

## CHAPTER-IV

### STORE LOYALTY BEHAVIOR OF URBAN SHOPPERS: A COMPARATIVE ANALYSIS

#### 4.1 Introduction

Store loyalty plays a very important role in ensuring success in retail business. Hence, the concept of store loyalty has been extensively probed by researches in the past few decades (Anić and Radas, 2006; Ray and Chiagouris, 2009). Thus, not only is strengthening loyalty very important, it is even more imperative during this protracted economic slump the world is passing through because with decrease in income, the ordinary customers are prone to switching their loyalty. Retailers should keep track of these trends not only for the period of recession, but also in the future as it should be apprehended that customer behavior in periods of economic slump may continue in revival period and further (Miller, 2012; Lodes and Buff, 2009).

The study explores the various determinants of store loyalty and their relative importance in recruitment and retention of customers. The findings of the study point towards more effective strategy formulation by the retailers taking into account the various important dimensions which influence store loyalty and help in the long term retention of the customers, assuring them of continued patronage and share of wallet. The broad objective of the study was to develop a relationship framework by considering store loyalty as the dependent variable and a set of independent variables such as store ambience, customer satisfaction, trustworthiness, demographics, location, social status, availability of products, attractiveness of display, perceived value for money etc. mainly in the context of the consumers drawn from the four metros: New Delhi, Mumbai, Kolkata and Chennai. Some tier I, II and III cities from different parts of the country were also considered to make the study more representative and lend it a pan-Indian character that included Bangalore, Hyderabad, Pune, Ahmedabad, Bhubaneswar, Ranchi, Guwahati, Jodhpur, Siliguri and Darjeeling. In addition, the respondents were also asked to indicate whether the location of the store is convenient, the service is fast enough and the store personnel are empathetic toward the shoppers. Gender too has been considered as a relevant variable while conducting the first regression analysis for the unorganized segment. Though location, empathy and fast

service have not been incorporated in the ordinary least square (OLS) model in predicting store loyalty, they have been included in the Binary Logistic Model as because these variables are found to be relevant in distinguishing unorganized store shoppers from the organized store shoppers. Non-inclusion of these variables would have rendered the study amenable to distortion. The study included all the retail store formats in the organized sector comprising the established retail chains in the market and the various traditional formats in the unorganized retail sector.

In the current study, retail shoppers from both the organized as well as the unorganized sectors were surveyed to be aware of the factors that influence satisfaction with their primary store and the encouraging factors that ensure that they continuously patronize this store regardless of being presented with an enticement to shop from some other store. The results reveal that the key factors that contribute to store loyalty and drive shoppers to stay store loyal differ between the two store types. If the retail firms choose to ignore changing consumer behavior patterns, they would not be able to identify elements of the retail mix that could effectively shield their main customers from switching to other stores giving special competitive offers.

Rhee and Bell (2002) contend that although shoppers may patronize a number of stores, by and large they are primarily attached to a particular store from where they make most of their purchases. It is very important for retailers to be the favored store because loyal shoppers spend twice the amount from that preferred store (Knox and Denison, 2000). Roselius (1971) infers that most consumers feel secure to purchase from the preferred store as they try to reduce their perceived risk of dissatisfaction when shopping. On the other hand, as per Taher, Leigh and French (1996), repeat patronage is not sufficient to guarantee customers' feeling of being comfortable with a store or perceived store satisfaction. They state that there are an increasing number of customers who are bigger risk takers, who feel empowered by more information and against promises of receiving better value somewhere else, are often ready to switch from their current favored store. Taher, Leigh and French (1996) along with Sirohi, McLaughlin and Wittink (1998) stress on the importance of systematically searching for

information of the retail patronage experience and then preparing to build store loyalty based on improved services, taking account of their financial implications. Reichheld and Sasser (1990) contend that raising the rate of retention would lead to increased profitability. Rhee and Bell (2002) have demonstrated that stronger the allegiance or loyalty of customers to a particular store, better is the store health. Knox and Denison (2000), while researching on U.K. retailing, emphasized on the importance of creating a retail strategy at the corporate level to build and nurture customer loyalty and thwart shoppers from switching stores.

#### **4.2 Organized and Unorganized Retail: Comparative Description**

A closer observation of the descriptive statistics (Tables 4.1 and 4.2) reveals that for organized trust, the dispersion measured by standard deviation is on the higher side for all the age groups. The corresponding value of dispersion is considerably low for the respondents belonging to >30 years and 31-40 years as far as the unorganized retail is concerned. It can be observed that the respondents feel that they get greater value for money by shopping from the unorganized retail in comparison to organized retail. It is not surprising to find that with regard to availability, the organized retail performs better which can be attributed to greater shelf space and presence of private label brands marketed by most of the organized stores. Similarly for display, the organized retail is much ahead of their counterparts who are in the unorganized sector. The display of merchandize is a great deal better in the organized sector due to bigger floor area and shoppers can easily identify their brands due to space dedicated for similar items. The overall ambience is also much better in case of organized retail and most of the malls have air conditioning system along with escalators and lifts for the elderly shoppers. The overall satisfaction do not show much difference for two types of retail segments but overall loyalty is found to be quite high in the organized sector. Remarkably, as mentioned in Chapter III, loyalty is found to be greater in case of unorganized sector when the interaction of all the explanatory variables is taken into account. It is also interesting to observe that the shoppers belonging to lower age category show greater variability in their response pattern with respect to display, ambience and store loyalty

