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A STUDY ON THE FACTORS INFLUENCING CUSTOMER'S CHOICE OF RETAIL STORES**ANUPAMA SUNDAR D****ASST. PROFESSOR****JSS CENTRE FOR MANAGEMENT STUDIES****SRI JAYACHAMARAJENDRA COLLEGE OF ENGINEERING****JSS TECHNICAL INSTITUTIONS CAMPUS****MYSORE****ABSTRACT**

The purpose of the study is to know the factors influencing customers to choose retail stores and demonstrated its relevance to customer loyalty towards retail stores. The Indian retail sector has been dominated by small independent players such as traditional, small grocery stores and others. The Indian retail industry is divided into organized and unorganized sectors. Organized refers to trading activities undertaken by licensed retailers that is those who are registered for sales tax income tax etc. These include the corporate –backed hypermarket and retail chains, and also the privately owned large retail businesses. Mysore is one of the handfuls of 48 cities that enjoys both an above average retail profit potential and capacity for more retailers. The principal cluster of leading indicator retailers is in the center of the city in the vicinity of Devaraj Urs Road. Retailers and other correlative businesses also cluster elsewhere, and the notable mega mall is entirely removed from the center city, about three miles away on Ring Road. Total 90 samples were collected using questioner and survey was created to the respondent of Mysore retail customers. All items were measured by responses on a five-point Likert scale ranging from 1= strongly Disagree/ Completely Irrelevant to 5 = strongly Agree/ Completely Relevant. The study employs primary data. The statistical analysis conducted to find the relevant results are Factor analysis. Reliability test, Correlation, Regression analysis, test through statistical package for social sciences (SPSS) were employed to estimate the relationship between independent and dependent variables. The result shows the factors correlated with customer loyalty, customer satisfaction, service quality, perceived price, and purchase intention.

KEYWORDS

retail stores, customer's choice.

BACKGROUND

Historically, the Indian retail sector has been dominated by small independent players such as traditional, small grocery stores and others. Recently organized, multi-outlet retail concept has gained acceptance and has since then accelerated. Driven by changing lifestyles, strong income growth and favorable demographic patterns, Indian retail is expanding at a rapid pace. Mall space, from a meager one million square feet in 2002, is expected to touch 40 million square feet by end-2007 and an estimated 60 million square feet by end-2008, says Jones Lang LaSalle's third annual Retailer Sentiment Survey-Asia.

The retail industry in India is of late often being hailed as one of the sunrise sectors in the economy. A.T. Kearney, the well known international management consultant, recently identified India as the second most attractive retail destination globally from among thirty emergent markets.

The Retail sectors have become one of the most dynamic growing sectors in recent times. Retailing has always been an integral part of economic development. Nations with strong retail activity have enjoyed greater economic and social progress. It contributes to the development by matching the individual requirements of the population with the producers and suppliers of merchandise. By bringing the product to the customers, they are helpful in creation of demand of new offers leading to expansion of market. The Indian retail industry is not only one of the most fragmented in the world, but also the most challenging due to its unorganized nature.

The retail sector is broadly classified in to two groups; organized and unorganized retail sector. The organized retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sale tax, income tax, etc. These include the corporate – backed hypermarkets and retail chains, and also privately owned large retail businesses. It is not just stocking and selling but is more about efficient supply chain management, developing vendor relationships, quality customer service, efficient merchandising and timely promotional campaigns. On the other hand the unorganized retailing refers to the traditional formats of low-cost retailing, for example, the local kirana shops, owner managed general stores, convenience stores, hand cart and pavement vendors, etc. This market is characterized by typically small retailers, more prone to tax evasion and lack of labor law supervision. This market is more common in developing countries.

The present scenario of the industry is focused on forward buying of retail real estate in order to reap balance sheet advantages later in the business cycle and also rapid ramping of operations in presently operating outlets in order that the loyalty purchase habits of consumers are built over a period of time before the world majors enter the market with deeper pockets and buying power.

Indian's retail sectors is wearing new clothes and with a three- year compounded annual growth rate of 46,64 % retail is the fastest growing sectors in the Indian economy. Traditional market is making way for new formats such as departmental stores, hyper supermarket and specialty stores. Western-style malls have begun appearing in metros and second-rung cities alike introducing the Indian consumer to an unparalleled shopping experience.

