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## Evaluation of Customer Satisfaction on Services Offered by Large Format Retail Stores Operating in Tier-III Cities and Semi-Urban Towns in India

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### Abstract

Retailing sector in India has taken a big leap towards Tier-III cities and semi-urban towns in India due to the consolidation and exhaustion of cosmopolitan cities. The new markets are looking for greater levels of service and satisfaction. This study is outlined opportunities existing in Tier-III and semi-urban markets for the retail sector and its recent trends in India. The study also conceptualizes the construct for measurement for analyzing customer satisfaction which is derived from large format retail stores using 7Ps of retail services marketing included service quality parameters. The data is collected from various districts of Telangana, India where retailing expansion is at a faster pace. Data is collected through structured questionnaires and in-depth interviews and analyzed by using a software tool for computation of means, standard deviations and to compute overall satisfaction. The study measures customer satisfaction on a five-point ordinal scale for the measurement of qualitative attributes. The study revealed that customer satisfaction is moderate in all the sub-parameters of retailing but signifies the need for improvement to enhance customer satisfaction, customer experience, and retail service quality.

**Keywords:** Customer satisfaction, retailing, merchandise, customer service, large format retail stores.

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## **1.0 Introduction**

Retailing is all the activities directly related to the sale of goods and services to the ultimate consumer for personal and non-business use. Indian retail sector is passing through consolidation and growth stages in recent times due to the entry of new players into the sector. India retail industry had witnessed a phenomenal 10% CAGR during 2013-2018. The government relaxed the FDI norms in the retail sector up to a maximum of 51% in multi-brand and 100% single-brand stores which worked as funds booster for the expansion of Industry (Care Ratings, 2019). As India is a predominant rural market with rapid urbanization is expected to become the third-largest economy in the world with a consumption value of USD 400 billion by 2025. The growth story is extremely organic USD 10.3 billion to 47.4 billion F.Y 2020 (ICC, 2018) but it is still amounting to 88% of the total retail business. The Indian retail sector focus is now shifted from Metros and capital cities to District headquarters which are considered to be Tier III cities and semi-urban towns in the districts. While in the new development, one-third of the malls are establishing alone in the Tier-II and Tier-III cities.

The retail market is not only growing at a faster rate but also posing serious challenges to the operators as a result of the change in consumer habits, experiences, and preferences. Retail markets are phasing out their age-old practices and transforming into modern and web-based retail markets. In recent times web-based giant retail stores like Amazon, Big Basket, Flipkart, Myntra, Snapdeal, etc. entered into the retail industry. Different retail formats like departmental stores, supermarkets, specialty stores, large format retail stores, and hypermarkets are operating in the Indian environment. Whatsoever be the format, size, place, and volume of operations, the core focus of retailers is to understand shifting consumption patterns deeply, meeting their expectations and focusing on customer satisfaction. Hence it is paramount to meet the customers' expectations in today's retail environment. Markets are adopting new trends and technology for simplifying operations and increase customer satisfaction. Approximately Tier I & Tier II cities upper and middle-class population contributing to the 45% luxury goods consumption. If we consider discount-driven online retail growth, India stands on top with 53% followed by 33% China and 31% Indonesia which is a result of the availability of technology and smartphones to access online shopping. To this raise, increased in disposal income, availability of credit facilities, passion for essential luxury goods, lifestyle changes, increased nuclear families, double-income families, increase rural income, growth in modern retail formats also remained as boosting factor for this sector (IBEF, 2019). It is highly desirable to integrate firms' strategies to expand their businesses to a four-tier consumer structure. Tier-1: cosmopolitan middle and upper-class consumers in developed countries and elite class in developing countries; Tier-2: poor customers in developed nations; Tier-3: raising middle class in developing countries; and Tiers-4: people living in the rural villages with lower per capita income less than \$1 per day. Tier- 4 is an untapped market and fully aware of the products and services as a result of a technological revolution. Exploiting the untapped opportunities in the bottom of the pyramid are attained through creating buying power, shaping consumer aspiration, providing local solution and improving access effective communication and distribution (Prahalad & Hart, 2002). The four-tier consumer structure is mapped with the population classification as defined in Census, 2011. Hence Tier-III cities and Semi-urban towns fall under the Tier-III system.