**Table – 4.2**  
**Descriptive Statistics-Unorganized Retail (Age)**

Variables		N	Mean	Std. Deviation	Std. Error
<b>Trust</b>	Below 30	59	11.86	1.889	.246
	31 - 40	146	12.34	1.888	.156
	41 - 50	139	12.55	2.263	.192
	51 +	67	12.70	2.412	.295
	Total	411	12.40	2.119	.105
<b>Value for money</b>	Below 30	59	9.63	1.990	.259
	31 - 40	146	9.83	1.802	.149
	41 - 50	139	9.80	1.794	.152
	51 +	67	10.58	1.986	.243
	Total	411	9.91	1.876	.093
<b>Availability</b>	Below 30	59	10.58	2.143	.279
	31 - 40	146	10.58	2.252	.186
	41 - 50	139	10.50	1.980	.168
	51 +	67	11.00	2.139	.261
	Total	411	10.62	2.128	.105
<b>Display</b>	Below 30	59	9.10	1.626	.212
	31 - 40	146	9.60	1.795	.149
	41 - 50	139	9.35	1.735	.147
	51 +	67	9.39	1.517	.185
	Total	411	9.41	1.710	.084
<b>Ambience</b>	Below 30	59	9.56	3.191	.415
	31 - 40	146	9.88	3.207	.265
	41 - 50	139	10.22	3.340	.283
	51 +	67	10.67	2.766	.338
	Total	411	10.08	3.190	.157
<b>Satisfaction</b>	Below 30	59	9.56	1.330	.173
	31 - 40	146	9.50	1.444	.120
	41 - 50	139	9.26	1.451	.123
	51 +	67	9.70	1.596	.195
	Total	411	9.46	1.460	.072
<b>Store Loyalty</b>	Below 30	59	13.47	1.994	.260
	31 - 40	146	13.36	2.107	.174
	41 - 50	139	13.39	2.430	.206
	51 +	67	13.25	2.338	.286
	Total	411	13.37	2.237	.110

**Table – 4.3**  
**ANOVA-Organized Retail (Age wise)**

<b>Variables</b>	<b>F Values</b>	<b>Sig.</b>
<b>Trust</b>	1.349	.258
<b>Value for money</b>	.730	.535
<b>Availability</b>	2.871	.036
<b>Display</b>	1.214	.304
<b>Ambience</b>	1.159	.325
<b>Satisfaction</b>	1.588	.192
<b>Store Loyalty</b>	2.183	.089

The age wise analysis of variance has been conducted separately for the organized as well as unorganized retail taking into consideration all the variables included in the study. It is revealed from the ANOVA results (Tables 4.3 and 4.4) that age is significantly related with the availability of products in the organized store. The age and loyalty towards organized store are found to be significantly related at  $p < 0.089$ . Apart from these observations, no significant association has been observed for all other variables since the F values are very low. It is surprising to note that for the unorganized sector, the value for money is found to be significant and all other variables depict no significant relationship.

It is quite interesting to discern that the income wise ANOVA results (Table 4.5) for the organized retail show significant relationship for all the variables under consideration. Similar observation is also found for five variables for the unorganized retail (Table 4.6). The availability and satisfaction are not found to be significant for the organized retail and hence the same have not been reported.

**Table – 4.4**  
**ANOVA-Unorganized Retail (Age wise)**

<b>Variables</b>	<b>F Values</b>	<b>Sig.</b>
Trust	1.981	.116
Value for money	3.637	.013
Availability	.897	.443
Display	1.330	.264
Ambience	1.567	.197
Satisfaction	1.624	.183
Store Loyalty	.107	.956

**Table – 4.5**  
**ANOVA-Organized Retail (Income wise)**

<b>Variable</b>	<b>Mean Squares</b>	<b>F Values</b>	<b>Sig.</b>
Trust	59.231	12.058	.000
Value for money	67.434	16.103	.000
Availability	19.099	4.443	.001
Display	81.639	12.095	.000
Ambience	91.193	13.002	.000
Satisfaction	12.402	5.920	.000
Store Loyalty	10.007	2.134	.061

Table – 4.6

## ANOVA-Unorganized Retail (Income wise)

Variable	Mean Square	F	Sig.
Trust	21.816	5.102	.000
Value for money	12.418	3.642	.003
Display	11.330	4.016	.001
Ambience	116.255	13.107	.000
Store Loyalty	19.639	4.072	.001

Note: Only Significant associations have been reported

The Pearson chi-square analyses are reported in Tables 4.7 and 4.8. Significant association among share of wallet on unorganized retail and five explanatory variables has been reported along with the contingency coefficients which measure the strength of association between two variables. It is observed that the store loyalty and satisfaction are not associated significantly with the share of money spent on unorganized retail. For organized retail, it is revealed that there is no association between the share of wallet and the store loyalty behavior of shoppers. The contingency coefficients are found to be significant although the absolute values are low indicating a weak association among the variables considered for conducting chi-square analysis.

Table – 4.7

## Chi Square Analysis (unorganized Retail)

Cross Tabulation with Unorganized Share	$\chi^2$	df	Sig.	Contingency Coefficient	Sig.
Trust	35.572	24	.060	.282	.060
Value for Money	28.098	18	.061	.253	.061
Availability	31.952	20	.044	.269	.044
Display	51.629	20	.000	.334	.000
Ambience	74.853	26	.000	.393	.000

Note: Only Significant associations have been reported

Table – 4.8  
Chi Square Analysis (Organized Retail)

Cross Tabulation with Organized Share	X <sup>2</sup>	df	Sig.	Contingency Coefficient	Sig.
Value for Money	51.235	22	.000	.333	.000
Availability	47.148	22	.001	.321	.001
Display	101.782	24	.000	.446	.000
Ambience	115.197	24	.000	.468	.000
Satisfaction	39.913	22	.011	.298	.011
Trust	35.783	26	.096	.283	.096

