provide products in small quantities as per requirement of customers	7	6	5	4	3	2	1
17.	This store offers gifts and free samples to customers	7	6	5	4	3	2	1
18.	I am highly satisfied with the price of goods.	7	6	5	4	3	2	1
19.	I am highly satisfied with the convenient location of this store.	7	6	5	4	3	2	1
20.	I am highly satisfied with the availability of goods.	7	6	5	4	3	2	1
21.	I am highly satisfied with the layout and ambience of this Speciality Store.	7	6	5	4	3	2	1
22.	Overall Service Quality of this Store is highly satisfactory.	7	6	5	4	3	2	1
23.	I am proud to be customer of this store.	7	6	5	4	3	2	1
24.	I would eagerly recommend this store to my friends and colleagues.	7	6	5	4	3	2	1
25.	I would continue to shop at this store even if I get better option to shop at.	7	6	5	4	3	2	1

SECTION J: INFLUENCE OF MARKETING STRATEGIES ON BUYING DECISIONS

22. Rate the following statements relating to marketing strategies of retailers, on a scale of 1-5 in terms of its influence on your buying decisions. **(The scale 1-5 implies, 5 for Strongly Agree and 1 for Strongly Disagree)**

5	4	3	2	1
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

	Variables	Rating scale				
		5	4	3	2	1
1	I give lot of importance for product quality regardless of its price.	5	4	3	2	1
2	Attractive Merchandise fascinates me while taking buying decision.	5	4	3	2	1
3	I prefer to buy private labels, as it builds in my confidence in the product.	5	4	3	2	1
4	I like to visit stores who offer variety of products.	5	4	3	2	1
5	Variety of Brands provides wider options for customers to take buying decision.	5	4	3	2	1
6	I prefer to buy products from stores, who charge reasonable price.	5	4	3	2	1
7	Discounts and offers fascinates me while taking buying decision	5	4	3	2	1
8	Differential Pricing helps customers in determining the quality of the product	5	4	3	2	1
9	Differential Pricing helps customers in choosing the product which suits his/her pocket	5	4	3	2	1
10	I prefer to buy goods from stores which offer credit facility.	5	4	3	2	1
11	The retailer's advertisements in different media create awareness about latest models and features and largely influence my buying decisions.	5	4	3	2	1
12	Sales persons approach and appeal instill confidence in me while taking buying decision.	5	4	3	2	1
13	Bundled offers and free gifts motivate me to take buying decisions.	5	4	3	2	1
14	I make my maximum purchases during festival offers and Discounts.	5	4	3	2	1
15	Visual Merchandising in the form of in-store promotions, displays, signboards etc. facilitates my buying decisions.	5	4	3	2	1
16	I prefer to buy products from stores which have long existence and high reputation.	5	4	3	2	1
17	Loyalty Programmes in the form of loyalty cards, reward points etc. fascinate me.	5	4	3	2	1
18	Modern stores with good brand image attract me.	5	4	3	2	1
19	Large stores with one stop shopping facilities are better places to shop.	5	4	3	2	1
20	I prefer to buy products from stores which have long retail chains.	5	4	3	2	1
21	I prefer to buy from stores which offer clean and ambient environment.	5	4	3	2	1
22	Warm and Helping nature of salespersons builds my confidence.	5	4	3	2	1
23	I prefer to buy from stores which offer after sales services.	5	4	3	2	1
24	I prefer to buy from stores which have convenient working hours	5	4	3	2	1
25	I buy from stores which are conveniently located.	5	4	3	2	1

23. Please indicate your agreement or disagreement with the following statements by tick marking the appropriate box given below.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The Marketing Strategies have a great deal of influence on my buying decisions.	5	4	3	2	1
Marketers make me feel that I am at advantage owning the product	5	4	3	2	1
My buying of a product is initiated by emotional or psychological needs	5	4	3	2	1

24. What in your opinion can make a Customer as Loyal Customer to a retail outlet:
(Rate your agreement or Disagreement on a Five Point Scale)

	Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
i.	Trained Sales Staff	5	4	3	2	1
ii.	Customer Relationship Management (CRM) practices	5	4	3	2	1
iii.	Personalized Services	5	4	3	2	1
iv.	Innovative Marketing Approach	5	4	3	2	1
v.	Availability of Products.	5	4	3	2	1
vi.	Value Added Services	5	4	3	2	1
vii.	Quality Service	5	4	3	2	1
viii.	Parking Facility	5	4	3	2	1
ix.	Home Delivery	5	4	3	2	1
x.	Other (Specify)	5	4	3	2	1

