

CHAPTER - II

REVIEW OF LITERATURE

2.1 Introduction

A theoretical framework of store loyalty and supporting empirical substantiation are presented in this chapter. A store's success to a very large extent depends on customer loyalty. Loyal customers are not very price sensitive. Also, these customers are prone to purchase more often, try other products stocked by the store and get new customers for the store (Bhattacharya and Dey, 2014). Subject to the type of retail store, organized and unorganized store loyalty is affected by several factors like trust, value for money, availability, display, satisfaction, ambience, location etc. Studies investigating retail patronage and store choice have followed many lines. Customer loyalty, as per Oliver (1997), is "a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior". McCarthy (1971) avers that marketing strategies use the marketing variables (price, product, place, promotion and other related marketing mix elements) that a firm develops to satisfy target consumer groups at a profit. Loyal customers provide firms a steady revenue base and declining expenses. In fact, an increase of 25% to 75% in profits can be brought about by improving customer retention just by 5% (Reichheld and Sasser, 1990). Moreover, a company has to incur an outflow of more than five times as much to attain a new customer than to hold on to an existing one (Wills, 2009). Furthermore, companies can boost revenues with loyal customers. For instance, loyal customers are less price sensitive (Reichheld and Teal, 1996). In addition, loyal customers are often found to be frequent purchasers who are also likely to try the firm's other products and bring new customers to the firm (Reichheld and Sasser, 1990). Hence, loyalty is associated with the success and profitability of a firm (Eakuru and Mat, 2008). Thus, customer loyalty provides an underpinning to study the relationship among customer relationship activities, value creation programs and marketing strategies (Reichheld and Teal, 1996).

2.2 Review of Past Research

Literature review is a text written by a researcher to consider the critical points of current knowledge including substantive findings as well as theoretical and methodological contributions to a particular topic. Its main goals are to situate the current study within the body of literature and to provide relevant context for a particular reader. Literature reviews are a staple for research in nearly every academic field. A systematic review is a literature review focused on a research question, trying to identify, appraise, select and synthesize all high quality research evidence relevant to that question. A literature review discusses published information in a particular subject area and it usually has an organizational pattern that combines both summary and synthesis. It might give a new interpretation of old material or combine new with old interpretations. Or it might trace the intellectual progression of the field, including major debates. And depending on the situation, the literature review may evaluate the sources and advise the reader on the most pertinent or relevant. The focus of a literature review is to summarize and synthesize the arguments and ideas of others without adding new contributions. In short, literature reviews provide you with a handy guide to a particular topic. Literature reviews also provide a solid background for a research paper's investigation. Comprehensive knowledge of the literature of the field is essential to most research papers.

2.2.1 Store Loyalty

Business cannot survive in the long term without establishing a loyal customer following. Special issues of important journals such as International Journal of Research in Marketing (Vol. 14, Issue: 5, 1997) and Journal of the Academy of Marketing Science (Vol. 28, Issue: 1, 2000) have long been devoted to the subject of customer loyalty in addition to several scholarly papers which points towards the rising interest in this field in the last two decades. But loyalty has remained somewhat of an enigma as a clear definition of what a loyal customer actually means is yet to emerge due to a very dynamic environment and not much progress has been made in determining what factors lead to customer loyalty even though it is considered the life of business. Dick

and Basu (1994) define loyalty as “the strength of the relationship between an individual’s relative attitude and repeat patronage.” Loyalty not only means repeat purchases, it also brings about an enhanced resistance to competitive messages, lower selling costs, a decrease in price sensitivity and an increase in favorable word-of-mouth (Dick and Basu, 1994). In order to meet customer demands which may be diverse in nature, business organizations need to go for different types of loyalty building. While carrying out research for the SOK group of Finland, Sopanen (1996) found there are six different kinds of loyalty: Monopoly loyalty (which means there are no other choice available), Inertia loyalty (which means customers do not want to find out the substitutes actively), Convenience loyalty (which means loyalty is solely defined by location), Price loyalty (which means the low price of products influence customers), Incentivized loyalty (which means loyalty relates to the benefits gained from reward cards and programs), and Emotional loyalty (which means some particular factors influence customers such as brand). Oliver (1999) and Lindquist and Sirgy (2004) conceptualized a framework as per which loyalty should be developed in a sequence of “cognition-affect-conation-action” pattern which can be explained with the help of consumer behavior theories. Companies can ensure a consistent revenue stream and reduced expenses by way of acquiring loyal customers. It was found that a 5% improvement in customer retention leads to 25% to 75% increase in profits (Reichheld and Sasser, 1990). What is highly noteworthy is that a firm needs to spend more than five times as much to obtain a new customer than to retain an existing one (Wills, 2009). In addition, companies can boost profit margin with loyal customers. For instance, loyal customers are less price sensitive (Reichheld and Teal, 1996). Furthermore, loyal customers are likely to purchase more frequently, try the firm’s other products and bring new customers to the firm (Reichheld and Sasser, 1990). Thus, it is very apparent from the above that loyalty can be linked to the success and profitability of a firm (Eakuru and Mat, 2008).

Eight measures of customer loyalty can be identified based on the literature review of studies conducted by Zeithaml, Berry and Parasuraman (1996) and Pong and Tang (2001) which have their origin in the BA-C loyalty framework: Repeat Purchase Intention, Repeat Purchase Behavior, Word of Mouth, Period of Usage, Price

Tolerance, Customer Preference, Choice Reduction Behavior and Top of the Mind Recall. There have been substantial amount of research on the association between customer loyalty and prolonged financial viability of a firm (Reichheld, 1993, 2001; Heskett, Jones, Loveman, Sasser and Schlesinger, 1994; Jones and Sasser, 1995). Heskett, Jones, Loveman, Sasser and Schlesinger (1994) indicate that customer satisfaction is the driver of customer loyalty while Jones and Sasser (1995) found that it does not necessarily lead to loyalty, rather brand image and product quality are more important drivers of customer loyalty. Clotey, Collier and Stodnik (2011) found product quality and service quality to be positively associated with customer loyalty. They also found levels of brand image to be positively associated with customer loyalty.

The major challenges facing the retail markets today are the increasing effect of competition, market fragmentation, crowded retail environments, undifferentiated products and pricing, shortened product life cycles and more demanding and knowledgeable consumers (Wakefield and Baker, 1998; Saji, 2002b). In this scenario, the retailers are finding it necessary to continually innovate and come out with products, processes, and technologies that increase store loyalty (Woodruff, 1997; Reimers and Clulow, 2004). Many retailers in order to achieve sustainable higher profits has made convenient buying facilitation the cornerstone of their business as the economic benefits of store loyalty determines the degree of retailing performance effectiveness (Kalwani and Narayandas, 1995; Anderson, Fornell and Roland, 1997). The various stages through which consumers have to move in order to make a purchase decision can all be made convenient so that the entire buying process turns out to be a pleasant experience for the customer (Levy and Weitz, 1998). The convenience and personalized service offered by the unorganized sector hold its future in good stead. Organized retail of late has seen a tremendous boom and is attracting more people to the malls. Interestingly, market pressures from India's burgeoning consumer class and their growing demand have already started to spur agricultural reform and increased investment in India's "farm to retail" field by the private sector. It seems that India's growing consumer market might be taking on a life of its own (Reddy and Salam, 2012). Denison and Knox (1993) found that there exists a small positive association between

store loyalty and total spending for supermarkets albeit in a small measure, and for other types of retail outlets, a negative relationship. It was also established by Mcgoldrick and Andre (1997) that loyal households are likely to spend more. This evidence helps shape the idea that larger households having naturally bigger expenditures simplify their shopping by limiting themselves to fewer stores. An interesting aspect that deserves attention here is first-store loyalty (Cunningham, 1961) which is the proportion of higher grocery spending allocated to primary store by the consumers. It was surmised that their spending and loyalty would join forces to produce higher spending in their primary store if more loyal shoppers spend more in supermarkets. This was supported by findings of Enis and Paul (1970), Mason (1991) and East, Harris, Willson and Lomax (1995), all of whom showed that households who are more loyal purchase more in the primary store when compared to their less loyal counterparts. This finding has important implication for grocery retailers in that they should make adequate efforts to target these loyal patrons with the dual purpose of retention and recruitment. Most consumers exhibit multiple store patronage although there may be differences across store types. Loyal shoppers shopping exclusively at a single store are practically negligible (Cunningham, 1961). This has been found to be true in subsequent studies. Notwithstanding differences existing across store types, consumers mostly tend to be multiple-store shoppers. Thus Kau and Ehrenberg (1984) quote in a study "grocery stores have fairly low loyalty in the sense of generally not satisfying...customer's total needs...." Expanding on this, one can state that consumers would exhibit greater patronage for furniture as compared to garments, more for garments as compared to grocery etc. Ailawadi and Keller (2004) affirm that store loyalty improvement could be attributed to facilitation in shopping by enabling customers to buy a single brand across a wide range of product categories. Consumers perceptions evaluated in terms of dimensions of store image, price and promotion, cross-category assortment and within category assortment can help develop strong and unique brand associations in the minds of consumers.

2.2.2 Store Patronage

Store Patronage is a behavioral phenomenon and is usually measured in terms of comparing consumer's total purchase from the store with the total family consumption. The period over which consumption happens may be taken as a month or a week. Loyal shoppers who exclusively shop at a particular store are so rare as to be practically negligible (Kaul, 2006). This is also supported by earlier research in this area by Cunningham (1961) and subsequent study by Kau and Ehrenberg (1984). The review paper by Osman (1993) concludes that store loyalty is linked with the consumer predisposition to repeat purchase at the same store. Jacoby and Kyner (1973) defined customer loyalty as a "behavioral response....as a function of psychological process". There have been numerous studies conducted on the subject but a clear conceptualization of what store loyalty really means is yet to emerge. It has both been thought to be related to store patronage dimensions (Reynolds, Darden and Martin, 1974) and attitudes (Tidwell and Horgan, 1992). Consequently, the implication has been that it is taken as a mix of both behavior and attitude. Dick and Basu (1994) conceptualized loyalty as a function of relative attitude and patronage behavior. Enis and Paul (1970) established statistical significance of positive correlation between store loyalty and consumer spend as a percentage of total expenditure. Tate (1961) found that loyalty implies an increased number of shopping trips when compared to other stores. In fact in food shopping, effective segmentation can be achieved taking loyalty as an important basis (Reynolds, Darden and Martin, 1974). The conceptual model by Dick and Basu (1994) suggests loyalty as the relationship between relative attitude and patronage behavior which has been referred by Piron (2002). Studies have since shifted focus to other constructs as explanatory variables (Bellenger, Steinberg and Stanton, 1976). The Journal of Retailing had an entire issue (Winter, 1974-75) dedicated to store image. A number of studies report direct association between store Image and intensity of store loyalty (Kunkel and Berry, 1968; Reynolds, Darden and Martin, 1974; Korgaonkar, Lund and Price, 1985). Demographics and socioeconomics could explain very little of the loyalty and patronage behavior nor could they prove to be effective bases for segmentation (Lichtenstein, Burton and Netemeyer, 1997; Kunkel and Berry,

1968; Reynolds, Darden and Martin, 1974). Earlier research has generally pointed towards weak and not very significant association between store loyalty and demographic correlates. Farley (1968), using the same data as Cunningham (1961), found no association between store loyalty and demographic measures. However, subsequent research by Carman (1970), Enis and Paul (1970) and Dunn and Wrigley (1984) reveal low income as a correlate. Mason (1991, 1996) found that household size and number of children are positively associated. Mcgoldrick and Andre (1997) established a positive relation between loyal shoppers and larger consumer incomes. Under 45 years old shoppers are found to be relatively more loyal by Mason (1991) and East, Harris, Willson and Hammond (1995). Mason (1996) eventually established that the 65+ age group is the least loyal. Some retail store patronage studies assume that convenience is the primary reason for loyalty and many studies in this area find their genesis in a model proposed by Huff (1964) which states that customer patronage is directly proportional to utility factors given by square feet and inversely proportional to disutility factors given by physical distance. Location linked variables are accorded importance in investigating both trade areas and retail patronage behavior (Hubbard, 1978). These studies very often speak about the benefits of locating a store in a shopping centre or mall to increase customer footfall. These studies determine shopping centre traffic better than single store traffic (Gautschi, 1981). The Huff Model has been studied later by considering trade overlap areas for effect on store patronage (Bucklin, 1971). Several other factors, other than distance, such as Income and social class perceptions have been studied to better comprehend retail centre patronage decisions (Moore and Mason, 1969). These studies highlight the distinctiveness of assortment as a way of positively influencing store loyalty and patronage in a given trade area. It has been found that in consumer priorities, assortment and variety come just after convenience and price. (Arnold, Tae and Tigert, 1984; Craig, Ghosh and McLafferty, 1984; Louviere and Gaeth, 1987).