Note: Only Significant associations have been reported

### 4.3 Multiple Regression Analysis

The approaching discussion gives the analysis of multiple regression results including linear as well as non-linear Binary Logistic Model. The first regression analysis (Table 4.9) depicts the relationship among store loyalty as a dependent variable and trust, availability, ambience and satisfaction of organized sector. Similar analysis was done by Huddleston, Whipple and VanAuken (2004) in their study on food store loyalty. The four variables were chosen based on the initial factor structure considering the Eigen value  $\geq 1$ . It may be reiterated that display and ambience as well as availability and value for money did not appear distinct as observed earlier by Beatty and Ferrell (1998) and Kim, Lee and park (2014) while researching on shopping value orientation. In view of this, regression analysis has been conducted with four explanatory variables as mentioned above. All the variables are found to be significant in influencing the store loyalty construct. Although the value of  $R^2$  is not very high, it is still significant beyond  $F < 0.000$ . Thus, organized retailers must consider the relevance of trust, availability of wide range of brands, attractive ambience and overall satisfaction of customers.

**Table-4.9**  
**Regression Coefficients<sup>a</sup> (Organized)**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistic	
	B	Std. Error	Beta			Tolerance	VIF
Trust	.230	.043	.249	5.411	.000	.821	1.219
Availability	.163	.046	.159	3.535	.000	.866	1.155
Ambience	.154	.038	.201	4.082	.000	.722	1.385
Satisfaction	.332	.062	.227	5.334	.000	.963	1.039

a. Dependent Variable: Store Loyalty

Note: R=0.541, R<sup>2</sup>=0.292, Adjusted R<sup>2</sup>=0.285, Std. Error of Estimate=1.843, F=47.132, p<0.000

In case of unorganized sector the relevant variables are ambience, satisfaction, value for money and gender which are found to be significantly associated with store loyalty as observed by Das (2014) in his paper on store loyalty phenomenon. The gender coefficient reflects that the men in general are not very loyal to any particular store compared to their female counterparts who exhibit greater degree of loyalty (Table 4.10).

**Table- 4.10**  
**Regression Coefficients<sup>a</sup> (Unorganized)**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistic	
	B	Std. Error	Beta			Tolerance	VIF
Ambience	.456	.034	.650	13.384	.000	.617	1.622
Satisfaction	.254	.059	.166	4.283	.000	.968	1.033
Value for Money	-.144	.057	-.120	-2.509	.012	.630	1.587
Gender	-.559	.285	-.075	-1.964	.050	.996	1.004

a. Dependent Variable: Unorg. StoreLoy

Note: R=0.640, R<sup>2</sup>=0.410, Adjusted R<sup>2</sup>=0.404, Std. Error of Estimate=1.727, F=70.527, p<0.000

The forced seven factor solution as reported in chapter-III reveals that the factor matrix adequately represent seven latent variables as is done in case of confirmatory factor analysis. Based on the findings of factor analysis involving all six explanatory variables including a dummy variable (store type: 1 stands for organized sector and 0 other wise), a multiple regression has been conducted and the goodness of fit is found to be significant beyond  $p < 0.000$ . It is observed that the display and value for money are not at all significant in predicting store loyalty behavior of shoppers (Table 4.11). It is interesting to note that the coefficient of store type is negative signifying that the shoppers are more loyal to unorganized sector as demonstrated by (Vij, 2013) in his study of the impact of organized retail on unorganized retail.

Table- 4.11

Regression Coefficients<sup>a</sup> (Overall)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistic	
	B	Std. Error	Beta			Tolerance	VIF
TRUST	.096	.032	.094	2.941	.003	.760	1.316
VALUE	.045	.032	.053	1.378	.169	.524	1.909
AVAIL	.079	.036	.075	2.205	.028	.674	1.484
SAT	.216	.045	.136	4.748	.000	.956	1.046
AMB	.365	.030	.494	12.268	.000	.481	2.080
DIS	.040	.030	.049	1.326	.185	.561	1.781
STORETYPE	-1.002	.158	-.219	-6.357	.000	.654	1.528

a. Dependent Variable: SLOYALTY

Note:  $R=0.605$ ,  $R^2=0.366$ , Adjusted  $R^2=0.361$ , Std. Error of Estimate=1.828,  $F=67.137$ ,  $p < 0.000$

The Pearson correlation coefficients among all the variables have been reported in Table 4.12. The pair wise correlation matrix demonstrates that the correlations are not very high for most of the variables except the following ones: trust and value for money, ambience and value for money and ambience and display. Similar observations have been made earlier by Martos-Partal and González-Benito (2013) in their study on

motivations of store loyal buyers. In order to avoid any sort of collinearity, regression analysis have been undertaken in the latter section using orthogonal factor score data for each of the respondents. As pointed out earlier in chapter-III, the constructs ambience and display merged with a single factor indicating high degree of similarity between these two variables as perceived by the respondents. The factor analysis results reveal that based on Eigen value > 1 criterion five latent variables were extracted instead of seven as envisaged by the data structure. To replicate the seven factor solution, a forced confirmatory factor analysis with seven latent dimensions was carried out in order to obtain a better solution. However, while conducting regression analysis, the impact of autocorrelation among the variables slightly distorted the output making it difficult to interpret though the collinearity index results are within acceptable limits. It is evident from Table 4.12 that some explanatory variables are significantly related which may distort the findings of multiple regression. To do away with the multi-collinearity problem altogether, regression was conducted employing the factor scores to avoid any kind of multi-collinearity present in the data set.