25. Please rate on a five point scale, the influence of the following advertising media on your buying decisions while buying **FMCGS'** and **SMCGS'** (**Fast Moving Consumer Goods like Grocery, Cosmetics, Beverages, Toys etc.**) (**Slow Moving Consumer Goods like T.V., Refrigerator, Furniture etc.**)
(Please rate from 1-5, 5 for highest and 1 for lowest)

	Advertising Media	Fast Moving Consumer Goods					Slow Moving Consumer Goods				
		Rating Scale					Rating Scale				
		5	4	3	2	1	5	4	3	2	1
1)	Print Media	5	4	3	2	1	5	4	3	2	1
2)	Television	5	4	3	2	1	5	4	3	2	1
3)	Hoardings	5	4	3	2	1	5	4	3	2	1
4)	Sign Boards and Shop Front	5	4	3	2	1	5	4	3	2	1
5)	Word of Mouth (Friends and Relatives)	5	4	3	2	1	5	4	3	2	1
6)	Company Websites	5	4	3	2	1	5	4	3	2	1
7)	Social Networking Sites	5	4	3	2	1	5	4	3	2	1
8)	Mobile Apps	5	4	3	2	1	5	4	3	2	1
9)	In store Promotions (Visual Merchandising)	5	4	3	2	1	5	4	3	2	1

26. Rate the following attributes as per your perception which enhances Brand Image of a retail outlet (Retail Consumers Brand Trust). (**Please rate from 1-5, 5 for the highest and 1 for the lowest**)

	Attributes	Rating Scale				
		5	4	3	2	1
1	Product Quality & Assortment	5	4	3	2	1
2	Ambient Environment	5	4	3	2	1
3	Customer Care Service/ Concern for consumers	5	4	3	2	1
4	Loyalty Programmes	5	4	3	2	1
5	Convenience	5	4	3	2	1
6	Attractive Offer Schemes	5	4	3	2	1
7	Advertising and Publicity	5	4	3	2	1
8	In store Promotions	5	4	3	2	1
9	Age of the Store	5	4	3	2	1
10	Location of the Store	5	4	3	2	1
11	Brand of Products	5	4	3	2	1
12	Shop Front and Layout	5	4	3	2	1
13	Floor Area of the Store (Size of the Store)	5	4	3	2	1
14	Owners Reputation and Goodwill	5	4	3	2	1
15	Truthfulness and Sincerity	5	4	3	2	1
16	Expectation Fulfillment	5	4	3	2	1
17	Customer Relationship Management practices	5	4	3	2	1
18	Quality consistency	5	4	3	2	1

27. Please rate on a 5 point scale your agreement or disagreement with the following general complaints of the customers about the **Modern Retail Formats**.

(Please rate from 1-5, 5 for highest and 1 for lowest)

General Complaints of the Customers	Rating Scale				
	5	4	3	2	1
1) Display of products is mostly haphazard	5	4	3	2	1
2) Reluctance to entertain customer complaints	5	4	3	2	1
3) Lack of proper parking facility	5	4	3	2	1
4) Long queues and very less cash counters	5	4	3	2	1
5) Level of service is not satisfactory	5	4	3	2	1
6) Attitude and approach of staff of most retailers is aggressive and indifferent	5	4	3	2	1
7) Working hours are not convenient	5	4	3	2	1
8) They cheat people and provide false and misleading information in promotional campaigns	5	4	3	2	1
9) Customers feedback is rarely taken	5	4	3	2	1
10) Poor after sales service	5	4	3	2	1
11) Price offs and discounts are just eye wash of customers	5	4	3	2	1
12) Other (Specify) _____	5	4	3	2	1

28. Please rate on a 5 point scale your agreement or disagreement with the following general complaints of the customers about the **Traditional Retail Formats (Local Kirana Store)**.

(Please rate from 1-5, 5 for highest and 1 for lowest)

General Complaints of the Customers	Rating Scale				
	5	4	3	2	1
1) Display of products is mostly haphazard	5	4	3	2	1
2) Reluctance to entertain customer complaints	5	4	3	2	1
3) Lack of proper parking facility	5	4	3	2	1
4) Poor quality standards	5	4	3	2	1
5) Cheating while weighing	5	4	3	2	1
6) Attitude and approach of most retailers is aggressive and indifferent	5	4	3	2	1
7) Working hours are not convenient	5	4	3	2	1
8) They cheat people and provide false and misleading information in promotional campaigns	5	4	3	2	1
9) Selling duplicate products	5	4	3	2	1
10) High prices	5	4	3	2	1
11) Limited product range	5	4	3	2	1
12) Adulteration of products	5	4	3	2	1
13) Pressure selling	5	4	3	2	1
14) Other (Specify) _____	5	4	3	2	1

29. We would highly appreciate if you could give us any other suggestions for the present study.

Thank you for sparing your valuable time.