2.2.3 Service, Satisfaction and Customer Relationship Management

Maintaining service quality and customer relationship management (CRM) has become the most important challenge in retail marketing (Sathyapriya, Nagabhusana and Nanda, 2012). Retailers need to establish rapport with their targeted shoppers to gain insight into their characteristics. This would make it possible for them to be informed about the personal needs and desires of the shoppers by being aware about their opinions, values and motivations (Wong, Osman, Said and Paim, 2014). Verma and Verma (2013) advise that retail outlets ought to send cards on occasions like birthday, anniversary, festivals etc. as the customers would feel happy that the store is showing personalized concern for them. CRM strategies are being devised keeping in mind 80:20 Pareto theory, which states that small proportion of customers give exceedingly high profitable business. These profitable customers who are loyal, regular and affluent, ought to be offered better retail services. Some of the customers, who may not be contributing to the same extent, are found to be more influential by their word of mouth. Customers have become more demanding in availing quality service (Szymanski and Hise, 2000; Verhoef, Franses and Hoekstra, 2001). Berry (2001) has pointed that experience is an important factor that differentiates an effective retail outlet from the ordinary ones. The endeavor should be to augment the whole shopping experience which is the key to retailing effectiveness (Berman and Evans, 1995). Hence, retailing effectiveness should be judged by the extent to which a retail outlet is able to satisfy its customers. Singh (2013) proposes a fresh theoretical framework to better comprehend service encounters. The understanding of the phenomenon through empirical observations are encouraging which give a strong foundation on which more studies on CRM can be carried out. From the management standpoint, it provides direction for retailers in terms of the aptness of the mechanisms and strategies they must use to augment customer loyalty.

Customer satisfaction occurs when customer's reported experience with a firm, its products, or its services exceeds specified satisfaction goals. Customer satisfaction provides a leading indicator of consumer purchase intentions and loyalty. Kumar, Jones,

Venkatesan and Leone (2011) confirm that customer satisfaction is seen to arise when customers compare their perceptions of product and service performance with their expectations. Oliver (1999) states "satisfaction is the consumer's fulfillment response. It is a judgment that a product or service feature, or the product of service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under or over fulfillment". In nut shell, the definition has come out with three levels of satisfaction, under fulfillment, fulfillment (pleasurable) and over fulfillment. In the endeavor of evolving more integral and comprehensive definition, Levy and Weitz (2007), authors of 'Retailing Management' have defined CRM as "A business philosophy and set of strategies, programs and systems that focuses on identifying and building loyalty with a retailer's profitable customers." Kursunluoglu (2011), in his study about effect of customer services on customer satisfaction and customer loyalty found that customer service is one of the important tools used for creating customer satisfaction and customer loyalty and it explains 13.9% of the variance in customer satisfaction and 12.5% variance in customer loyalty. A specific research conducted to understand the impact of personal and non-personal retail services by Palic, Maricic and Kovac (2011) indicates that there is significant impact of level and quality of personal service on customer satisfaction and loyalty, but non-personal services has much more impact on customer loyalty. The research has provided empirical substantiation of positive but feeble and insignificant relationship between a salesperson's work satisfaction and customer satisfaction. On testing the reliability of the scale in the framework of customer satisfaction measurement, Coelho and Esteves (2007) found ten-point scale shows better properties than the five-point scale and that the ten-point scale generally shows higher validity than the five-point scale. The study has also confirmed that the five-point scale tends to show a higher attraction of responses towards the middle point of the scale.

The relation between loyalty and satisfaction has been much debated. There is a more or less general consensus that satisfaction may be related to loyalty but cannot be taken as akin to loyalty (Dube and Maute, 1998). Jones and Sasser (1995) measured loyalty as customer's inclination to repurchase and inferred that upgrading the level of

customer satisfaction breeds long-term loyalty. It has been empirically demonstrated that customer perceived value directly influences customer satisfaction (Moliner, Sanchez, Rodriguez and Callarisa, 2007) and customer loyalty (Dagger, Sweeney and Johnson, 2007). As per Kotler and Armstrong (2010), 'customer satisfaction is the extent to which a product's perceived performance matches a buyer's expectations. If the product's performance falls short of expectations, the buyer is dissatisfied. If performance matches or exceeds expectations, the buyer is satisfied or delighted.' Thus, pre-purchase expectations and post purchase perceived performance are the two important characteristics that have been considered here. Hanif, Hafeez and Riaz (2010) found that customer services or retail services and price fairness are independent variables which play a vital role in customer satisfaction and these variables not only influence the dependent variable i.e. customer satisfaction, but also have a complementary relationship. Customer service, one of the important tools used for fostering customer satisfaction and customer loyalty, can explain 13.9% of the variance in customer satisfaction and 12.5% variance in customer loyalty (Kursunluoglu, 2011). Palic, Maricic and Kovac (2011) demonstrated that there is significant impact of level and quality of personal service on customer satisfaction and loyalty but non-personal service has much more impact on customer loyalty.

2.2.4 Quality

In their work on drivers of customer loyalty in a retail store environment, Clottey, Collier, and Stodnik (2011) found that (i) increase in the customers' perception of product quality leads to an increase in the likelihood that the customer would respond in the 'strongly agree' direction to the customer loyalty question, service quality and brand image being constant, (ii) increase in the customer's perception of service quality leads to an increase in the likelihood that the customer would respond in the 'strongly agree' direction to the customer loyalty question, product quality and brand image remaining constant and (iii) high brand awareness by a customer would increase the likelihood that the customer would recommend the retailer to family and friends. In this research the set of alternatives are the seven point scale responses to show how strongly a

customer would recommend the retailer to family or friends. Gronroos (1984) proposed a quality framework scheme emphasizing on technical quality (what) versus functional quality (how). Parasuraman, Zeithaml and Berry (1985, 1988) brought forth the SERVQUAL framework which probably is the most popular framework by far followed by SERVPERF framework proposed by Cronin and Taylor (1992, 1994). The SERVQUAL framework considers five distinct dimensions: Reliability, Assurance, Tangibles, Empathy and Responsiveness. The SERVPERF framework draws on the SERVQUAL framework. Technical quality refers to the technical quality of the service (what). On the contrary, functional quality talks about the expressive performance of service (how). Smith and Wright (2004), in the study concerning the PC industry, made use of brand image, product quality, service quality and firm viability as direct determinants of customer loyalty to predict sales growth rate and return on assets in their Structural Equation Model (SEM). They inferred "service quality-not product quality-differentiates competitors in the PC industry". Hee-Su and Yoon (2004) used Binary Statistics Model to determine whether a mobile phone subscriber would recommend the Mobile Service Provider (MSP) to others. They found it statistically significant that call quality (service quality), customer mobile equipment type (product quality and features) and brand image are the variables that have positive effect on customer loyalty. Demographic variables like age, sex, income and education are not found to be significant.

2.2.5 Trust

There are many researchers who have advocated that trust is a very important factor in developing customer loyalty. Doney and Cannon (1997) define trust as perceived credibility and benevolence. Chow and Holden (1997) define trust in terms of consumer expectation which may be held by an individual that the words, promises, verbal and written statements of an individual or groups can be relied upon. Morgan and Hunt (1994) found that trust is directly influenced by shared values, communication and opportunistic behaviors and also identified a positive relationship between trust and commitment as the key factor ensuring relationship marketing success. Schurr and

Ozanne (1985) suggested that high trust can be instrumental in building a more favorable attitude towards loyalty. Trust was found to have a positive effect on customer satisfaction, favorable customer attitudes, purchase intentions and purchase behaviors (Swan, Bowers, and Richardson, 1999). The results of the study conducted by Nguyen, Leclerc and LeBlanc (2013) demonstrate the mediating role of customer trust between social identity (in its three forms: corporate identity, corporate image and corporate reputation) and customer loyalty which confirms the significant impact of the chain of effect identity-image-reputation on customer trust, which in turn affects customer loyalty.

Uncles and Laurent (1997) conceptualize loyalty as a behavioral measure (including exclusive and repeat purchase probability) and an attitudinal measure (brand preference, linking commitment, and intention to buy). Sirohi, McLaughlin and Wittink (1998) found that service quality perceptions are strongly related to store loyalty intentions. A model of store loyalty consisting of customer to salesperson and customer to store relationship was presented by Macintosh and Lockshin (1997). They conceptualized loyalty as including both positive attitude and repeat purchase behavior indicating trust and commitment to salespersons which brought about positive impact on both attitude towards store and purchase intentions. Attitudinal components such as perceived value, satisfaction, trust and commitment have been found to be the antecedents of customer loyalty (Hennig-Thurau, Gwinner and Gremler, 2002; Liang and Wang, 2004; Donio, Massari and Passiante, 2006; Ibrahim and Najjar, 2008). Trust is one of the reasons which make consumers shop from small stores (Kewlani and Singh, 2012). Customers are confident of getting quality products at a lower price (Sharma, Dubey and Pandey, 2011) which denotes trust for the store. Customers' perceived risk is minimized as trusted retail name tantamount to trust in the products offered by the retailer.