Table - 4.12  
Pearson Correlation

	Trust of Org	Value for money	Availability	Display	Ambience	Satisfaction	Store Loyalty
Trust of Org	1	.525**	.123*	.281**	.417**	.136**	.383**
Value for money	.525**	1	.361**	.443**	.526**	.185**	.335**
Availability	.123*	.361**	1	.285**	.361**	.113*	.287**
Display	.281**	.443**	.285**	1	.627**	.105*	.292**
Ambience	.417**	.526**	.361**	.627**	1	.169**	.400**
Satisfaction	.136**	.185**	.113*	.105*	.169**	1	.313**
Store Loyalty	.383**	.335**	.287**	.292**	.400**	.313**	1

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

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

Table 4.13 presents the findings of regression analysis incorporating all the criterion variables in an attempt to discern the degree and magnitude of the coefficients. The  $R^2$  is found to be 0.278 which is significant beyond  $p < 0.000$  as revealed by the ANOVA findings in the footnote coefficient table. It needs to be mentioned here that similar footnotes have been provided for all the regression outputs. Apart from ambience all other explanatory variables are found to be significantly influencing store loyalty. The store type, store trust, availability of wide range of brands, overall satisfaction and attractive display, all contribute towards shoppers' loyalty for a particular store. Similar observations have been made by Das, Guin and Datta (2013) in their study on organized non-food retail. In the entire sample it is observed that stores in the unorganized sector exhibit greater degree of loyalty since the coefficient is positive.

Table - 4.13

Regression Coefficients<sup>a</sup> (Unorganized)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistic	
	B	Std. Error	Beta			Tolerance	VIF
AMBIENCE	.299	.160	1.868	.062	.730	1.868	1.371
STORETYPE	.732	.163	4.488	.000	.694	4.488	1.440
TRUST	.236	.031	7.532	.000	.932	7.532	1.073
AVAIL	.178	.035	5.050	.000	.795	5.050	1.258
SAT	.237	.048	4.898	.000	.957	4.898	1.045
DIS	.150	.027	5.557	.000	.792	5.557	1.263

Note:  $R=0.528$ ,  $R^2=0.278$ , Adjusted  $R^2=0.273$ , Std. Error of Estimate=1.949,  $F=52.382$ ,  $p<0.000$

a. Dependent Variable: SLOYALTY

#### 4.4 Regression using Factor Scores

In order to avoid multi-collinearity, a factor analysis of the independent variables has been conducted to identify the latent dimensions through confirmatory factor analysis. An orthogonal rotation was selected to make the variable independent. The regression was performed with the factor scores of each individual for the six latent variables which are trustworthiness of a store, perceived value for money, availability of a wide range of brands, overall satisfaction level, attractiveness of ambience and excellence in display. The results reveal that all these variables are significant. Bureau, Zhou and Piramuthu (2013) also made similar observations while elaborating on what brick and mortar stores can learn from online retailers. More than 30% of the variation in the store loyalty variable is explained by the factor scores of the latent dimensions influencing the dependent variable (Table 4.14). The F value is 68.737 which is highly significant beyond  $p < 0.000$ . It is quite obvious that the collinearity statistic would depict perfect values as there is no multi-collinearity in the original set of explanatory variables.

Table - 4.14  
Regression Coefficients<sup>a</sup> (overall using factor score)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistic	
	B	Std. Error	Beta			Tolerance	VIF
Trust	.452	.065	.198	6.926	.000	1.000	1.000
Value for Money	.329	.065	.144	5.033	.000	1.000	1.000
Availability	.498	.065	.218	7.628	.000	1.000	1.000
Satisfaction	.313	.065	.137	4.790	.000	1.000	1.000
Ambience	.951	.065	.416	14.557	.000	1.000	1.000
Display	.434	.065	.190	6.647	.000	1.000	1.000

a. Dependent Variable: SLOYALTY

Note: R=0.580, R<sup>2</sup>=0.336, Adjusted R<sup>2</sup>=0.331, Std. Error of Estimate=1.870, F=68.737,  $p < 0.000$

#### 4.4.1 Regression Results using Factor Scores (Organized Retail)

The regression was performed again for the organized sector with the factor scores of each individual for the six latent variables as mentioned above. The results substantiate the significance of all these variables (Table 4.27). Satisfaction, although significant, does not seem to influence store loyalty to a great extent. Good ambience and attractive display are the two factors which have the strongest impact on store loyalty. These factors are, to a large extent, instrumental in exerting a pull on customers towards the store. The F value is 42.726 which is highly significant beyond  $p < 0.000$ . It is also obvious that the collinearity statistic would depict perfect values as there is no multicollinearity in the original set of explanatory variables since an orthogonal rotation was employed instead of an oblique rotation.

Table- 4.15  
Coefficients<sup>a</sup> (organized)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistic	
	B	Std. Error	Beta			Tolerance	VIF
ORGTRUST	.382	.088	.168	4.318	.000	1.000	1.000
ORGDISPLAY	.767	.088	.338	8.715	.000	1.000	1.000
ORGVALUE	.488	.088	.215	5.527	.003	1.000	1.000
ORGSAT	.508	.088	.224	5.759	.058	1.000	1.000
ORGAVAIL	.585	.088	.258	6.633	.000	1.000	1.000
ORGAMB	1.075	.088	.473	12.161	.000	1.000	1.000

Note:  $R=0.623$ ,  $R^2=0.388$ , Adjusted  $R^2=0.379$ , Std. Error of Estimate=1.790,  $F=42.726$ ,  $p < 0.000$

a. Dependent Variable: SLOYALTY

#### 4.4.2 Regression Results using Factor Scores (Unorganized Retail)

The Pearson coefficients among all the variables have been reported in Table 4.28. The pair wise correlation matrix demonstrates that the correlations are not very high for most

of the variables except the following ones: ambience and value for money, availability and value for money and ambience and availability. In order to avoid any sort of collinearity, in the latter section regression analysis have been undertaken using orthogonal factor score data for each respondents.