**Table 1: Population Structure**

<b>Tier</b>	<b>Population classification</b>	<b>Population</b>
I	Metropolitan centre	1,000,000 and above
II	Urban centre	100,000 to 999,999
III	Cities & Semi-urban centre	10,000 to 99,999
IV	Rural centre	up to 9,999

Source: Census of India, 2011

## 2.0 Rationale

Because of growing opportunities in Tier-4 consumption class, more particularly those living in Tier-III cities and sub-urban towns in India, It is essential to meet customer expectations to achieve customer satisfaction. The retail stores have succeeded in achieving a greater amount of customer satisfaction in Tier I & II cities and reaching maturity. However, Tier-III and semi-urban cities are carrying the potential to bring in changes in the customer tastes and preferences. This study will help the retail operators to examine their strategies to bring in efficiency in marketing strategies to attain greater customer satisfaction. The following objectives are framed in this study.

1. To examine the concept of customer satisfaction in its determinants in the retail services environment.
2. To evaluate the customer satisfaction derived from large format retail services that are operating in Tier-III cities and semi-urban towns of India concerning Telangana state.

## 3.0 Conceptual Framework

Services have five distinct characteristics that distinguish from goods such as intangibility, inseparability, perishability, variability and lack of ownership. These peculiar characteristics, the services marketing mix strategy contains four Ps and added three more Ps -People, Physical evidence and Process are included (Boom & Bitner, 1981).

**Product:** Width and depth of product assortment with quality.

**Price:** Economical, value for money.

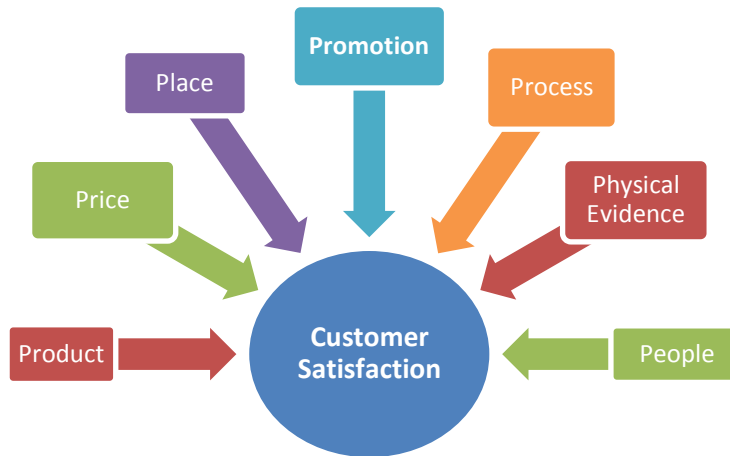
**Place:** Accessibility, visibility of location, hours of operations and delivery options.

**Promotion:** personal selling, communication, price cuts, rewards, loyalty programs, and CRM.

**Physical Evidence:** Servicescape- atmosphere, Sound and lighting, electronic systems.

**People:** Customer service, employee skill, courteous behavior, and empathy.

**Process:** Check in-Check out process, customer service and internal processes.



**Fig 1: Framework of Customer Satisfaction**

There are four major factors influencing consumers while choosing a retail store i.e., Psychological influence, marketing mix by the retail operator, socio-cultural influence and situational influence (Kotler& Armstrong, 2018). However, in the conscious environment, consumer decision making mostly go with the marketing mix offered by the retailer. The shopping experience, product touch, and feel are the major reason driving off-line retail stores. In India, Price is one of the pushing factors in the purchase environment, therefore price-offs are the major deciding factor while choosing merchandise. Due to the recent uprising of digital payments, the online stores got impetus support for its expansion. A survey of PWC India (2016) revealed that five factors that consumers choose to improve the in-store experience are knowledge of sales associates, self-service checkouts, range of products displayed on screens and personalized offers. Customers also consider retailers' social media presence, stock availability, different delivery options, in-store technology, store experience and ambiance for choosing a favourite retailer.