2.2.6 Value for Money

Customers are always in search for more rather than just "for shopping". They look for value adding benefits. In order to provide such services, retailers have to continuously innovate. Innovation should lead to retailing effectiveness in order to increase the value

consumers receive from their products and services (Levy and Weitz, 1998). Saji (2002a), in his effort to develop a branding model for retailing practices, defined the term 'retailing effectiveness' as "the degree to which a firm accomplishes the retailing objectives". Retailing effectiveness has been defined by Ping (1993) as the degree to which business activities add value to the products and the manner in which they are sold to customers for their personal and family use. Establishing the importance of employee work satisfaction, Evanschitzky, Groening, Mittal and Wunderlick (2011) suggested that overall employee satisfaction increases customer satisfaction and also confirmed that there is positive impact of service quality, product quality and value for money on customer satisfaction. Grover, Dutta and Chakraborty (2011) found that store convenience, appealing store atmosphere, product offering, value for money and price and choice availability are the factors which significantly explain the customer satisfaction in an organized retail outlet. Evanschitzky, Sharma and Prykop (2012) confirm that there is positive impact of service quality, product quality and value for money on customer satisfaction and pointed that overall employee satisfaction increases customer satisfaction. At the Wharton India Economic Forum held in March, 2013, the experts emphasized that the predisposition and capacity for Indian consumers to spend is dependent on a unique blend of price and value, and retailers who understand this phenomenon stand to reap enormous benefits of scale. Consumers believe that private labels offer higher value for money as compared to national brands (Neelmani, 2011). Private labels provide customers great value for money proposition. Customers are confident of getting quality product with a substantial price difference (Nair, 2011). Store brands offer value for money to customers and greater margin to retailers (Steenkamp, 2014).

2.2.7 Location

Location of a retail store is very important in determining its level of success (Anderson, 1972). A convenient location allows a retailer gain a sustainable competitive advantage over others besides being a critical factor in consumer selection of a store (Ailawadi, Borin and Farris, 1995). The costs incurred by the customer in reaching the store and

the price of the product together make up the total cost incurred by the customer (Pauwels, 2007). The delivery time and the bill-settling time at the sales counter refer to the timeliness factor (Saji, 2002a). Indeed, proximity is considered an influencing factor for choosing a store and a majority of shoppers agree to the fact that they prefer the nearby market as they can visit the shop at any time they want and it also saves transportation cost and time. It is also more convenient if the market is nearer home in case any item needs to be exchanged (Mohanty, 2012). Various theories have been propounded to assess the locational selection of retail stores. Zook and Graham (2006) have emphasized the role of location for Wal-Mart and analyzed its global, national, regional and local location strategies. Huff proposed that the probability of a consumer patronizing a certain shopping area is directly related to its size, inversely related to its distance from the consumer and the utility of competing shopping areas (Brown, 1993). Thus, trade areas can be mixed and blended together in a more practical manner. Since then, additional components have been incorporated in the original Huff Model to make it more realistic (Suárez-Vega, Santos-Peñate, Dorta- González and Rodríguez-Díaz, 2011; Xu and Liu, 2004). In the mean time, advancements have also been affected on the Generic Gravity Model. For instance, Fotheringham (1983) considered the relative location of a destination with regard to all other destinations and came up with the term Competition Destination Models. Gonzalez-Benito, Muñoz-Gallego and Kopalle (2005), Picone, Ridley and Zandbergen (2009) and Teller and Reutterer (2008) also considered the agglomeration effects. Spatial arrangements of multiple stores are supposed to bring about agglomerative effects since they compete against each other. Consequently, the mixture of competition and agglomeration may have interesting impacts on store performance. As Oppewal and Holyoake (2004) have shown, in the event multiple stores are placed very close together like in a shopping mall, increase in purchase incidence can be observed owing to an agglomeration effect. Yet, prior research in this area was confined to definition of competition and agglomeration effects individually and to determine their influence on store performance monitoring procedures (Ghosh and McLafferty, 1987). Fotheringham (1983) has argued that the more reachable a destination, less is the chance that this destination is a terminating

point for interaction from any particular source although he has also demonstrated later that agglomeration effects are stronger than competition forces amid retail stores in shopping malls. Thomas and Bromley (2003) have shown that with increase in proximity of retail stores in a shopping centre, there will be a corresponding increase in the attraction of the shopping environment. Stores having greater likeness with regard to category and characteristics has better substitutability and provide more realistic competition (Shields and Kures, 2007). Two theories talk about the stores agglomeration effect. Hotelling's seminal paper, 'Stability in Competition' (1929) argues that a given number of comparable stores running within the same area sector will accomplish superior performance if they happen to be clustered together. 'Theory of Cumulative Attraction' propounded by Nelson (1958) suggests that retailers of diverse categories also gain if they are located in each other's vicinity.

2.2.8 Ambience

Store design revolves around atmospheric and ambience that draws customers by creating an enjoyable purchasing experience (Vazquez, 2002). It further involves developing certain areas and coming up with strategies that improve customer commitment in its course. Ambience, one of the prime store environment factors, affects overall shopping value of customers and in so doing, provides an opportunity to initiate strategic adjustments which in its wake can engender superior customer experience and increased value (Shukla and Babin, 2013). According to Beverland, Lim, Morrison and Terziovski (2006), music constitutes an important part of store ambience and influences the formation of experience with the store and connection to the emotions of customers. As per Parente (2000), store ambience ought to be comprehended as a psychological feeling the retailer invokes on the customer within the store. Hawkins, Mothersbaugh and Best (2007) argue that "the ambience of the store is influenced by attributes such as lighting, layout, presentation of goods, accessories, flooring, colors, sounds, smells and the clothes and behavior of the sales and service staff". But, according to Levy and Weitz (2000), music is the most relevant among them having greater impact on the customer in the store ambience. Kónya and Havrila (2005), in their literature review, confirmed ambience as a vital aspect that influences customer

satisfaction in the course of their purchase from a store. Hawkins, Mothersbaugh and Best (2007) found that the store ambience element is primarily affective or sentimental in nature. Blackwell, Miniard and Engel (2005) state that store ambience consists of the physical properties of the retail store created with the help of colors, lighting, smells and music intended to influence the customer to purchase from the store. The store ambience can convey the individuality and image of the store to the customer. Hence, the image of a store as perceived by the customer is linked to the store ambience to a large extent. Therefore, as argued by Levy and Weitz (2000), the retailers need to ensure store ambience to be in line with their image and their overall strategy while designing or redesigning a store. It is clear that the ambience of a store to a large extent influences customers' opinion about the quality and image of the store (Hawkins, Mothersbaugh and Best, 2007). Ambience factors have a crucial role to play in generating a positive store image. These factors affect consumer behavior in participation of the service production and consumption process (Rao and Manikyam, 2013).

2.2.9 Display

While cost awareness has increased the incidences of planned purchase and as high as 65% of shoppers use lists, shopping choices are frequently influenced by end-of aisle and merchandising displays (Zell, 2009). Package design, including where text and images are positioned, influences product recall as well as purchases (Rettie and Brewer, 2000) even though the influence of design vary by the type of display consumer segments look for (Silayo and Speece, 2007). There is an increasing focus on the display of products among retailers and researchers under the heading of 'Aisle Management' (Larson, 2006). Studies show that the closeness of categories to one another can produce cross-category purchases as both facing aisles and end-of-aisle displays can considerably increase purchases on a level comparable to other marketing mix strategies (Bezawada, Balachander and Shankar, 2009; Inman, Winer and Ferraro, 2009), even though these display related effects are not found to influence product categories equally. Display of products aid comparisons on different attributes. As a

case in point, Desai and Ratneshwar (2003) found that the differential positioning of low-fat variants of junk food impinges on perceptions of those foods. If they are placed in a health-food section, they seem to be better tasting but less healthy than when they are positioned in company of junk food of similar category. Moreover, if consumers purchase products in 'virtue' categories early on, there is an increase in their purchase of 'vice' products later in the shopping sojourn subject to variance by economic and demographic characteristics of consumers (Kahn and Wansink, 2004; Campo, Gijbrecchts, Goossens and Verhetsel, 2000). Zell (2009) reports that shoppers habitually notice end-of-aisle displays, merchandising displays, department signage, shelf strips and shelf blades, and depict these additional product information on shelves as bearing the maximum impact over their purchase decisions. Therefore, store display decisions are vital and should be taken in order to stir up greater productivity in the shopping arena (Parente, 2000).

2.2.10 Store Image

Several studies report direct linkages between store image and intensity of store loyalty (Kunkel and Berry, 1968; Reynolds, Darden and Martin, 1974; Korgaonkar, Lund and Price, 1985). Thus, we can conclude that more positive the store image, greater is the degree of loyalty. In a review paper based on his references to several other studies, Osman (1993) proposes a model that patronage is the result of past purchasing experience and the customers' (favorable) image of the store. He stresses that patronage behavior is the culmination of past purchase experience and the congruity of the store image between the retailer and the consumer.

Several studies have established the linkage between various elements of the retail mix and their impact on store image and hence loyalty. According to Kahn and Lehmann (1991), varied assortment, one of the retail mix elements, may be the key driving force to store choice. If retail mix elements are in congruence with the desired benefits, it results in customer loyalty (Osman, 1993). These studies indicate that retailers adapt their retail mix according to what they perceive as important attributes to their target market and how they perceive their consumers as processing the information conveyed

by the retail elements. The aspect of congruity between the retail mix elements as designed by the retailer and the self-image or self-concept of the consumer has received much attention. Research has shown that greater the congruence between self-image and store image, greater is the probability that the customer is loyal (Pathak, Crissy and Sweitzer, 1974; McClure and Ryans, 1968; Dornoff, Ronald and Tatham, 1972). Store image impacts both store choice and shopping trip habits (Doyle and Fenwick, 1974; Schiffman, Dash and Dillon, 1977). Variety perceptions (a store image dimension) and retail mix drive satisfaction and store choice (Hoch, Bradlow and Wansink, 1999). A combination of dimensions like merchandise, store location, promotion, pricing policy, service, store clientele, store ambience and layout etc. comprise the consumer's perception of the store and its attributes, which may be defined as the store image. These dimensions are viewed in combination by the customer in order to simplify matters to produce a store image (Cox and Brittain, 2004). Creating attractive store image is a key advantage for retailers to achieve and sustain success in a highly competitive market place. As a consequence, retailers strive to make their customers perceive their store image positively. Retailers who manage their image successfully can influence consumers' store patronage decisions and improve their competitive position (Venkateswaran and Mahalakshmi, 2010). According to Schiffman and Kanuk (2008), perception can be defined as the process by which an individual selects, organizes and interprets stimuli into a meaningful and coherent picture of the world. Stimuli are perceived, transformed into information and stored through information processing which is made up of a series of activities (Hawkins, Best and Coney, 2004). Information processing model has four steps: exposure, attention, interpretation and memory, of which the first three constitute perception. Exposure takes place when a stimulus comes within the range of our sensory receptor nerves. Attention occurs when the stimulus activates one or more sensory receptor nerves and the resulting sensations go to the brain for processing. The assignment of meaning to sensations constitutes the interpretation phase. It is a function of the gestalt, or pattern, formed by the characteristics of the stimulus, the individual and the situation. It is essential to identify and aggregate the relevant consumer attitudes for a proper

measurement of the image of a retail store and shopping centre. Fisk (1961), in his conceptual model for studying customer image, sums up store image as a cognitive dimension in a more comprehensive presentation. Store image may be utilized to identify relevant attitudes that assist in the development of measurement instruments for a particular retail store (Jain, 2009). The perception of the customer determines the success or failure of any business, and retailing is no exception. It is vital to have knowledge about the customers and their expectations and performance of retail outlets in their views in order to make the customers happy or satisfied and loyal to the outlet (Nene, 2007).