**Table - 4.16**  
**Pearson Correlations**

	Unorg. Trust	Unorg. VM	Unorg. Availability	Unorg. Display	Unorg. Ambience	Unorg. Satisfaction	Unorg. StoreLoy
Unorg. Trust	1	.114 <sup>*</sup>	-.043	-.066	.303 <sup>**</sup>	.010	.222 <sup>**</sup>
Unorg. VM	.114 <sup>*</sup>	1	.585 <sup>**</sup>	.175 <sup>**</sup>	.606 <sup>**</sup>	.075	.282 <sup>**</sup>
Unorg. Availability	-.043	.585 <sup>**</sup>	1	.253 <sup>**</sup>	.510 <sup>**</sup>	.083	.272 <sup>**</sup>
Unorg. Display	-.066	.175 <sup>**</sup>	.253 <sup>**</sup>	1	.144 <sup>**</sup>	-.065	.068
Unorg. Ambience	.303 <sup>**</sup>	.606 <sup>**</sup>	.510 <sup>**</sup>	.144 <sup>**</sup>	1	.172 <sup>**</sup>	.605 <sup>**</sup>
Unorg. Satisfaction	.010	.075	.083	-.065	.172 <sup>**</sup>	1	.271 <sup>**</sup>
Unorg. StoreLoy	.222 <sup>**</sup>	.282 <sup>**</sup>	.272 <sup>**</sup>	.068	.605 <sup>**</sup>	.271 <sup>**</sup>	1

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

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

In a similar manner, regression was performed for the unorganized sector too, with the factor scores of each individual for the same set of six latent variables. The strength of goodness of fit measured by  $R^2$  is considerably higher and the standard error of estimate is quite low. The results point towards the significance of all these variables (Table 4.29). Trust and Satisfaction seem to be the most important variables in ensuring store loyalty in the unorganized sector. These factors are, to a large extent, instrumental in exerting a pull on customers towards the store. Display is not significant, which reveal unorganized retailers do not have the opportunity to display their products properly

owing to small size, shortage of shelf space and low scale of operation. The F value is 77.145 which is highly significant beyond  $p < 0.000$ . It is also obvious that the collinearity statistic would depict perfect values as there is no multi-collinearity in the original set of explanatory variables.

Table -4.17  
Regression Coefficients<sup>a</sup> (unorganized)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistic	
	B	Std. Error	Beta			Tolerance	VIF
TRUS	.714	.078	.312	9.187	.000	1.000	1.000
DISP	.087	.078	.043	1.115	.263	1.000	1.000
VAL	.440	.078	.219	5.641	.000	1.000	1.000
SATI	.640	.078	.319	8.238	.000	1.000	1.000
AVAI	.370	.078	.184	4.743	.000	1.000	1.000
AMBI	.419	.078	.208	5.371	.000	1.000	1.000

a. Dependent Variable: SLOYALTY  
Note: R=0.731, R<sup>2</sup>=0.534, Adjusted R<sup>2</sup>=0.527, Std. Error of Estimate=1.573, F=77.145,  $p < 0.000$

#### 4.5 Binary Regression Analysis

In this section, an attempt has been made to classify respondents into two groups based on their preference towards organized and unorganized stores along with few important explanatory variables namely location, ambience, empathy and fast service. Though location, empathy and fast service have not been incorporated in the OLS model in predicting store loyalty, they have been included in the Binary Logistic Model as because these variables are found to be relevant in distinguishing unorganized store shoppers from the organized store shoppers. The results of binary logistic regression demonstrate that these explanatory variables may be considered to classify respondents into two groups. The regression model could classify accurately more than 89% of the sample members with a small margin of error. The pseudo-R square values, chi square values and the coefficients of regression are found to be significant (Table 4.14).

Table - 4.18

## Omnibus Tests of Model Coefficients (Overall)

		Chi-square	Df	Sig.
Step 1	Step	694.750	4	.000
	Block	694.750	4	.000
	Model	694.750	4	.000

Note: -2 Log likelihood=444.784, Cox & Snell R Square=0.571, Nagelkerke R Square=0.761

H-L Test is an alternative to model chi square which segregates subjects into 10 ordered groups and then makes a comparison with the number actually in the each group (observed) to the number predicted by the logistic regression model (predicted). The 10 ordered groups are formed based on their estimated probability. Those with estimated probability below 0.1 are categorized under one group, and so forth, up to those with probability 0.9 to 1.0. Each of these groups is again divided into two groups based on the actual observed outcome variable (success, failure). The likely frequencies for each of the cells are taken from the model. A probability (p) value is calculated from the chi-square distribution with 8 degrees of freedom to test the fit of the logistic model. If the H-L goodness-of-fit test statistic is greater than .05, the null hypothesis that there is no difference between observed and model-predicted values cannot be rejected, implying that the model's estimates fit the data at an acceptable level. Thus, models having good fit show non-significance on the H-L goodness-of-fit test. This desirable outcome of non-significance indicates that the model prediction does not significantly differ from the observed values. It is observed from Table 4.15 that the H-L Test is highly insignificant indicating goodness of fit of the model. The classification table (table 4.16) demonstrates that almost 90% of the shoppers can be properly classified by the model.