The Indian retail sectors are highly fragmented with 97 percent of its business being run by the unorganized retailers like the traditional family run stores and corner stores. The organized retail however is at a very nascent stage through attempts are being made to increase its proportion .

LITERATURE REVIEW**BACKGROUND OF THE STUDY**

This study is mainly done to know factors influencing customer's choices of retail store and track the relationship between dependent variable customer loyalty and independent variables customer satisfaction, service quality, perceived price, and purchase intention. It is an empirical study. Questionnaire was prepared for variables and the data was collected from respondent of Mysore through structured survey. Total 90 samples were collected. The statistical analysis conducted to find the relevant results are Factor analysis, reliability test, and Correlation and Regression analysis. Factor analysis and Reliability test is done know factors reliable for structure questions. Correlation and regression is done to know the relationship between dependent and independent variables and are they significant or not.

The broad areas covered in the literature review are:

1. Customer loyalty
2. Customer satisfaction
3. Service quality
4. Perceived price
5. Purchase intention

Although convergence seems to have emerged from the study of interrelationships, ambiguity persists relative to Rust and Oliver's (1994) third directive, the study of consequences. That is not to say that direct links to outcome variables have not appeared in the literature. Numerous studies, have specified

relationships between quality, value, satisfaction and such consequences as customer loyalty, positive word of mouth, price premiums, and repurchase intentions. For instance, if the research objective is to assess customer satisfaction implications, then the model tends to be "satisfaction dominated," such that the primary link to outcome measures is through satisfaction. This is also true of studies that focus on either service quality or service value.

Andres Kuusik (2007) studied the influence of various factors on customer loyalty. The results revealed that four analyzed factors affecting customer loyalty (satisfaction, trustworthiness, image and importance of relationship) are playing different role on the different levels of customer loyalty. The findings of the present study revealed that it is not accurate to treat all customers equally in terms of methods of increasing their loyalty. It is observed that overall satisfaction and importance of products (or relationship) build the foundation of any kind of loyalty, also the reliability of products or trustworthiness of the vendor is most critical for behavioral loyalists and the image creation is the main tool for getting committed customers.

M.D.Johnson, A.Gustafsson, T.W.Andreassen (2000) Modern retailers believe that customer satisfaction is a major factor in doing successful business. Customer satisfaction refers to customers' feelings of satisfaction or dissatisfaction arising from comparing a product's or service's performance or outcome along with their expectation. The role of satisfaction can be seen as a factor that affects purchasing intention of consumers, and also customer satisfaction is responsible for store sales performance. The American Customer Satisfaction Index divides customer satisfaction into three components: overall satisfaction, expectancy-disconfirmation, and real performance of a product or service versus performance of an ideal product or service. Taking the above into account, we assumed that customer satisfaction would have a relationship with the amount of purchase from retail stores.

This study begins with an exploration of the concepts related to service quality. According to Parasuraman, Zeithaml & Berry (1988) service quality means the customer's overall judgment of the excellence of the service or the difference between one's expectation and the actual service performed. A discussion on the service quality concept and the definition of services and quality is presented. This is followed by a discussion on the perception of service quality, expectations and the zone of tolerance. The perception and expectations of service quality is part of the definition of service quality as stated by Parasuraman, Zeithaml & Berry (1988). A discussion of the main service quality models used by the Nordic school and North American school will be presented. The North American school uses SERVQUAL to measure service quality and it is discussed in-depth since it is the most used tool for measuring service quality.

W.Ulaga and S.Chacour (2001) offering excellent value to customers is a continuing concern of management in many business markets nowadays. Knowing how customers evaluate product or service value has become essential for firms. Nonetheless, perception of value is subjective since different customers from different cultures and different time seem to evaluate different value. This notion depicts value as a changing variable, at any given time e.g. before purchase, at the moment of purchase, at the time of use, and after use. Value normally consists of quality, service, and price (QSP), consequently, we assumed that perceived price, and perceived service quality would have a relationship with the amount of purchase from retail stores.

J. S. Armstrong, V. G. Morwitz, and V. Kumar (2000) Purchase intention is used to demonstrate intention of buyers to buy goods or services. Consumer's decision is based on a complex set of factors such as quality, value, and satisfaction, which can directly influence behavioral intention. Intentions have normally been accepted as the cognitive component of an attitude and it is usually assumed that this cognitive component is associated with the attitude's affective component. Purchase intention is more suitable for short time measurement than for long time measurement. Intention can be used to describe customer's loyalty. So, we conjectured that purchase intention would have a relationship with the amount of purchase from retail stores.