2.2.11 Brand Loyalty

Store loyalty was found to be weakly associated with brand loyalty by Cunningham (1961), and subsequent research by others (Rao, 1969; Carman, 1970; East, Harris, Willson and Hammond, 1995) revealed the same. Carman (1970) established that the consumer tendency to avoid exploratory shopping, whether store or brand, is the genesis of the relationship between brand and store loyalty and also inferred that the number of brands the shopper has as a choice comes down significantly due to limited store patronage. This does not leave much scope for the shoppers to diversify their brand purchase. After adjusting for the effects of private label brands, Rao (1969) found a positive correlation between store and brand loyalty. That little of the association could be attributed to private brand loyalty was shown by Uncles and Ellis (1989). East, Harris, Willson and Hammond (1995) showed that private brand loyalty plays an insignificant part in this association between store and brand loyalty.

Customers' brand loyalty very often supersedes their store loyalty in the retail industry. Bloemer and Jos (1992) infer the existence of a positive relationship between brand loyalty and dealer loyalty (in this case automotive industry) in their regression model using a nine point scale exhibited by repeat purchase intentions on the part of the consumers. Repeat purchase intentions and willingness to recommend a dealer or a brand was measured by Huber and Hermann (2001) using a five-point scale confirming a statistically significant positive relationship between the two constructs. These results

suggest that brand image has a direct impact on customer loyalty as their definition of dealer loyalty is similar to the definition of customer loyalty. There has been a transformation in consumer's preference and behavior. There is now a hitherto unheard urge to try both new products and new brands noticeable in a sweeping preference of brand variety and novelty over brand loyalty. It is being witnessed in recent times that today's consumers have the desire to try out as many possibilities as they do not want to miss out on anything. Undoubtedly, this has negative effect on brand loyalty. Venkateswaran (2003) found that new brands, variety and non-satisfaction are foremost grounds for brand switching. Switchers are mainly influenced by brand name in buying decisions, followed by quality and price. Quality, promotion, store amenities and service are factors attributable to brand loyalty while price consciousness is still a driving force. In order to survive, the retailers are working on supply chain and operations efficiencies along with the critically important sales and marketing effort.

2.2.12 Customer Switching

The relationship between switching barriers and loyalty reveals that "too often" and "too similar" sales promotion programs of competitive department stores render the promotion effects ineffective which do not contribute to the attractiveness of competitors. The promotion effects have a positive and significant influence on loyalty. Promotion effects are also the most important weight to loyalty because it also depends on the reward of promotion. The negative relationship between promotion effects and attractiveness of alternative supports the promotion effects which can lower the attractiveness of competitors (Tung, Kuo and Kuo, 2011). Retailers today are facing increasingly tough competition and struggling to retain their existing customers and acquire new customers. Due to the availability of many options customers are switching to competitors if they are not satisfied. Better retail service induces customer satisfaction, which in turn results in customer loyalty, positive word of mouth, product repurchase and customer retention. Jackson (1985) affirmed the association between switching cost and customer retention. De Ruyter, Wetzels and Bloemer (1998) established the role of switching costs into loyalty. Jones, Mothersbaugh and Beatty

(2000) defined the switching barriers that preempt consumers from changing their suppliers with the help of three variables viz. the interpersonal relationships, perceived switching costs and attractiveness of alternative. Ranaweera and Prabhu (2003) found switching barriers to have positive impact on customer retention and cost effectiveness while trying to retain customers. Chang and Chen (2007) established that the switching barriers have a notably positive effect on customer loyalty. Han, Back and Barrett (2009) found that the degree of switching barriers was impingent on the relationship between revisit intention and customer satisfaction. In a bid to strengthen relationships with their customers, marketers are showing renewed interest in customer loyalty programs. But there is a question mark on how effective these programs are. Research on "normal" patterns of loyalty in established competitive markets suggests that in many cases it is hard to obtain exceptional advantages through the launch of a loyalty program. Also, competitive forces tend quickly to erode any differential gains (Dowling and Uncles, 1997).

2.2.13 Private Label Brand

The changing customer tastes and the need to fill a gap in the product offering is the key reasons for the retailers to opt for private labels. This gap may be due to the non-availability of particular product/category. The retailer may also seek to create a competitive advantage in his domain by aiming to offer a product that is unique and thus also builds on customer loyalty. Consumers develop divergent perceptions of national brands vis-à-vis the private label brands. It is found that for certain product categories, customer belief about quality of national brands is far too strong for store brands to make any impact on consumer loyalty. Louviere and Gaeth (1987) are of the opinion that competing stores should differentiate themselves based on type and quality of assortment as consumers are found to be more inclined to revisit a store where they have had unparalleled shopping experiences. Retail mix elements can be effectively used by retailers as environmental cues to engender customer loyalty and one frequently used strategy in this regard is the development of own store/private label brands. But it is too early for an Indian retailer to venture into the territory of brand

building as they are hamstrung by limited promotional budget at disposal presently. In grocery retailing in India for instance, store brands account for less than 2% of sales value in Food World (Kaul, 2006). But, it is expected that sooner than later this area will see more investments coming in owing to push for greater margins and the need to retain the loyal consumer. Private labels are set for accelerated growth with the majority of the world's leading grocers increasing their own label penetration (Planet Retail, 2007). In the US super markets, drug chains and mass merchandisers, one out of every five items sold every day happens to be a private label product and the share could even go higher in Western Europe (Kumar and Steenkamp, 2007). This growth is primarily driven by retailers' desire to earn higher margins and acquire increased bargaining power with national brand manufacturers (Ailawadi and Harlam, 2004). The third reason for increasing private label use by retailers is because it helps them boost store traffic and customer loyalty (Richardson, Jain and Dick, 1996; PLMA, 2011). On the flip side, there is some evidence that consumers may not differentiate between the private labels of various retailers and may be generally loyal to private label products and not to the private label products of any particular retailer (Richardson, 1997). Singh, Hansen and Blattberg (2006), in their study of customer loyalty, contend that heavy private label users are more likely to switch over to Wal-Mart when it enters a particular area. Thus there are contrary views expressed on whether private label brands use is associated with greater store loyalty. In general, retailers are making a concerted effort to raise their private label offering (Kumar and Steenkamp, 2007). Ailawadi, Pauwels and Steenkamp (2008) have shown that there exists an inverted U relationship between private label share and share of wallet (SOW) of the consumers which means that even for a high quality private label program, a retailer runs the risk of overdoing it.

Globally, Private labels are developed as value innovators in premium categories for profit maximization and customer loyalty (Lukić, 2011). Retailers prefer private label brands because of their potential to increase store loyalty, chain profitability, control over shelf space, bargaining power over manufacturers. Beneke (2010) analyzed the consumer perceptions of private label brands within the retail grocery sector of South Africa. Consumers who are heavy purchasers of private label brands may not prove to

be more profitable in the long run as these consumers may be substituting a more expensive manufacturer brand with the less expensive private label option. The advantages of private labels are increased profitability through cost saving and increased margins, increased store loyalty and creation of distinct corporate identity, opportunities to seize new market ventures and increased bargaining leverage with suppliers. Demographic variables are largely ineffective in determining an individual's propensity to buy private label brands. Income is found to be the most prominent of all variables, revealing a direct relationship between income and affinity towards private label brands. Chakraborty (2011), in his analysis of buyer behavior towards private label colas, finds brand image to be an important element of branding theory which plays an important role in the brand building process. Price and quality are the two important characteristics for choosing a private label and there is a direct relation between them. Fraser (2009) researched on the influence of store image on attitudes toward the same private labels across stores. The effect of store image is positively associated with attitudes toward private labels but differs by retail chain and private label type. Store assortment quality is the major determinant of attitude of private labels. It indicates that there can be a poor fit between store and private label positioning. Nair (2011) argues that private labels have graduated from being a niche segment to catering to the needs of the urban youth largely because of increase in their disposable income and growing awareness of lifestyle and fashion trends.

2.2.14 Promotion

A consumer could demonstrate patronage behavior and still not be loyal. This 'spurious' loyalty is difficult to differentiate from true loyalty in the short term and arises due to price offers and intense promotions. Deal prone consumers would shift to a store that offers price offs or discounts for a short period of time when they may have the same shopping pattern as loyal customers (Lichtenstein, Burton and Netemeyer, 1997). Genuine loyalty is the prime attitudinal objective that every marketer/retailer aims for with his marketing/ retail mix elements (Kaul, 2006). A loyal customer would patronize a particular store over other stores and tend to be tolerant of service errors of present store by highlighting the value of other attributes and downplaying the significance of

the store's weaknesses. But this holds true up to a threshold limit and a retailer should be aware that a serious dissonance would dislodge loyalty and make the consumer move to a rival store (Reynolds, Darden and Martin, 1974). Dissonance might be a result of declining performance of the store or despair arising out of the changing expectations of the customer and what the retailer is offering. Beyond the threshold level, loyalty erodes, usually in favor of another store (Anderson, 1973). Applebaum (1966) found that the extent to which loyalty can be enhanced is linked to the degree a store or a shopping centre can exercise its centripetal pull.

2.2.15 Consumer Characteristics

Based on the above interactional relationships, we can identify consumer characteristics as another antecedent. Pessemer (1980), as quoted by Black (1984) identified three influencers of consumer patronage: Consumer Characteristics (which impacts the store choice and the shopping patterns), Competitive Environment (as determined by the competing outlets in the trade area) and Store Characteristics (as defined by the specific retail mix elements). Studies that have incorporated individual differences have examined its impact on store image through a variety of intervening/influencing/moderating variables. According to Bellenger, Robertson and Greenberg (1977), "the store patronized is a result of both the relative importance of various motives and the shopper's assessment of alternative stores with respect to the various factors used in making the selection". This leads a researcher to examine two aspects related to individual dispositions: one related to customer motives in shopping and the other related to information processing about the store related aspects. Guttman (1990) found a direct linkage between personal values and desired consumer benefits. He also found that past shopping experiences act as an influence in forming these expectations about desired benefits from purchasing at a store. Individual dispositions and personal characteristics interact with the situation (product to be bought and the context of purchase) to result in the benefits that a customer desire from a store purchase (Hansen and Deutscher, 1977). Several studies find that situational factors impact consumer characteristics (Miller and Ginter, 1979) and produce

significantly varying store choice and shopping trip behavior (Mattson, 1982; Belk, 1975). Episode specific characteristics have been found to explain as much as 12% of the variations in consumer behavior (Singh, 1990). In fact, usage context has been considered as a critical factor determining consumer preferences and satisfaction (Miller and Ginter, 1979; Belk, 1975). Evaluating store image on purely objective criteria without accounting for individual subjectivity would lead to insufficient and maybe erroneous information to retailers (Hirschman and Krishnan, 1981). Amongst various other situational variables, the variations of Task Definition and Perceived Risk (Hisrich, Dornoff and Kerman, 1972; Mitchell, 2001; Dash, Schiffman and Berenson, 1976; Prasad, 1975) have been linked most often to personal consumer characteristics. Nielsen's Shoppers' Trend Study, 2008, has disclosed that many changes have taken place in consumer shopping behavior and purchase patterns in the wake of modern trade. Shopping at supermarkets has become more frequent than before and the average basket size per trip is also increasing and shoppers are increasingly shopping at supermarkets for fresh fruits and vegetables (Images F&R Research, 2009).