Many service firms emphasize the principle of customer satisfaction in their marketing and production operations. Customer satisfaction is the customer's evaluation of goods or services in terms of whether the goods or services have met their needs and expectation (Lamb et.al, 2014). Satisfaction is also viewed as contentment, pleasure, and delight in connection with the fulfillment of expectations derived from a product or service. It is highly dynamic and influenced by the time of usage and experience. It is positively related to customer retention which leads to return on investment and profitability (Paul Bains et.al, 2013), customer satisfaction is driven by customer expectation and trust. The customer compares expectations with product/service performance through which customers feel satisfaction or dissatisfaction. Customer relationship leads customer retention and loyalty therefore to build customer satisfaction. Cumby and Bains (as cited in Paul Bains et.al, 2013), some of the useful insights that contribute to Customer satisfaction are Core product/ service, Support service, and systems, Technical performance, Elements of customer interaction and effective dimensions of service.



All employees of the retailing firm are aimed at offering retailing mix to its customers for increasing the value of the merchandise. Arlie Hochschild (as cited in NPTEL, 2019) personnel of a service firm have to contain a positive and pleasant emotion towards the customer needs and committed for the fulfillment of them. According to Zeithaml et.al (2013), the concept of satisfaction is not alone confined to service quality (Reliability, Responsiveness, Assurance, Empathy, and Tangibility) but also include other factors such as customers evaluation of service features, product quality, price, situational factors and personal factors that contribute to the customers of services. Gronroos (as cited in Blois, K. 2008, p.508) stated six criteria of good service, i.e., Professionalism and skills, Attitude and behavior, Accessibility and Flexibility, Reliability and trustworthiness, Recovery and Reputation and credibility. In the latest development of the consumer grocery market is an Effective consumer response that enables the firms to link with suppliers to work in a synchronized manner to create maximum customer satisfaction. These ECR strategies include efficient store assortment, efficient replenishment, efficient promotion, and efficient product introduction along with the adoption of category management.

#### 4.0 Empirical Study

This study is descriptive in design and the construct is made out of the various parameter used for customer satisfaction as discussed in the Conceptual framework section. A survey is conducted in the Tier-3 cities and semi-urban towns in the state of Telangana namely Nizamabad, Karimnagar, Jagityal, Armour, Kamareddy, Medak and Mahaboobnagar with a sample of 100 respondents who visited retail stores at least two times in past three months in their close vicinity are chosen based on judgment and to meet the objectives of the study. The customers who visited large format retail stores frequently are considered as respondents. A structured closed-ended questionnaire is designed with two sections that comprise i) demographic characteristics and ii) customer satisfaction parameters. About 60 questions are drafted and respondents are asked to rate their satisfaction on Likert's Five points scale. The respondents are served questionnaire personally and also through Google forms. Responses are also collected over a telephonic conversation. An initial pilot study is conducted with a sample of 30 respondents when Chronbach's Alpha for the reliability of the instrument is 0.96, hence continue for full data collection for one month during December 2019. The final Alpha value is computed for all 100 responses which are 0.93. The empirical analysis is conducted with the help of a statistical tool. The questionnaire also brought a direct response from the respondents relating to the overall opinion of customers on the parameters incorporated in the study. The same is compared with weighted means for interpretation. The parameter scores are interpreted as follows.

Mean score	Interpretation
1.00 – 1.99	Not at all satisfied
2.00 – 2.99	Less satisfied
3.00 – 3.99	Moderately satisfied
4.00 – 5.00	Fully Satisfied

**Boot Strapping:** The population is large and unclear and therefore a sample of 100 respondents are collected from Telangana state and applied Bootstrap for 500 samples to observe the consistency in Mean and standard deviations of all the parameters.