**Table - 4.19**

**Hosmer and Lemeshow Test**

Step	Chi-square	df	Sig.
1	6.242	7	.512

**Table- 4.20**

**Classification Table (overall)**

	Observed		Predicted		
			STORETYPE		Percentage Correct
			0	1	
Step 1	STORETYPE	0 (unorganized)	363	48	88.3
		1 (organized)	41	370	90.0
		Overall Percentage			89.2

Note: The cut value is .500

As already mentioned that location, empathy and fast service are quantified by dummy variables where 1 represents organized retail outlet and 0 represents retail outlets in the unorganized sector, the coefficients of the logistic regression reveal that ambience is the most important variable (Table 4.17) in classifying the shoppers into two groups and the Exp (B) value is substantially higher. Here, one could draw a parallel between inferences made by Jayasankaraprasad (2014). Apart from that, location, empathy and fast service are much better in the unorganized retail sector as supported by Verma and Verma (2013) while researching on customer relationship management (CRM).

The Wald statistic and associated probabilities provide an index of the significance of each predictor in the equation. The Wald statistic has a chi square distribution. The simplest way to assess Wald is to take the significance values and if less than 0.05, the null hypothesis is rejected as the variable does not make significant contribution. The Exp (B) presents the extent to which raising the corresponding measure by one unit

influences the odds ratio. We can interpret Exp (B) in terms of the change in odds. If the value exceeds 1, the odds of an outcome occurring increase; if the value is less than 1, any increase in the predictor leads to a drop in the odds of the outcome occurring.

Table 4.21

## Variables in the Equation (Overall)

		B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I. for Exp(B)	
								Lower	Upper
Step 1 <sup>a</sup>	LOCATION	-1.202	.289	17.341	1	.000	.301	.171	.529
	AMBIENCE	2.538	.277	83.957	1	.000	12.655	7.353	21.778
	EMPATHY	-3.663	.272	180.727	1	.000	.026	.015	.044
	FASTSERVICE	-1.995	.258	59.964	1	.000	.136	.082	.225

a. Variable(s) entered on step 1: LOCATION, AMBIENCE, EMPATHY, FAST SERVICE.

It is reported in retail literature that the location of the store and quality of service are considered very important in generating store patronage behavior (Shukla and Babin, 2013). A Binary Logistic Model was employed including a few dummy variables like location, empathy and fast service. The coefficients for the dummy variables are found to be significant indicating the importance of these variables in ensuring store loyalty. The omnibus test results demonstrate that the fit of the model is quite satisfactory (Table 4.18). The pseudo-R square values are also on the higher side. The H-L statistic is not significant indicating goodness of fit (Table 4.19). The classification of respondents is found to be nearly 90% which is substantially high (Table 4.20). The variables location, empathy and fast service represented by dummy variable indicating 1 for organized sector and 0 otherwise signify that all these three variables are important in predicting store loyalty behavior (Table 4.21). This finding is corroborated by a similar study in the context of impact of service quality on customers' purchase intention by Hassan, Hashmi and Sarwar (2014). The display is much better for stores in the organized sector which is also found to be significant as observed by Kumar, Sharma, Shah and Rajan (2013) while giving their suggestions on building profitable

customer loyalty. The variables in the equation presented in the same table reveal that the store loyalty and location are two decisive factors in determining group membership.

**Table- 4.22**

**Omnibus Tests of Model Coefficients (Overall with dummy)**

		Chi-square	df	Sig.
Step 1	Step	630.496	6	.000
	Block	630.496	6	.000
	Model	630.496	6	.000

Note: -2 Log likelihood=509.038, Cox & Snell R Square=0.536, Nagelkerke R Square=0.714

**Table - 4.23**

**Hosmer and Lemeshow Test (with dummy)**

Step	Chi-square	df	Sig.
1	10.494	8	.232

**Table - 4.24**

**Classification Table<sup>a</sup> (with dummy)**

Observed			Predicted		
			STORETYPE		Percentage Correct
			0	1	
Step 1	STORETYPE	0	367	44	89.3
		1	47	364	88.6
Overall Percentage					88.9

a. The cut value is .500

**Table - 4.25**

**Variables in the Equation (overall with dummy)**

	B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I. for Exp(B)	
							Lower	Upper
LOCATION	-1.624	.281	33.285	1	.000	5.072	2.921	8.805
EMPATHY	3.592	.244	216.422	1	.000	36.309	22.500	58.594
FASTSERVICE	1.842	.240	58.786	1	.000	6.310	3.940	10.104
SLOYALTY	-.217	.059	13.420	1	.000	1.242	1.106	1.395
AMB	.148	.052	8.185	1	.004	1.160	1.048	1.284
DIS	.214	.049	18.925	1	.000	.807	.733	.889

Variable(s) entered on step 1: LOCATION, EMPATHY, FASTSERVICE, SLOYALTY, AMB, DIS.

The results reported above (Table 4.22) are based on the responses given by the sample respondents for organized as well as unorganized retail store. In order to visualize the influence of explanatory variables for stores in the organized as well as unorganized sector, regression analysis has been employed to compare the responses of individuals who mostly shop from both organized and unorganized stores. The variables location, empathy and fast service are positively associated with store loyalty indicating their relative importance in predicting the store loyalty behavior.

**Table- 4.26**

**Variables in the Equation(with dummy variable)**

	B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I. for Exp(B)	
							Lower	Upper
LOCATION	1.592	.271	34.469	1	.000	4.912	2.887	8.357
EMPATHY	3.514	.235	223.688	1	.000	33.592	21.195	53.241
FASTSERVICE	1.881	.236	63.498	1	.000	6.558	4.129	10.415
SLOYALTY	.228	.051	20.265	1	.000	1.256	1.137	1.386

Variable(s) entered on step 1: LOCATION, EMPATHY, FASTSERVICE, SLOYALTY.

The results of the omnibus test reveal that the chi square values are highly significant indicating the strength of goodness of fit of the Binary Logistic Model (Table 4.23).