2.2.16 Store Choice

Several studies (Stone, 1954; Darden and Ashton, 1974) have found correlations between shopping orientations and life style and between store loyalty and preferences for stores. Several theories can be applied while studying information processing by consumers. Information processing is related in research to both store choice and shopping trip behavior. One set of theories assumes that all evaluation criteria are considered simultaneously. This theory states that consumers do not distinguish between objective and subjective evaluation criteria. They tend to use both simultaneously when arriving at a store choice decision (Hirschman and Krishnan, 1981). Another set of theories holds that the processing happens sequentially. First, there are certain factors used to make a choice among clusters and then within the chosen cluster, other parameters are used for decision making (Fotheringham, 1988). Much has been discussed about the sequential pattern. It is generally agreed upon that as dimensions of comparison among stores increase and consequently the consumer

has to process vast amounts of information before he can make a choice, the hierarchical process becomes more applicable (Black, 1984). From the Indian retailers' perspective, given the limited number of dimensions at present, the picture that emerges from a holistic analysis is more useful than an academic analysis into the sequential/simultaneous process. Another set of theories states that consumers use a limited set of evaluative criteria when making a choice and that this varies depending on personality, context and product. These theories have drawn significantly from Consumer Behavior Models of Automatic Cognitive Information Processing, Threshold Model etc. (Kau and Lowell, 1972; Malhotra, 1983) for store choice and examine how attitude impacts behavior. These studies have analyzed how store image perceptions, dependent on personal characteristics, impact store choice and shopping patterns (Popkowski and Timmermans, 1997; Kim and Park, 1997). Research also indicates that store choice and shopping trip patterns are interrelated. This paragraph quoted from Kahn and Schmittlein (1989) best explains the interrelationships: "Store choice is dependent on the timing of shopping trips, as consumers may go to a smaller local store for short fill-in trips and go to a larger store for regular shopping trips." According to Popkowski, Sinha and Timmermans (2000), personal differences interact with situational factors and together they determine the store choice and shopping trip behavior.

Several studies show that store choice is affected by the past experiences of the consumer. Aaker and Jones (1971) quote from an unpublished dissertation by Rao (1969): "A consumer's selection of a store...is not completely random. The more recent her purchase experience...and the more frequent her visits to the store, the more she is likely to repurchase that product in that store". This shows that past experience influences store choice and trip pattern to change, alter or reinforce the new shopping experience. Several models are used to study the shopping pattern either in isolation or in conjunction with store choice. These vary in terms of applicability and assumptions e.g. the dynamic Markov Model (Popkowski, Sinha and Timmermans, 2000) assumes that the average number of shopping trips is the same in each successive, equal length period and that the transition matrix does not vary over time. The NBD and Dirichlet

Models (Kau and Ehrenberg, 1984) combine purchase timing and store choice and assume that number of purchases made at a store is independent of previous purchases at that store. Models that have done away with these assumptions place other restrictions, primarily in terms of variables that are considered. Clearly, models that can better explain the complicated consumer mind are still evolving. Several models like the Nested Logit Model, the Hazard Model etc. have tried to capture the holistic perspective but they are of relevance in highly competitive scenario where scramble merchandize results in stores competing with a wider variety of formats and consumer loyalty is hard to retain in the face of heavy promotions. Indian retailers would not need to look at these for the next decade or so. Thus we can say that consumer characteristics interact with situational variables to impact how information about the retail mix elements is processed resulting in store choice and trip patterns.

2.2.17 Mall Culture

It is being seen that the new generation is getting more discerning towards mall culture riding on a wave of rising consumerism and a youth driven culture. Shopping activity is getting converted from being a need-based activity to a leisure time entertainment activity and the consumer today spends to achieve the 'feel good' factor from their shopping experiences. Thus the entire scenario of shopping has changed to the mall concept. Emergence of mall culture is thus getting activated in the cities and it is found from the past studies that shopping at malls has become a favorite pass time for the youth customers (Mohanty, 2012). Now, taking into consideration review of existing literature on Indian retail sector and various reports which are published from time to time, it is very difficult to predict the nature of impact organized retail would have on the unorganized retail sector particularly on small mom and pop stores. India has one of the largest unorganized retail markets in the world (Jones, 2008) but India's per capita retailing space is the lowest in the world with more than 96% of retailers operating in less than 500 sft of area. In their survey of 245 small retailers in Delhi and NCR area, Singh and Tripathi (2008) found that there is a substantial decline in the sales performance of small shops. Small shops in the well-to-do areas and in the inner

streets, however, have bucked the trend and are comparatively less affected by malls. Results of a similar survey undertaken by Kalhan (2007) in Mumbai points towards a decline in sales of groceries, fruits and vegetables, processed foods, garments, shoes, electrical and electronic goods in small stores. Many small retailers, confronting an uncertain future, fear loss of livelihood. The problem has been compounded by the fact that compulsion drives millions of Indians to join the services sector due to overcrowded agricultural and manufacturing sectors (Trivedi and Das, 2007). Faced with tough competition from organized retail outlets, the small retailers have resorted to corrective measures and various strategies to boost their sale. These include new sales promotion initiatives like tele-orders, home delivery and sales on credit besides adding new product lines and brands, better display, renovation of store, introducing self-service etc. Few retailers have also increased their working hours and are open seven days a week.

2.3 Conclusion

The size and market share of organized retail in India is poised to increase in the coming years, given the well-developed macro-economic performance, positive consumption pattern owing to rising personal disposable income, swift development of tier II and III cities, availability of excellent retail space and recent entry of giant industrial houses into retailing with focus on large store formats (Kumaravel and Kandasamy, 2012). Global consultancy firm PricewaterhouseCoopers (PwC) expects Indian retail sector to be worth US\$ 900 billion by 2014 in its report 'Strong and Steady 2011'. The opening up of Foreign Direct Investment (up to 51%) in the multi-brand retail segment is expected to bring in an investment of over ₹ 400 billion and open up huge opportunities for farmers, the industry and consumers (White paper on "FDI in Retail- Advantage Farmers", Food and Agribusiness Strategic Advisory and Research-YES BANK, 2012). As per the report, jointly commissioned by ASSOCHAM and Yes Bank, the overall retail market (organized and unorganized) is expected to grow at a compounded rate of 15% over the next five years from ₹ 23 trillion in 2011-12 to ₹ 47 trillion in 2016-17. Rising incomes will be the primary driver of this growth. Favorable demographics, increasing urbanization and nuclearization of families are other factors

which will drive retail consumption in India. According to a McKinsey and Company report (The Great Indian Bazaar: Organized Retail Comes of Age in India, 2008), organized retail in India is expected to increase from 5% of the total market in 2008 to 14-18% of the total retail market and reach US\$ 450 billion by 2015.

Although the big retailers are giving tough competition to small store owners, consumers are still in favor of small retailers as is evident by the persisting dominance of unorganized retail. Notwithstanding the rapid expansion of the organized sector, the bulk of retailing in India continues to happen via the small and traditional general stores (Kumar, Namesh and Vishwas, 2010). Such stores continue to compete successfully even as modern retailing advances rapidly (Humphrey, 2007; Trail, 2006). In their survey conducted on cities of Mumbai, Kolkata, Aligarh and Vizag, Chattopadhyay, Dholakia and Roy (2010) point that even as modern retailing makes rapid penetration in India, most small traditional stores (STS) are resilient and remain competitive by dint of their service mix. Indian consumers have been found to be more inclined towards the unorganized retail format due to demographic and sociological factors like education, religious belief, type of purchase, the type of product they utilize, their daily requirement and technology in terms of the channels they select to purchase and buy (Bulsara and Trivedi, 2013). Consumers go to shopping malls for many reasons. Location/accessibility, parking facility, security at parking, outing, credit card payment, customer assistance and complaint handling are the attributes of prime importance from customer's viewpoint among the peripheral ones. In core attributes, priority is given to variety and assortment, merchandize, billing and delivery system, price, discounts and gifts (Mishra and Shandilya, 2012). However their preference for shopping malls does not let them renege on small retailers. The various reasons that make consumer shop from small stores are relative proximity, trust, reasonable pricing, friendliness displayed by the retailer, long term-relationship, free home delivery and credit facility. Small retailers need to work increasingly harder to sustain this long lasting impression and relationship with consumers by accepting the challenge posed by big malls (Kewlani and Singh, 2012).

References:

- Aaker, D. A & Jones, J. M. (1971). Modeling Store Choice Behavior. *Journal of Marketing Research*, 8 (February), 38-42
- Ailawadi, K. L. & Harlam, B. (2004). An Empirical Analysis of the Determinants of Retail Margins: The Role of Store Brand Share. *Journal of Marketing*, 68 (1), 147-166
- Ailawadi, K. L. & Keller, K. L. (2004). Understanding Retail Branding: Conceptual Insights and Research Priorities. *Journal of Retailing*, 80 (4), 331-342
- Ailawadi, K. L. Borin, N., & Farris, P. W. (1995). Market Power and Performance: A Cross-Industry Analysis of Manufacturers and Retailers. *Journal of Retailing*, 71(3), 211-248
- Ailawadi, K. L. Pauwels, K., & Steenkamp, J. B. E. (2008). Private-Label Use and Store Loyalty. *Journal of Marketing*, 72(6), 19-30
- Anderson, P.W, Fornell, C. & Roland, T. R. (1997). Customer Satisfaction, Productivity and Profitability: Differences between Goods and Services. *Marketing Science*, 16 (2), 129-45
- Anderson, R. E. (1973). Consumer dissatisfaction: the effect of disconfirmed expectancy on perceived product performance. *Journal of Marketing Research*, 38-44
- Anderson, W. T. Jr. (1972). Consumption Orientation and Consumption Behavior. *Journal of Retailing*, 48 (Fall), 49-71
- Applebaum, W. (1966). Guidelines for store location strategy study. *Journal of Marketing*, 30, 42-45
- Arnold, S. J., Tae, H. O. & Tigert, D. J. (1984). Determining Attributes in Retail Patronage: Seasonal, Temporal, Regional and International Comparisons. *Journal of Marketing Research*, 20 (May), 149-157
- Belk, R.W. (1975). Situational Variables in Consumer Behavior. *Journal of Consumer Research*, 2 (December), 157-164
- Bellenger, D. N, Steinberg, E. & Stanton, W. W. (1976). The Congruence of Store Image and Self image. *Journal of Retailing*, 52(1), 10-19
- Bellenger, D. N., Robertson, D. H. & Greenberg, B. A. (1977). Shopping centre patronage motives. *Journal of Retailing*, 53(2), 29-38
- Beneke, J. (2010). Consumer perceptions of private label brands within the retail grocery sector of South Africa. *African Journal of Business Management*, 4(2), 203-220
- Berman, B. & Evans, J. R. (1995). *Retail Management: A Strategic Approach*, Englewood Cliffs, New Jersey, 6th ed., Prentice-Hall Inc
- Berry, L. L. (2001). *The Old Pillars of New Retailing*. Harvard Business Review, 79 (4), 131-137
- Beverland, M., Lim, E. A. C., Morrison, M. & Terziovski, M. (2006). In-store music and consumer-brand relationships: relational transformation following experiences of (mis) fit. *Journal of Business Research*, 59(9), 982-989
- Bezawada, R., Balachander, S., Kannan, P.K. & Shankar, V. (2009). Cross-Category Effects of Aisle and Display Placements: A Spatial Modeling Approach and Insights. *Journal of Marketing*, 73(3), 99-117