**Table 2: Customer Satisfaction on Retail Services**

<b>Product-related sub-parameters</b>	<b>Mean</b>	<b>Std. Deviation</b>
1.1 Availability of Category-wise assortments	3.29	0.892
1.2 Quality of merchandise	3.32	0.955
1.3 Volume flexibility	3.51	0.858
1.4 Labelling & information	4.02	0.781
1.5 Availability of multi Brands	3.29	1.314
1.6 CRM	3.25	1.254

Customer satisfaction is measured in terms of core service offered to the retail customer; in this study, the product is retailing services. Table-2 revealed that the customers are moderately satisfied with the assortments (3.29) and the quality of merchandise (3.32). It is noticed that most of the Tier-III city customers fall under the middle-income groups and keen to buy limited varieties within the economical price range. However, customer satisfaction on volume flexibility (3.51) is moderate and labeling information (4.02) is good. This is attributed to the fact that in all retail stores stressing upon the availability of different volumes such as weight, size, quantity, and units to meet the needs of a wide variety of customers. Customers also expressed their satisfaction to moderate level on Customer Relationship Management (CRM) practices (3.25) to have frequent interaction with customers. Most of the retailers collect the contact details during their first few visits or while taking membership/ loyalty cards, these details are used in the maintaining customer relations on frequent intervals particularly special occasions, offer periods or during promotions. These metrics indicate that there is an ample scope to improve the satisfaction of these parameters.

**Table 3: Customer Satisfaction on Pricing**

<b>Price related sub-parameters</b>	<b>Mean</b>	<b>Std. Deviation</b>
2.1 Promised economic pricing	3.34	0.976
2.2 Cash Discounts	2.92	1.149
2.3 Quantity offers	3.36	0.961

The Tier-III cities predominantly consist of the middle class and lower-middle-class customer segments that are more price-conscious, and they expect full value for their money. Pricing is the major driving force in India to pull customers to retail stores. Therefore it is essential to measure customer satisfaction on the price related metrics. The customer opined that most of the retailing firms can keep the promise of economy pricing. As represented in table 3, Customers rated moderate satisfaction (3.34) on adherence to promised pricing as they announced. The quantity offers a common tool for reduced pricing in most of the retail firms, thus carrying a similar response (3.36). It is observed that respondents are found to be unhappy on Cash discounts being offered in retail stores (2.92) as the score is falling under less satisfaction range of <3. The customers had a well-built perception of retail stores that offer higher discounted prices compared to conventional retail (Kirana) format. However, retailers need to focus on this parameter to increase customer satisfaction without affecting the profitability of a business.



**Table 4: Customer Satisfaction on Distribution (Place)**

<b>Place related sub-parameters</b>	<b>Mean</b>	<b>Std. Deviation</b>
3.1 Convenience of store location	3.24	1.194
3.2 Extra hours of Store Operation	3.34	1.154
3.3 Online orders and processing	2.85	1.284
3.4 Home delivery & Logistics support	2.76	1.264
3.5 Stock outs & replenishment	2.86	1.106

In marketing parlance, the place stands for distribution that makes the retail store more convenient to the customer; it is one of the important determinants in choosing a particular store for shopping. Therefore, this factor is considered in this study. As per table 4, it is revealed that the customer seems to be moderately satisfied with the location of a retail store (3.24) as they would be set up at distance from their residential habitats. The timings are also comfortable to customers during the season peak sales (3.34). Whereas the respondents are somewhat dissatisfied with online order placing and processing times. This can be attributed to the reason that the majority of the retail stores were not accepting online orders. A few companies accepting the order but processing is taking more time to say 12 hours to 24 hours to execute an order and to make home delivery. There is a possibility that online order-placing and its processing will considerably reduce when the number of online orders acceptance increases. The respondents are somewhat unhappy with the order delivery to homes. As discussed earlier, it takes 12 to 24 hours to make home delivery which is caused by delays in routing, Non-availability of truck drivers, vehicle maintenance and repairs, and lack of a sufficient number of delivery vehicles are most valid reasons for this delay. Another obstacle for better customer satisfaction in the Tier-III cities and semi-urban towns fails to replenish the goods (2.86) within the promised due date. On the other hand, the retailers use an information technology-based integrated procurement system, still, replenishment is a challenge. It is noticed that most of the large formats follow the minimum billing system, as a result of this; customers are unable to visit the store due to fear of a minimum bill.