OBJECTIVES

1. To study the factors influencing customers to choose retail stores.
2. To study **customer loyalty** towards retail stores.
3. To study **customer satisfaction** towards retail stores.
4. To study customer preference towards **service quality** of retail stores.
5. To study customer preference towards **perceived prices** of retail stores.
6. To study customers **purchase intention** towards retail store.
7. To identify the relationship between variables.

VARIABLES

Dependent variable: customer loyalty

Independent variables: Customer satisfaction, perceived service quality, perceived price, purchases intention.

METHODOLOGY

Sample design: Empirical study

1. SAMPLES SELECTION

The study employs primary data. Primary data was collected by structured questionnaire and survey. Structured questionnaire containing 30 items was developed for the purpose of data collection. Total 90 samples were collected. The survey was created to the respondents from Mysore using convenience sampling.

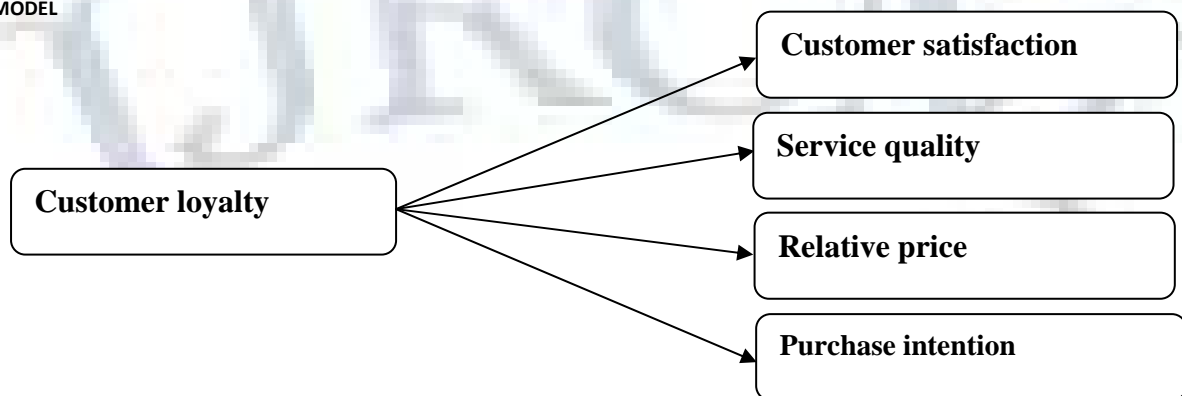
2. SAMPLING METHOD

All items were measured by responses on a five-point Likert scale in agreement/ relevance with statements, ranging from 1= strongly Disagree/ Completely Irrelevant to 5= strongly Agree/ Completely Relevant.

3. STATISTICAL TOOLS USED FOR ANALYSIS

The statistical analysis conducted to find the relevant results are FACTOR ANALYSIS, RELIABILITY TEST, and CORRELATION ANALYSIS & REGRESSION ANALYSIS.

CONCEPTUAL MODEL



HYPOTHESIS

H₁: There is a significance relationship between customer loyalty and customer satisfaction.

H₀: There is no significance relationship between customer loyalty and customer satisfaction.

- H_2 : There is a significance relationship between customer satisfaction and service quality.
- H_0 : There is no significance relationship between customer satisfaction and service quality.
- H_3 : There is a significance relationship between service quality and perceived price.
- H_0 : There is no significance relationship between service quality and perceived price.
- H_4 : There is a significance relationship between perceived price and purchase intention.
- H_0 : There is no significance relationship between perceived price and purchase intention.
- H_5 : There is a significance relationship between purchase intention and customer loyalty.
- H_0 : There is no significance relationship between purchase intention and customer loyalty.