- Bhattacharya, D & Dey, S. (2014). Store Loyalty Behavior of Urban Shoppers in India: A Cluster Analytic Approach. *Indian Journal of Applied Research*, 4(10), 7-9
- Black, W. C. (1984). Choice-set Definition in Patronage Modeling. *Journal of Retailing*, 60 (2), 63-85
- Bloemer, J. M. M. & Jos, G. A. M. L. (1992). The Importance of Customer Satisfaction in Explaining Brand and Dealer Loyalty. *Journal of Marketing Management*, 8, 351-364
- Brown, S. (1993). Retail location theory: evolution and evaluation. *International Review of Retail Distribution and Customer Research*, 3, 185-229
- Bucklin, L. P. (1971). Trade Area Boundaries: Some Issues in Theory and Methodology. *Journal of Marketing Research*, 7, February, 30-37
- Bulsara, H. P. & Trivedi, K. G. (2013). An Exploratory Study of Consumer Behavior in Different Retail Formats in India. *GBATA 2013 Readings Book*, 112-119
- Campo, K, Gijsbrechts, E., Goossens, T. & Verhetsel, A. (2000). The Impact of Location Factors on the Attractiveness and Optimal Space Shares of Product Categories. *International Journal of Research in Marketing*, 17(4), 255-279
- Carman, J. M. (1970). Correlates of Brand Loyalty. *Journal of Marketing Research*, 7, 67-76
- Chakraborty, S. (2011). Perceptions and Buyer Behavior towards Private-Label Colas: An Exploratory Study to Understand the Views of the Store Managers of United Kingdom. *IUP Journal of Marketing Management*, 10 (1), 7-18
- Chang, Y. H. & Chen, F. Y. (2007). Relational benefits, switching barriers and loyalty: A study of airline customers in Taiwan. *Journal of Air Transport Management*, 13 (2), 104-109
- Chattopadhyay, A., Dholakia, N. & Roy, R. (2010). Standing up to Goliaths: How small traditional Stores Influence Brand choices in India. *Working paper Series 2010/2011 No 7*, College of Business Administration, University of Rhode Island
- Chow, S. & Holden, R. (1997). Towards an Understanding of Loyalty: The Moderating Role of Trust. *Journal of Managerial Issues*, 9 (3), 275-98
- Clotey, T. A., Collier, D. A. & Stodnick, M. (2011). Drivers of Customer Loyalty in a Retail Store Environment, *Journal of Service Science*, 1(1), 35-48
- Coelho, P. S. & Esteves, S. P. (2007). The choice between a five-point and a ten-point scale in the framework of customer satisfaction measurement. *International Journal of Market Research*, 49(3), 313-339
- Collier, D. A. & Evans, J. R. (2009). *OM, South-Western Cengage Learning*. 5191 Natrop Boulevard, Mason, Ohio
- Cox, R. & Brittain P. (2004). *Retailing: an introduction*. 5th ed. Harlow: FT Prentice Hall, Pearson Education
- Craig, S. C., Ghosh, A. & McLafferty, S. (1984). Models of Retail Location Process: A Review. *Journal of Retailing*, 60 (Spring), 5-26
- Cronin Jr., J. J. & Taylor, S. A. (1992). Measuring service quality: a reexamination and extension. *The Journal of Marketing*, 56(3), 55-68

- Cronin Jr., J. J. & Taylor, S. A. (1994).SERVPERF versus SERVQUAL: Reconciling Performance-Based and Perceptions-Minus-Expectations Measurement of Service Quality. *Journal of Marketing*, 58 (1), 125-131
- Cunningham, R. M. (1961). Customer Loyalty to Store and Brand. *Harvard Business Review*, 39, 127-37
- Dagger, T. S., Sweeney, J. C. & Johnson, L.W. (2007). A hierarchical model of health service quality: Scale development and investigation of an integrated model. *Journal of Service Research*, 10(2), 123-141
- Darden, W.R. & Ashton, D. (1974). Psychographic profiles of patronage preference groups. *Journal of Retailing*, 50(4), 99-112
- Dash, J. F., Schiffman, L. G. & Berenson, C. (1976). Information Search and Store Choice. *Journal of Advertising Research*, 16 (June), 35-40
- Dash, J. F., Schiffman, L. G. & Berenson, C. (1976). Risk and Personality related Dimensions of Store Choice. *Journal of Marketing*, 40 (January), 32-39
- De Ruyter, K, Wetzels. M. & Bloemer, J. (1998). On the Relationship between Perceived Service Quality, Service Loyalty and Switching Costs. *International Journal of Service Industry Management*, 9, p436.
- decision making. *Journal of Marketing*, 73 (5), 19–29
- Denison, T. & Knox, S. (1993). Pocketing the change from loyal shoppers: the double indemnity effect. *Proceedings of the Marketing Education Group Conference*, Southborough, 1993, 221-32
- Desai, K. & Ratneshwar, S. (2003). Consumer perceptions of product variants design. *Journal of Product Brand Management*, 9(1), 56 –70
- Dick, A. S. & Basu, K. (1994). Customer Loyalty: Toward an Integrated Conceptual Framework. *Journal of the Academy of Marketing Science*, 22, 99-113
- Doney, P. M. & Cannon, J.P. (1997). An examination of the nature of trust in buyer-seller relationships. *Journal of Marketing*, 61(2), 35-51
- Donio, J., Massari, P. & Passiante, G. (2006). Customer satisfaction and loyalty in a digital environment: An empirical test. *Journal of Consumer Marketing*, 23(7), 445-457
- Domoff, R. & Tatham, R. L. (1972). Congruence between Personal Image and Store Image. *Journal of the Market Research Society*, 14, 45-52
- Dowling, G. R. & Uncles, M. D. (1997). Do customer loyalty programs really work? *Sloan Management Review*, 38 (4), 71-82
- Doyle, P. & Fenwick, I. (1974). How Store Image Affects Shopping Habits in Grocery Chains. *Journal of Retailing*, 50 (Winter), 39-52
- Dube, L. & Maute, M. F. (1998). Defensive strategies for managing satisfaction and loyalty in the service industry. *Psychology & Marketing*, 15 (8), 775-91
- Dunn, R. & Wrigley, N. (1984). Store loyalty for grocery products: an empirical study. *Area*, 16 (4), 307-314

- Eakuru, N. & Mat, N. K. N. (2008). The Application of Structural Equation Modeling (SEM) in Determining the Antecedents of Customer loyalty in Banks in South Thailand. *The Business Review, Cambridge*, 10(2), 129-139
- East, R., Harris, P., Willson, G. & Hammond, K. (1995). Correlates of First-Brand Loyalty. *Journal of Marketing Management*, 11(5), 487-97
- East, R., Harris, P., Willson, G. & Lomax, W. (1995). Loyalty to Supermarkets. *International Review of Retail, Distribution and Consumer Research*, 5 (1), 99-109
- Enis, B. M., & Paul, G. W. (1970). Store Loyalty as a Basis for Market Segmentation. *Journal of Retailing*, 46(3), 42-56
- Evanschitzky, H., Groening, C., Mittal, V. & Wunderlich, M. (2011). How Employer and Employee Satisfaction affect Customer Satisfaction: An Application to Franchise Services. *Journal of service Research*, 4(2), 136-148
- Evanschitzky, H., Sharma, A. & Prykop, C. (2012). The role of the sales employee in securing customer satisfaction. *European Journal of Marketing*, 46(3/4), 489-508
- Farley, J. U. (1968). Dimensions of supermarket Choice Patterns. *Journal of Marketing Research*, 5 (May), 206-208
- Fisk, G. (1961). A Conceptual Model for Studying Customer Image. *Journal of Retailing*, 37 (Winter), 1-8
- Food & Agribusiness Strategic Advisory and Research-YES BANK (2012). *White paper on "FDI in Retail-Advantage Farmers"*. The ASSOCHAM Conference on Retail India, October, 19, 2012, New Delhi
- Fotheringham, A. S. (1983). A New Set of Spatial Interaction Models: The Theory of Competing Destinations. *Environment and Planning*, 15(1), 15-36
- Fotheringham, S. A. (1988). Consumer Store Choice and Choice Set Definition, *Marketing Science*, 7 (3), 299-310
- Fraser, A. (2009). *Customer Attitudes to Private Labels: The Role of Store Image*, A Dissertation Submitted to Auckland University of Technology in Partial Fulfillment of the Requirements for the Degree of Master of Business (MBus), 2009 (Doctoral dissertation, AUT University)
- Gautschi, D. A. (1981). Specification of Patronage Models for Retail Centre Choice. *Journal of Marketing Research*, 18 (May), 162-174
- Ghosh, A. & Mclafferty, A. (1987). *Location Strategies for Retail and Service Firms*. Lexington: Lexington Books
- Gonzalez-Benito, O., Muñoz-Gallego, P. A. & Kopalle, P. K. (2005). Asymmetric competition in Retail Store Formats: Evaluating Inter- and Intra-Format Spatial Effects. *Journal of Retailing*, 81(1), 59-73
- Gronroos, C. (1984). A Service Quality Model and Its Marketing Implications. *European Journal of Marketing*, 18 (4), 36-44
- Grover, G. Dutta, S., & Chakraborty, S. (2011). Transaction Specific Approach of Customer Satisfaction: A Study of an Organized Retail Outlet in Jalandhar, Punjab, India. *Journal of Economic Development, Management, IT, Finance & Marketing*, 3(1), 117-112

- Guttman, J. (1990). Adding Meaning to Values by Directly Assessing Value-Benefit Relationships. *Journal of Business Research*, 20 (March), 153-160
- Han, H., Back, K. J. & Barrett, B. (2009). Influencing Factors on Restaurant Customers' Revisit intention: The Roles of Emotions and Switching Barriers. *International Journal of Hospitality Management*, 28(4), 563-572
- Hanif, M., Hafeez, S. & Riaz, A. (2010). Factors Affecting Customer Satisfaction. *International Research Journal of Finance and Economics*, 60, 44-52
- Hansen, R. A. & Deutscher, T. (1977). An Empirical Investigation of Attribute Importance in Retail Store Selection. *Journal of Retailing*, 53 (Winter), 59-72
- Hawkins, D.I, Best, R. J. & Coney, K.A. (2004). *Consumer Behavior- Building Marketing Strategy*. 9th ed. Boston: McGraw Hill
- Hawkins, D., Mothersbaugh, D. & Best, R. (2007). *Consumer behavior: Building Marketing Strategy*. 10th ed. New York: McGraw-Hill
- Hee-Su. K. & Yoon, C.H (2004). Determinants of Subscriber Churn and Customer Loyalty in the Korean Mobile Telephony Market. *Telecommunications Policy*. 28 (10), 751-765
- Hennig-Thurau, T., Gwinner, K.P. & Gremler, D.D. (2002). Understanding relationship marketing outcomes: An integration of relational benefits and relationship quality. *Journal of Service Research*, 4(3), 230-247
- Heskett, J. L., Jones, T. O., Loveman, T. W., Sasser, Jr. & W.E. & Schlesinger, L. (1994). Putting the service-profit chain to work. *Harvard Business Review*, 72 (2), 164-174
- Hirschman, E. C. & Krishnan, S. (1981). Subjective and Objective Criteria in Consumer Choice: An Examination of Retail Patronage Criteria. *The Journal of Consumer Affairs*, 15 (1), 115-127
- Hisrich, R. D, Domoff, R. J & Kernan, J. B. (1972). Perceived Risk in Store Selection. *Journal of Marketing Research*, 9 (November), 435-439
- Hoch, S. J., Bradlow, E. T. & Wansink, B. (1999). The Variety of an Assortment. *Marketing Science*, 18 (4), 527-546
- Hotelling, H. (1929). Stability in Competition. *Economics Journal*, 39(153), 41-57
- Hubbard, R. (1978). A Review of Selected factors Conditioning Consumer travel behavior. *Journal of Consumer Research*, 5 (June), 1-21
- Huber, F & Herrmann, A. (2001). Achieving Brand and Dealer Loyalty: The Case of the Automotive Industry. *International Review of Retail, Distribution and Consumer Research*. 11 (April), 97-122
- Huff, D. L. (1964). Defining and Estimating a Trade Area. *Journal of Marketing*, 18 (July), 34-38
- Humphrey, J. (2007). The supermarket revolution in developing countries: tidal wave or tough competitive struggle? *Journal of Economic Geography*, 7(4), 433-450
- Ibrahim, H. & Najjar, F. (2008). Relationship bonding tactics, personality traits, relationship quality and customer loyalty: Behavioral sequence in retail environment. *The ICFAI University Journal of Services Marketing*, 6(4), 1-37