**Table 5: Customer Satisfaction on Retail Services Promotion**

<b>Promotion Variables</b>	<b>Mean</b>	<b>Std. Deviation</b>
4.1 Display of promotional offers	3.63	1.126
4.2 Availability spot financing	2.71	1.365
4.3 Adhering to promised offers and promotions	2.98	1.239
4.4 Reward programs/Loyalty programs	2.86	1.196
4.5 Advertisements in media	3.08	1.103
4.6 Store window dressing for attracting customers	3.78	1.208

Promotions are the heart of retail business in India, it drives and diverts customers from traditional Kirana type retailing to modern retailing. Customers pay attention to promotional offers, schemes, coupons, etc. The study attempted to analyze how far customers are satisfied with the promotions floated by retailers. Table 5 revealed that customers are moderately satisfied with the display of promotional offers (3.63) on-shopping-floor to attract customers. A similar kind of response also found in attracting customers using window dressing (3.78). Respondents satisfied with promotions communication through electronic media (3.08). On the contrary, customers are somewhat unhappy with Rewards and loyalty programs. Consumer financing is a boosting factor for promoting sales of



consumer durable goods. Most of the Non-Banking Financial Companies (NBFC) associated with retailers in extending consumer loans through credit cards, EMI facility, etc. In this study it is revealed that the customers/ respondents are somewhat unhappy with non-availability of spot consumer credit (2.71) facilities as the Tier-III cities are not matured in terms of credit based transaction, lack of regular incomes; and they are far away from IT, NBFCs and Banking systems.

**Table 6: Customer Satisfaction on Retail Servicescape & Process**

Physical Evidence (Servicescape) & Process related sub-parameters	Mean	Std. Deviation
5.1 Aesthetic view & Appealing site location	3.77	0.741
5.2 Inside Store spaciousness	3.42	1.037
5.3 Pleasantness of In-store's environment	3.32	1.210
5.4 Inside store ATMs /bank/finance facility	2.61	1.339
5.5 Simplified Checkout	3.05	1.105
5.6 Parking, traffic-free & Open space	3.22	1.260
5.7 Time consuming for Check-in	3.29	1.115
5.8 Time consuming for Check-out process	2.63	1.225
5.9 Self-service and Shopping Carts	4.11	0.489
5.10 Bar coding/ QR coding system	4.51	0.321
5.11 Computerized billing system	4.27	0.455
5.12 Disaster management	3.08	1.222
5.13 Inside store: Restaurant, game zone, spa, etc.	2.82	1.326
5.15 Acceptance of „other than cash“ payments	4.10	0.561

Physical evidence and process are the added characteristics of service compare to goods. This study considered physical evidence (Servicescape) and process parameters together for analyzing customer satisfaction. As per the table 6, the respondents are fairly satisfied with Aesthetic view (3.77), Spaciousness (3.42), Pleasant in-store environment (3.32), Parking and traffic facilities (3.22) of retail stores; and this is attributed to the fact that these factors are essential in making difference between a traditional retailing system and modern retailing. However, cash dispensing ATMs and availability of consumer credit facilities at retailer stores are poor (2.61) as the retailers accepting alternative payment methods other than cash (4.10). Customers are widely using e-Wallets, Mobile Payments, Point of sales (PoS) and Internet banking. Even though, the alternative methods available, the credit facility is a boosting factor for sales in the consumer durable segment. The study also focused on customer satisfaction on various processes connected to retail services. Customers have grievances on the Check-out process (2.63) due to long waiting queues, insufficient Check-out counters, slow billing process and multiple scrutinies by security staff. Whereas, the respondents are satisfied with the security measure (3.08) such as metal detectors and body scanners used in retail stores for their safety of customers. Out of these two parameters, customers are fully satisfied with self-service- shopping carts (4.11), QR and barcoding (4.51) and computerized billing system (4.27) as they minimum differentiating factors with the traditional retail system.





**Table 7: Customer Satisfaction on Retailing People (Personnel)**

<b>People related sub-parameters</b>	<b>Mean</b>	<b>Std. Deviation</b>
6.0 Availability Enquiry/ Assistance counter	3.92	0.863
6.1 Employees interest in solving customer concerns	2.95	1.090
6.2 Sufficiency of staff in all categories	3.15	0.962
6.3 Availability of trained staff to answer queries	2.97	1.129
6.4 Personal attention to customer's needs	2.88	1.115
6.5 Courtesy behavior of stores employees	2.98	1.196