**Table - 4.27**  
**Omnibus Tests of Model Coefficients (with dummy variable)**

		Chi-square	df	Sig.
Step 1	Step	609.164	4	.000
	Block	609.164	4	.000
	Model	609.164	4	.000

Note: -2 Log likelihood=530.370, Cox & Snell R Square=0.523, Nagelkerke R Square=0.698

The H-L statistic is not significant indicating goodness of fit (Table 4.24). The classification of respondents is found to be nearly 90% which is substantially high (Table 4.25).

**Table - 4.28**  
**Hosmer and Lemeshow Test (with dummy variable)**

Step	Chi-square	df	Sig.
1	4.193	8	.839

**Table - 4.29**  
**Classification Table<sup>a</sup>(with dummy variable)**

Observed			Predicted		Percentage Correct
			STORETYPE		
			0	1	
Step 1	STORETYPE	0	357	54	86.9
		1	47	364	88.6
Overall Percentage					87.7

a. The cut value is .500

## 4.6 Cluster Analysis

A hierarchical clustering program along with agglomeration schedule was used to identify the possible number of clusters. The dendrogram and the icicle plots substantiated the agglomeration schedule that four cluster solutions would be appropriate to group respondents into four clusters based on the responses on seven variables. The convergence achieved is due to no or small distance change and the minimum distance between initial clusters is found to be 13.266. Once the number of clusters was identified, in the subsequent stage a K-means clustering algorithm was used. In this process, the final cluster centres were attained. The final cluster centre contains the mean value for each variable in each cluster. Based on the final cluster centres (Tables 4.32 and 4.36), the cluster characteristics can be described as given below:

### Organized Retail

#### Cluster 1

From a closer look at the original data set, cluster membership and distances, it is observed that organized shoppers belonging to this cluster are loyal to stores and have faith in the stores from where they shop. They are highly concerned with the ambience and attractive display of assortments. They mostly belong to A1A2 social class and are in general falling within the high income category. This group of customers is relatively young, most of them having post gradation qualification. Availability of assortment of brands is very important to this group but they are also found to be value conscious shoppers. In comparison to other groups, this group of buyers is satisfied with the overall performance of organized retail. They shop around for fun and recreation for which the store ambience is very important to this group of shoppers. Thus, the cluster 1 shoppers may be termed as High-End Recreational Shoppers. These shoppers are primarily executives having high disposable income and the percentage share of organized shopping is substantially high.

### Cluster 2

The shoppers belonging to this group, while exhibiting moderate store loyalty, are also found to be value conscious. They do not consider the ambience and display of merchandize very important while selecting a particular store for shopping. The original data structure reveals that these shoppers are price sensitive and display relatively high level of trust. This cluster may be designated as Moderately Loyal Price Sensitive Shoppers. These shoppers are highly educated and prefer to buy their provisions mostly from the organized retail and their level of satisfaction with the overall performance of the stores from where they buy matches their expectation. These shoppers are relatively aged and are price sensitive who look out for the worth of their money they spend in the organized retail.

### Cluster 3

Shoppers belonging to this group show little amount of trust toward the organized retail stores and are not concerned with ambience and display of stores. However, the availability of wide variety of brands is important to this group of shoppers. The level of satisfaction is much lower than the other two groups. This group of shoppers consists of graduates mostly and their age is on the higher side. They spend a substantial proportion of their shopping budget in the unorganized retail. This group may be labeled as Variety Seeking Shoppers who are not concerned with the display and ambience of the store. The overall satisfaction of this group of shoppers is on the lower side.

### Cluster 4

Shoppers belonging to this particular cluster show a considerably low level of store loyalty. It is evident from final cluster centres that they are not much concerned about availability, display and ambience. Even this group of shoppers does not show signs of giving any importance to the satisfaction element. Quiet characteristically, they can be termed as Indifferent Shoppers. It is also revealed that shoppers belonging to this group spend less in the organized retail since they do not have much trust towards this format of retail. They also have the perception that the value for money is of no consequence as far as organized retail is concerned. They are not loyal to any particular organized

store as because the level of satisfaction they derive from these stores is generally on the lower side.

Table - 4.30

## Initial Cluster Centres (organized)

	Cluster			
	1	2	3	4
Trust of Org	15	18	12	7
Value for money	11	16	15	9
Availability	13	8	16	8
Display	16	12	8	9
Ambience	13	12	9	7
Store Loyalty	17	11	18	10
Satisfaction	0	8	9	8

Table - 4.31

## Final Cluster Centres (organized)

	Cluster			
	1	2	3	4
Trust of Org	15	14	12	11
Value for money	14	14	12	10
Availability	13	11	13	9
Display	14	13	11	8
Ambience	15	13	10	8
Store Loyalty	16	15	14	13
Satisfaction	10	10	10	9

1-High-End Recreational Shoppers 2- Moderate Loyal Price Sensitive Shoppers 3-Variety Seeking Shoppers 4- Indifferent shoppers

Table - 4.32

## Distances between Final Cluster Centres

Cluster	1	2	3	4
1		3.889	7.122	11.798
2	3.889		4.524	8.438
3	7.122	4.524		5.394
4	11.798	8.438	5.394	

Table - 4.33

## ANOVA (organized)

	Cluster		Error		F	Sig.
	Mean Square	df	Mean Square	df		
Trust of Org	271.425	3	3.615	407	75.080	.000
Value for money	331.875	3	2.549	407	130.186	.000
Availability	275.784	3	2.480	407	111.218	.000
Display	563.273	3	3.568	407	157.886	.000
Ambience	809.960	3	2.130	407	380.332	.000
Store Loyalty	171.934	3	3.523	407	48.808	.000
Satisfaction	19.012	3	2.097	407	9.066	.000

The F tests should be used only for descriptive purposes because the clusters have been chosen to maximize the differences among cases in different clusters. The observed significance levels are not corrected for this and thus cannot be interpreted as tests of the hypothesis that the cluster means are equal.