RESULTS

FACTOR ANALYSIS

Rotated Component Matrix ^a				
	Component			
	CS	SQ	PP	PI
sq1		.693		
sq2		.745		
sq5				.603
sq6				.779
sq7		.746		
sq9		.756		
sa1		.666		
sa3		.551		
pi1				.636
pic3				.658
cs1	.638			
cs2	.848			
cs3	.882			
ct1	.853			
ct2	.734			
pp1			.615	
pp2			.848	
pp3			.858	
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 5 iterations.				
Reliability: Reliability Statistics				
Cronbach's Alpha				N of Items
.863				5

Reliability Statistics	
Cronbach's Alpha	N of Items
.798	6
Reliability Statistics	
Cronbach's Alpha	N of Items
.767	3

Reliability Statistics	
Cronbach's Alpha	N of Items
.621	4
Component Matrix ^a	
	Component
	1
cc1	.802
cc2	.852
cc3	.546
cc4	.900
Extraction Method: Principal Component Analysis.	
a. 1 component extracted.	
Reliability Statistics	
Cronbach's Alpha	N of Items
.774	4

The reliability of factor the cronbach's Alpha tests for all variables. Generally accepted cronbach's Alpha should be greater than 0.60. Our measurement of all variables had cronbach's Alpha value of 0.863, 0.798, and 0.767 and 0.621.

CORRELATION

		cl	REGR factor score 1 for analysis 1	REGR factor score 2 for analysis 1	REGR factor score 3 for analysis 1	REGR factor score 4 for analysis 1
cl	Pearson Correlation	1	.249*	.271*	.628**	.013
	Sig. (2-tailed)		.019	.010	.000	.907
	N	89	89	89	89	89
Customer satisfaction	Pearson Correlation	.249*	1	.000	.000	.000
	Sig. (2-tailed)	.019		1.000	1.000	1.000
	N	89	89	89	89	89
Service quality	Pearson Correlation	.271*	.000	1	.000	.000
	Sig. (2-tailed)	.010	1.000		1.000	1.000
	N	89	89	89	89	89
Perceived price	Pearson Correlation	.628**	.000	.000	1	.000
	Sig. (2-tailed)	.000	1.000	1.000		1.000
	N	89	89	89	89	89
Purchase	Pearson Correlation	.013	.000	.000	.000	1
	Sig. (2-tailed)	.907	1.000	1.000	1.000	
	N	89	89	89	89	89

*. Correlation is significant at the 0.05 level (2-tailed).

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

Factor cl is significantly and positively correlated with factors customer satisfaction, service quality and perceived price.

There exists a significant strong positive correlation between customer loyalty and customer satisfaction, service quality, and perceived price since $p < .01$ the coefficient of correlation $r = .249^*, .271^*, .628^*$.

REGRESSION ANALYSIS

MODEL SUMMARY ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.728 ^a	.530	.508	.70163681

a. Predictors: (Constant), REGR factor score 4 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1, REGR factor score 1 for analysis 1

The r-square value of .530 suggests that 53.0 percent variation in customer loyalty can be explained by variation perceived price, customer satisfaction, service quality.

Variation can be attributed to other causes.

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.647	4	11.662	23.689	.000 ^a
	Residual	41.353	84	492		
	Total	88.000	88			

a. Predictors: (Constant), REGR factor score 4 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1, REGR factor score 1 for analysis 1

b. Dependent Variable: c

The overall regression model is fit since $p < .05$

COEFFICIENTS ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.264	.074		.000	1.000
	REGR factor score 1 for analysis 1	.249	.075	.249	3.327	.001
	REGR factor score 2 for analysis 1	.271	.075	.271	3.629	.000
	REGR factor score 3 for analysis 1	.628	.075	.628	8.396	.000
	REGR factor score 4 for analysis 1	.013	.075	.013	-.168	.867

a. Dependent Variable: cc

Customer loyalty can be predicted to a fair degree using the equation.

An enter method multiple regression analysis was performed to test the relationship between the dependent variable, customer loyalty on the independent variables, customer satisfaction, service quality, perceived price are significant. Purchase intention is not significant.

MANAGERIAL SIGNIFICANCE

- The findings of this study may be extended by adding the views of service stores managers.
- The findings of this study help retail stores managers while targeting more customers.
- Understanding of the reasons why a consumer likes or does not like a particular retail stores.

CONCLUSION

In this research, when considering variables that had a direct effect on customer loyalty had a positive effect on the customer satisfaction it has direct affect on service quality of stores quality of stores is affected by perceived price's of the stores, price have positive effect on purchase intention of customer and customer intention have a negative effect on customer loyalty. This shows that customer satisfaction while shopping in a retail chain depends on factors like rewards, customization and such other tactics employed by retailers. But the impact of all these factors is lower than service quality, which plays a major role in determining satisfaction and satisfaction is what makes customers loyal and choose of retail stores.

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