Images F&R Research (2009), *India Retail Report 2009*, Images, Images Multimedia

Inman, J.J., Winer, R.S. & Ferraro, R. (2009). The Interplay Among Category Characteristics, Customer Characteristics, and Customer Activities on Instore Decision Making. *Journal of Marketing*, 73(5), 19–29

Jackson, B. B. (1985). *Winning and keeping industrial customers: The dynamics of customer relationships*. Lexington, MA: D.C, Heathand Company

Jacoby J. & Kyner D.B. (1973). Brand Loyalty vs. Repeat Purchasing behavior. *Journal of Marketing Research*, 10 (February), 1-9

Jain, R. K. (2009). *Retail Management*. New Delhi, Vayu Education of India

Jones, G. (2008). How the best of the best get better and better. *Harvard Business Review*, 86 (6), 123-127

Jones, M. A., Mothersbaugh, D. L. & Beatty, S. E. (2000). Switching barriers and repurchase intentions in services. *Journal of Retailing*, 76 (2), 259-274

Jones, T. O. & Sasser Jr., W. T. (1995). Why satisfied customers defect. *Harvard Business Review*, 73(6), 88-99

Kahn, B. E. & Lehmann, D. R. (1991). Modeling Choice among Assortments. *Journal of Retailing*, 67 (3), 274-299

Kahn, B. E. & Schmittlein, D. C. (1989). Shopping Trip Behavior: An empirical Investigation. *Marketing Letters*, 1 (1), 55-69

Kahn, B.E. & Wansink, B. (2004). The influence of assortment structure on perceived variety and consumption quantities. *Journal of Consumer Research*, 30(4), 519–33

Kalhan, A. (2007). *Impact of malls on small shops and hawkers*. Economic & Political Weekly, June, 2, 2007

Kalwani, M. U & Narayandas, N. (1995). Long term Manufacturer supplier Relationship: Do they pay off for Supplier Firms? *Journal of Marketing*, 59(J), 1-16

Kau, A. H. K. & Ehrenberg, A. S. C. (1984). Patterns of Store choice. *Journal of Marketing Research*, 21 (November), 399-409

Kau, P. & Lowell, H. (1972). A Threshold Model of Purchasing Decisions. *Journal of Marketing Research*, 9 (August), 264-270

Kaul, S. (2006). A conceptual note on influencing store loyalty, implications for Indian retailers. *W.P No. 2006-10-06 October 2006*, IIMA

Kewlani, S. & Singh, S. (2012). Small retailers or big shopping malls: Will big fishes eat the small? *Radix International Journal of Research in Social Science*, 1(2), 15-16

Korgaonkar, P.K., Lund, D. & Price, B. (1985). A Structural Equations approach toward Examination of Store Attitude and Store Patronage Behavior. *Journal of Retailing*, 61(Summer), 39-60

Kotler, P. & Armstrong, G. (2010). *Principles of Marketing*. 13th ed. New Jersey: Prentice Hall

- Kumar, N. & J. E. M. Steenkamp (2007). *Private Label Strategy*. Cambridge, MA: Harvard Business School Press
- Kumar, S., Namesh, R. & Vishwas, R. (2010). The old World of Kirana Shops Vs New World of Glitzy Retail; a case study in an emerging market-The Indian context. *Research Paper 2010/01*, Indian Institute of Management, Bangalore
- Kumar, V., Jones, E., Venkatesan, R. & Leone, R. P. (2011). Is market orientation a source of sustainable competitive advantage or simply the cost of competing? *Journal of Marketing*, 75(1), 16-30
- Kumaravel, V & Kandasamy, C (2012). Measuring Customer Based Brand Equity on Hypermarket Store in India. *European Journal of Social Sciences*, 28 (3), 408-415
- Kunkel, J. H. & Berry, L. L. (1968). A Behavioral Conception of Retail Image. *Journal of Marketing*, 32 (October), 21-27
- Kursunluoglu, E. (2011). Customer service effects on customer satisfaction and customer loyalty: a field research in shopping centers in Izmir City–Turkey. *International Journal of Business and Social Science*, 2(17), 52-59
- Larson, R. (2006). Core Principles for Supermarket Aisle Management. *Journal of Food Distribution Research*, 37(1), 100–103
- Levy, M. & Weitz, A.W. (1998). *Retailing Management* (3rd ed.). New York: Irwin/McGraw-Hill
- Levy, M. & Weitz, B. A. (2007). *Retailing Management*. 7th ed. New York, McGraw-Hill
- Liang, C.J. & Wang, W.H. (2004). Attributes, benefits, customer satisfaction and behavioral loyalty—an integrative research of financial services industry in Taiwan. *Journal of Services Research*, 4(1), 57-91
- Lichtenstein, D. R., Burton, S. & Netemeyer, R. G. (1997). An Examination of Deal-Prone across Sales Promotion Types: A Consumer Segmentation Perspective. *Journal of Retailing*, 73(2), 283-297
- Lindquist, J. & Sirgy, M. J. (2004). *Shopper, Buyer, and Consumer Behavior*. 4th edition. Mason, Ohio: Cengage Learning
- Louviere, J. J. & Gaeth, G. J. (1987). Decomposing the Determinants of Retail Facility Choice Using the Method of Hierarchical Information Integration: A supermarket illustration. *Journal of Retailing*, 63 (Spring), 25-48
- Lukić, R. (2011). The Effect of Private Brands on Business Performance in Retail. *Economia Seria Management*, 14(1), 25-39
- Macintosh, G. & Lockshin, L. S. (1997). Retail Relationships and Store Loyalty: A Multi-level Perspective, *International Journal of Research in Marketing*, 14 (5), 487-497
- Macintosh, G. & Lockshin, L. S. (1997). Retail relationships and store loyalty: a multi-level perspective. *International Journal of Research in Marketing*, 14(5), 487-497
- Malhotra, N. K. (1983). A Threshold Model of Store Choice. *Journal of Retailing*, 59 (2), 3-21
- Mason, N. (1991). An Investigation into Grocery Shopping Behavior in Britain, A.C. Nielsen, *Nielsen House*, Headington, Oxford OX3 9RX

- Mason, N. (1996). Store loyalty-that old chestnut. The Researcher, Customer Loyalty – The Issue for the 90s, A.C. Nielsen, Nielsen House, Headington, Oxford OX3 9RX
- Mattson, B.E. (1982). Situational Influences on Store Choice. *Journal of Retailing*, 58 (3), 46-58
- McCarthy, E. J. (1971). *Basic Marketing: A Managerial Approach* (4th ed.). Homewood, Ill., R.D. Irwin
- McClure. P.J. & Ryans Jr. J.K. (1968). Differences between Retailers' and Consumers' Perceptions. *Journal of Marketing Research*, 5 (February), 35-40
- McGoldrick, P. J. & Andre, E. (1997). Consumer Misbehavior: Promiscuity or Loyalty in Grocery Shopping. *Journal of Retailing and Consumer Services*, 4(2), 73-81
- Miller, K.E. & Ginter, J.L. (1979). An Investigation of Situational Variation in Brand Choice and Attitude. *Journal of Marketing Research*, 16 (February), 111-123
- Mishra, K. & Shandilya, A. K. (2012). Study of Customer Preferences to Choose an Organized Retail Outlet - A Case Study of Ranchi. *International Journal of Management, IT and Engineering*, 2 (3), 302-18
- Mitchell, V.W. (2001). Reconceptualizing Consumer Store Image Processing Using Perceived Risk. *Journal of Business Research*, 54 (2), 167-172
- Mohanty, S. (2012). Drivers of Retail Shopping: An Exploratory Study. *International Journal of Scientific and Research Publications*, 2 (3), 1-6
- Moliner, M. A., Sanchez, J., Rodriguez, R.M. & Callarisa, L. (2007). Relationship quality with a travel agency: The influence of the post-purchase perceived value of a tourism package. *Tourism and Hospitality Research*, 7(3/4), 194-21
- Moore, C. T. & Mason, J. B. (1969). A Research Note on Major Retail Centre Patronage. *Journal of Marketing*, 33(July), 61-63
- Morgan, R.M. & Hunt, S.D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*. 58 (3), 20-38
- Neelmani, N. (2011). Consumer Attitude towards FMCGs: A Comparative Study of Private Labels and National Brands. *Indian Journal of Marketing*, 41(8), 28-34
- Nelson, R. L. (1958). *The Selection of Retail Locations*. New York: F.W. Dodge Corporation
- Nene, A. (2007). *Services Marketing*. Pune, Symbiosis Center for Distance Learning
- Nguyen, N., Leclerc, A. & LeBlanc, G. (2013) The Mediating Role of Customer Trust on Customer Loyalty. *Journal of Service Science and Management*, 6, 96-109
- Oliver, R. (1999). Exploring strategies for on-line teaching and learning. *Distance Education*, 20(2), 240-254
- Oliver, R.L. (1997). *Satisfaction: A Behavioral Perspective on the Consumer*. New York: McGraw Hill, p 392
- Oppewal, H. & Holyoake, B. (2004). Bundling and Retail Agglomeration Effects on Shopping Behavior. *Journal of Retailing and Consumer Services*, 11(2), 6-74