Services are having a unique characteristic of perishables; hence they have to delivered and consumed during the moment of truth. The service providers play a significant role in delivering service with pre-determined quality standards to meet customer expectations. Hence this study looked into the „People“ related parameters and its role in creating customer satisfaction. Table 7 reflects that employees' interest in solving customer concerns is low (2.95) due to poor technical skills, shortage of human resources and lack of training. Availability of trained manpower (2.97), personal attention towards individual customer needs (2.88), Courteous behavior (2.98). All these poor satisfaction in these parameters are attributed to poor knowledge levels, lack of training, hasty recruitment practices and selection errors and lack of customer orientation. However, the Availability of enquiry/ assistance counter (3.92) reflecting fair satisfaction and sufficiency of manpower (3.15) alone showing moderate satisfaction on the Personnel attributes.

**Table 8: Comparison of Customer Satisfaction on Retail Services Parameters**

<b>Retail service parameters</b>	<b>Weighted</b>		<b>Sample</b>	
	<b>Mean</b>	<b>Std. Deviation</b>	<b>Mean</b>	<b>Std. Deviation</b>
Product (Retail service)	3.42	0.93	3.45	1.01
Pricing	3.25	1.01	3.21	1.03
Place (Distribution)	3.19	0.94	3.01	1.20
Promotion	3.25	1.12	3.17	1.21
Physical Evidence & Process	3.15	1.00	3.44	0.96
People	3.00	1.03	3.00	1.10
Overall customer satisfaction	3.28	1.06	3.27	0.962

Table 8 presents means of customer satisfaction on various parameters that are taken directly from sample respondents, and another is a weighted mean which computed by averaging all means of sub-parameters. This analysis made to know whether there is any significant difference in these two methods to confirm the validity of the overall fitness of the customer satisfaction findings. It is also significant to mention that the variation in these two means is highly negligible. The table revealed that the overall customer satisfaction on product-related metrics is moderately good (3.42/3.45). The overall customer satisfaction on pricing is also moderate (3.25/3.21). The study revealed that customers are moderately satisfied (3.25/3.17) on the offer promoted by retail stores. The mean Physical evidence (Servicescape) and process variable are reflecting moderate satisfaction (3.44/3.15). However, The study finds that the overall satisfaction with the service personnel in retail service is moderately satisfied and their parameters showing no difference in both the methods (3.00/3.00) and the same is in the case of Pricing variables (3.21/3.25). The study tried to assess the overall customer satisfaction of the services offered in large format retail stores in Tier-



III cities. It is found that customers are moderately satisfied (3.28/3.27) as the modern retail changing the form of retail environment India. Despite many hurdles, still modern large format retailing able to attract rural and semi-urban populations and has become a trend in the country. Customers' expectations are rising due to the rapid expansion of retailing operations in Tier-III cities.

## **5.0 Conclusion**

Retailing is turning into passionate in the Indian environment. The potential for the rural market is immense due to the rise of middle-income groups, rapid urbanization, and literacy levels. The traditional style of Kirana-type retailing is slowly getting faded away gradually, but organized retailers unable to grow as a perfect alternative to traditional due to its wide-spread coverage and operational costs. Understanding customer's expectations and fulfilling them is most important for attracting and retaining a customer in the most growth-driven competitive retail industry. As per the study, customers are moderately satisfied with the overall performance of 7Ps. However, impediments such as lack of poor customer focus in employed staff while dealing with customers, poor response to customer queries and lack of professional behavior in resolving customer needs are diluting the customer satisfaction. Customer satisfaction seems to be deprived of the facilities like In-store kiosks, restaurants, spa, Bank/ATM. Service is guaranteed in most of the retailers and their customer satisfaction is good. But customers are expecting consistent offers and loyalty rewards from retail firms. In most retail stores, stock replenishment is poor, there is no consistency in brand availability as a result of which customers return without buying all required products. In this matter, customer queries and grievances are poorly handled. Online order facilities, home deliveries are encouraged in the modern busy lives that are unable to visit stores. The customer feedback system must be in place in all retail stores to know the regular opinion about the products and services offered in stores to fill the gaps effectively. The remaining parameters are seemed to be moderately satisfied and giving scope for further improvement in the process for attaining enhanced customer satisfaction and retention.

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