Table 4.34

Number of Cases in each Cluster		
Cluster	1	74.000
	2	108.000
	3	133.000
	4	96.000
Valid		411.000
Missing		.000

## Unorganized Retail

### Cluster 1

Shoppers in this group are found to be moderately loyal to their stores but consider assortment of brands not much important factor in choosing a store. They do not have much trust from where they shop and are sensitive to price charged by the retailers. A closer look at the original data set also reveals that they belong to moderate income group and satisfied with the overall services provided by the retailers in the unorganized sector. This group may be termed as moderately Loyal Expedient Shoppers.

### Cluster 2

Shoppers belonging to this cluster are highly loyal to their stores and have considerably higher level of trust. Store ambience is a significantly impelling factor. The data set further reveals that the shoppers mostly belong to A1A2 category of social class stratification. They may be termed as Trustworthy Loyal Shoppers.

### Cluster 3

Shoppers belonging to this cluster consider availability of a wide range of products very important and do not show high degree of loyalty to any particular store. Store ambience is not important for them but they consider value for money a decisive factor

in choosing a store. As such this group can be designated as Smart Shoppers to whom price matters a lot and who are ready to expend effort in choosing the right kind of store to suit this purpose.

#### Cluster 4

This group of shoppers is not bothered about the presence of most of the variables except for trust and loyalty. They have aversion for shopping from small stores and mostly shop from the organized stores spending more than 50% of their share of wallet. Thus they may be labeled as Apathetic Shoppers.

Table- 4.35

Initial Cluster Centres (unorganized)				
	Cluster			
	1	2	3	4
Unorg. Trust	9	17	16	13
Unorg. VM	9	11	18	8
Unorg. Availability	11	16	10	8
Unorg. Display	17	9	8	6
Unorg. Ambience	10	17	15	5
Unorg. StoreLoy	16	17	10	11
Unorg.Satisfaction	8	12	8	9

**Table - 4.36**  
**Final Cluster Centres (unorganized)**

	Cluster			
	1	2	3	4
Unorg. Trust	11	15	11	13
Unorg. VM	11	11	11	8
Unorg. Availability	12	11	12	8
Unorg. Display	10	9	10	9
Unorg. Ambience	11	14	9	7
Unorg. StoreLoy	15	16	11	12
Unorg. Satisfaction	10	10	9	9

1-Loyal Expedient Shoppers 2-Trustworthy Loyal Shoppers 3-Shoppers Shoppers 4- Apathetic Shoppers

**Table - 4.37**

Distances between Final Cluster Centres				
Cluster	1	2	3	4
1		5.380	3.964	6.994
2	5.380		8.093	9.810
3	3.964	8.093		5.507
4	6.994	9.810	5.507	

**Table - 4.38**  
**ANOVA (unorganized)**

	Cluster		Error		F	Sig.
	Mean Square	df	Mean Square	df		
Unorg. Trust	312.575	3	2.219	407	140.879	.000
Unorg. VM	282.458	3	1.463	407	193.057	.000
Unorg. Availability	327.290	3	2.150	407	152.209	.000
Unorg. Display	46.795	3	2.602	407	17.985	.000
Unorg. Ambience	1117.396	3	2.018	407	553.719	.000
Unorg. StoreLoy	399.827	3	2.093	407	190.988	.000
Unorg.Satisfaction	20.602	3	1.996	407	10.323	.000

Note: The F tests should be used only for descriptive purposes because the clusters have been chosen to maximize the differences among cases in different clusters. The observed significance levels are not corrected for this and thus cannot be interpreted as tests of the hypothesis that the cluster means are equal.

**Table - 4.39**

Number of Cases in each Cluster		
Cluster	1	112.000
	2	95.000
	3	74.000
	4	130.000
Valid		411.000
Missing		.000

#### 4.7 Conclusion

The first regression analysis (table 4.9) shows the association among shoppers' loyalty behavior as a dependent variable and four variables as a set of explanatory variables based on the exploratory factor analysis considering the Eigen value  $\geq 1$ . Depending on the output of the factor analysis, the explanatory variables are chosen to predict the store loyalty behavior. It is observed that all variables are significant in predicting the shoppers' store loyalty behavior. In an attempt to refine the output of factor analysis an exploratory method was adopted keeping in view the seven variables to be extracted from the data structures. The forced seven factor solution amply demonstrates that the factor structure distinctly represent the seven variables without any misloading or split loadings. The regression analysis including all six explanatory variables and a dummy variable, which is store type, was introduced to run a multiple regression. For store type, 1 has been assigned to represent the organized sector while 0 represents the unorganized sector. The goodness of fit is found to be significant beyond  $p < 0.000$  though the coefficients of display and value for money are not found to be significant in predicting store loyalty of shoppers. It is interesting to note that the coefficient of store type is negative signifying that the shoppers are more loyal to unorganized sector as demonstrated by Vij (2013) in his study on the impact of organized retail on unorganized retail. Although the D-W values are not within conventionally acceptable range, it is not reported as the researchers in this field have been found to be ignoring it in case of cross-sectional data. However, the direction and magnitude of the coefficient did not contradict the relationship among the variables. Overall, the results of binary logistic regression demonstrate that the shoppers can be classified adequately into two groups with a small margin of error. The results of factor score regression also bring forth encouraging results. The findings of factor score regression reveal that the goodness of fit and significance of the regression coefficients does not contradict the established theoretical premise in any manner. Cluster analysis results for both the organized and the unorganized sector extracted four distinct clusters for both the sectors and the same could be properly described based on the distance as well as the characteristics of the respondents as revealed by the original responses provided.

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