- Osman, M. Z. (1993). A Conceptual Model of Retail Image Influences on Loyalty Patronage Behavior. *International Review of Retail Distribution and Consumer research*, 2, 133-148
- Palic, M. Maricic, M. & Kovac, I. (2011) Impact of personal service on Customer satisfaction in FMCG retail in Croatia. *International Journal of Management Cases*, 13 (3), 113-144
- Parasuraman, A., Zeithaml, V. & Berry, L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49 (4), 41-50
- Parasuraman, A., Zeithaml, V. & Berry, L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64 (1), 29-40
- Pathak, D.S., Crissy W.J.E. & Sweitzer, R.W. (1974). Customer Image versus the Retailers' Anticipated Image. *Journal of Retailing*, 50 (winter), 21-28
- Pauwels, K. (2007). How retailer and competitor decisions drive the long-term effectiveness of manufacturer promotions for fast moving consumer goods. *Journal of Retailing*, 83 (3), 297-308
- Pessemier, E. (1980). Store image and positioning. *Journal of Retailing*, 56(1), 94-106
- Picone, G. A., Ridley, D. B. & Zandbergen, P. A. (2009). Distance Decreases with Differentiation: Strategic Agglomeration by Retailers. *International Journal of Industrial Organization*, 27, 463-473
- Ping, R. A., Jr. (1993). The Effects of Satisfaction and Structural Constraints on Retailer Exiting, Voice, Loyalty, Opportunism, and Neglect. *Journal of Retailing*, 69(3), 320-352
- Piron, F. (2002). International out shopping and ethnocentrism. *European Journal of Marketing*, 36(1/2), 189-210
- Planet Retail (2007). Private label trends worldwide, available at www.planetretail.net accessed on January, 02, 2014
- PLMA (2011). Private Label Manufacturers Association Website, available at <http://plma.com/storeBrands/sbt11.html> accessed on December 22, 2011
- Pong, J. L. T. & Tang, E. P. Y. (2001). An Integrated Model of Service Loyalty. *Academy of Business and Administrative Sciences 2001 International Conferences*, Brussels, Belgium. 23 – 25 July
- Popkowski, L. & Timmermans, H. J. P. (1997). Store Switching Behavior. *Marketing Letters*, 8 (2), 193-204
- Popkowski, L., Sinha, A. & Timmermans, H.J.P. (2000). Consumer Store Choice Dynamics: An Analysis of the Competitive Market Structure for Grocery Stores. *Journal of Retailing*, 76(3), 323-345
- Prasad, K. V. (1975). Socioeconomic Product Risk and Patronage Preferences of Retail Shoppers. *Journal of Marketing*, 39 (July), 42-47
- Ranaweera, C. & Prabhu, J. (2003). The influence of satisfaction, trust and switching barriers on customer retention in a continuous purchase setting, *International Journal of Service Industry Management*, 14(4), 374-395
- Rao, K. R. M. & Manikyam, K. R. (2013). Customers' Opinion on Small Scale Retail Stores: A Case Study. *Indian Journal of Marketing*, 43(5), 5-15

- Rao, T. R. (1969). Consumer's purchase decision process: stochastic models. *Journal of Marketing Research*, 6, 321-329
- Reddy, K. R. & Salam, O. B. (2012). Consumer Behavior towards Organized Retail Stores: A Study at Selected Outlets at Andhra Pradesh, *Golden Research Thoughts*, 1(8), 1-4
- Reichheld, F. F. & Sasser, Jr., W.E. (1990). Zero defections. Quality comes to services. *Harvard Business Review*, 68(5), 105-111
- Reichheld, F. F. (1993). Loyalty-Based Management. *Harvard Business Review*, March, 64-73
- Reichheld, F. F. (2001). Lead for loyalty. *Harvard Business Review*, 79 (7), 76-84
- Reichheld, F.F. & Teal, T. (1996). *The Loyalty Effect: The Hidden Force behind Growth, Profits, and Lasting Value*. Boston, Mass: Harvard Business School Press
- Reimers, V. & Clulow, V. (2004). Retail concentration: a comparison of spatial convenience in shopping strips and shopping centres. *Journal of Retailing and Consumer Services*, 11(4), 207-221
- Rettie, R & Brewer, C. (2000). The Verbal and Visual Components of Package Design. *Journal of Product Brand Management*, 9(1), 56 –70
- Reynolds F.D., Darden W.R. & Martin W.S. (1974). Developing an Image of the Store Loyal Customer. *Journal of Retailing*, 50(4), 73-84
- Richardson, P. S. (1997). Are Store Brands Perceived to Be Just Another Brand? *Journal of Product and Brand Management*, 6 (6), 388–404
- Richardson, P. S., Jain, A. K. & Dick, A. (1996). Household Store Brand Proneness: A Framework. *Journal of Retailing*. 72(2), 159-185
- Saji, K. B. (2002a). Modeling The Store Retailing Performance Outcome. *International Journal of Mathematical Models and Methods in Applied Sciences*, 2(2), 186-189
- Saji, K.B. (2002b). A Customer Satisfaction Model for e-Tailing Practice. *Proceedings of the 2002 European Applied Business Research Conference*, Rothenberg, Germany
- Sathyapriya, P., Nagabhusana, R. & Nanda, S. (2012). Customer Satisfaction of Retail Services offered in Palamudhir Nizhayam. *International Journal of Research in Finance & Marketing*, 2(2), 379-396
- Schiffman, L. G., Dash, J. F. & Dillon, W. R. (1977). The Contribution of Store-Image Characteristics to Store-Type Choice. *Journal of Retailing*, 53(2), 3-14
- Schiffman, L.G. & Kanuk, L. L. (2008). *Consumer Behavior*. 9th edn. New Delhi: PHI
- Schurr, P. H. & Julie, L. O. (1985). Influences on Exchange Processes: Buyers' Preconceptions of a Seller's Trustworthiness and Bargaining Toughness. *Journal of Consumer Research*, 11 (March), 939-953
- Sharma, K. M., Dubey, D. K. & Pandey, B. D. (2011). Customer perception of store brands vs. National brand in select area of Maharashtra. *Journal of Engineering, Science and Management Education, NITTR, Bhopal*, 4, 59-65
- Shields, M. & Kures, M. (2007). Black Out of the Blue Light: An Analysis of Kmart Store Closing Decisions. *Journal of Retailing and Consumer Services*, 14(4), 259-268

- Shukla, P. & Babin, B. J. (2013). Effects of consumer psychographics and store characteristics in influencing shopping value and store switching. *Journal of Consumer Behavior*, 12 (3), 194-203
- Silayo, P. & Speece, M. (2007). The importance of packaging attributes: a conjoint analysis approach. *European Journal of Marketing*, 41(11/12), 1495-517
- Singh, J. (1990). A Typology of Consumer Dissatisfaction Response Styles. *Journal of Retailing*, 66(1), 57-59
- Singh, R. K. & Tripathi, A. P. (2008). *Delhi Business review*, 9 (1) 77-84
- Singh, S. (2013). Positive Service Encounter: A Tool for Customer Loyalty in Retail. *Journal of Business Theory and Practice*, 1 (2), 244-261
- Singh, V., Hansen, K. & Blattberg, R. (2006). Market Entry and Consumer Behavior: An Investigation of a Wal-Mart Supercenter. *Marketing Science*, 25 (5), 457-79
- Sirohi, N., McLaughlin, W. & Wittink, D. R. (1998). A model of consumer perceptions and store loyalty intentions for a supermarket retailer. *Journal of Retailing*, 74, 223-245
- Smith, R. E. & Wright, W.F. (2004). Determinants of Customer Loyalty and Financial Performance. *Journal of Management Accounting Research*, 16, 183-205
- Sopanen, B. (1996). *Enhancing customer loyalty*. Retail Week, December, 21-24
- Steenkamp, J. B. (2014). How Global Brands Create Firm Value: The 4V Model. *International Marketing Review*, 31(1), 5-29
- Stone, G.P. (1954). City and Urban Identification: Observations on the Social Psychology of City Life. *American Journal of Sociology*, 60, 36-45
- Suárez-Vega, R., Santos-Peñate, D., Dorta-González, P. & Rodríguez-Díaz, M. (2011). A Multi-Criteria GIS Based Procedure to Solve a Network Competitive Location Problem. *Applied Geography*, 31, 282-291
- Swan, J.E., Bowers, M.R. & Richardson, L.D. (1999). Customer trust in the Salesperson: An Integrative Review and Meta-analysis of the Empirical Literature. *Journal of Business Research*, 44, 93-107
- Szymanski, D. M. & Hise, R. T. (2000). E-satisfaction: an Initial Examination. *Journal of Retailing*, 76 (3), 309-322
- Tate, R.S. (1961). The Supermarket Battle for Store Loyalty. *Journal of Marketing*, 25, 8-13
- Teller, C. & Reutterer, T. (2008). The Evolving Concept of Retail Attractiveness: What Makes Retail Agglomerations Attractive When Customers Shop at Them? *Journal of Retailing and Consumer Services*, 15, 127-143
- Thomas, C. J. & Bromley, R. D. F. (2003). Retail Revitalization and Small Town Centres: The Contribution of Shopping Linkages. *Applied Geography*, 23, 47-71
- Tidwell P. M, Horgan, D.D. & Kenny, C. T. (1992). Brand character as a function of brand loyalty. *Current Psychology*, 11(4), 347-353

- Tidwell, P. M. & Horgan, D. D. (1992). Brand character as a function of brand loyalty. *Current Psychology, Winter 92/93*, 11 (4), 346-353
- Trail, W. B. (2006). The Rapid Rise of Supermarkets. *Development Policy Review*, 24 (2), 163-174
- Trivedi, D. & Das, D. (2007). *Upping the Anti*. Business Line (Print Edition), New Delhi, October 18
- Tung, G-S., Kuo, C.-J. & Kuo, Y-T. (2011). Promotion, Switching Barriers, and Loyalty, *Australian Journal of Business and Management Research*, 1 (2), 30-44
- Uncles, M. D. & Laurent, G. (1997). Editorial. *International Journal of Research in Marketing*, 14, 399-404
- Uncles, M. D. & Ellis, K. (1989). The Buying of Own Labels. *European Journal of Marketing*, 23(3), 57-70
- Vazquez, D. B (2002) "Design management – the unexplored retail marketing competence", *International Journal of Retail & Distribution Management*, 30 (4), 202 – 210
- Venkateswaran, N. & Mahalakshmi, V. (2010). The Effect of Store Image on Consumers' Store Brand Purchase Frequency and Perceived Quality of Store Brands around Chennai City. *Indian Journal of Marketing*, 40 (9), 22-35
- Venkateswaran, R. (2003). A customer satisfied in not a customer retained. *Indian Institute of Management at Bangalore Management Review*, September, 120-123
- Verhoef, P., Franses P. H. & Hoekstra, J. C. (2001). The impact of satisfaction and payment equity on cross-buying: A dynamic model for a multi-service provider. *Journal of Retailing*, 77(3), 359–378
- Verma, D. & Verma, D. S. (2013). Customer Relationship Management Practices In Selected Organized Retail Outlets: A Case Study of Indore City. *International Journal of Science and Research*, 2 (4), 358-365
- Wakefield, K. W. & Baker, J. (1998). Excitement at the Mall: Determinants and Effects on Shopping Behavior. *Journal of Retailing*, 74(4), 515-540
- Wills, G. (2009). South Africa's Informal Economy: A Statistical Profile Women in Informal Employment: Globalizing and Organizing. *Urban Policies Research Report*, 7, April 2009
- Wong, Y-T, Osman, S, Said, A. & Paim, L. (2014). Moderating Effect of Gender in Repatronage Behavioral Intention: The Role of Personal Characteristics. *Asian Social Science*; 10 (1), 106-116
- Woodruff, R. B. (1997). The next Source of Competitive Advantage. *Journal of Academy of Marketing Sciences*, 25(2), 139-53
- Zeithaml, V. A., Berry, L. L. & Parasuraman, A. (1996). The Behavioral Consequences of Service Quality. *Journal of Marketing*, 60(April), 31–46
- Zell, M. (2009). *The elements report: Series 3 of Gone in 2.3 Seconds: capturing shoppers with effective in-store triggers*. Atlanta GA
- Zook, M. A. & Graham, M. (2006). *Wal-Mart Nation: Mapping the Reach of a Retail Colossus*. In S. D. Brune (Ed.), *Wal-Mart World: The World's Biggest Corporation in the Global Economy*. New York: Routledge