

# UNDERSTANDING CUSTOMER EXPECTATIONS FOR LARGE FORMAT RETAIL STORES IN RURAL INDIA: IMPLICATIONS FOR EXPANSION AND STRATEGIES TO MEET CUSTOMER NEEDS EFFECTIVELY

## Abstract

**Background:** Large format retail stores, also known as hypermarkets or superstores, have become increasingly popular in India in recent years. These stores offer a wide range of products and services under one roof, providing convenience to customers. While large format retail stores have been successful in urban areas, there is a growing interest in expanding into rural areas. However, it is unclear whether the current customer perception of these stores is suitable for rural expansion.

**Goal:** The retail sector in India has experienced a significant shift towards Tier-III cities and semi-urban towns due to the saturation of markets in metropolitan cities and state capitals. With the emergence of untapped markets, customers in these regions expect greater levels of service and satisfaction from their service providers. This study aims to explore the opportunities that exist in Tier-III cities and semi-urban markets for the retail sector in India and analyze the recent trends. The study assesses whether customers are satisfied with the services offered by large format retail stores in India in Tier-III cities and semi-urban towns. The paper investigates customer perceptions of these stores and whether the current perspective is suitable for rural expansion.

**Design/Methodology/Approach:** This study conceptualizes the construct for measuring customer satisfaction derived from large format retail stores using the seven Ps of retail services marketing parameters, including service quality parameters such as product, price, place,

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promotion, physical evidence, people, and process aspects of services marketing. The study collects data from

**Findings:** The study identifies the customer expectation and their satisfaction on a five-point scale for the measurement of qualitative attributes. The results indicate that customer satisfaction is moderate for all sub-parameters of retailing services offered, but there is a need for improvement to enhance customer satisfaction, experience, and service quality.

**Originality:** The novelty of this study lies in identifying the customer expectation from the large format retail stores in Tier-III cities and semi-urban towns in India and whether these services satisfied the customers' expectations. In light of the expansion of the retail industry to rural areas, it is essential to understand whether customers are satisfied with the products and services being offered. The study highlights the need for strategic changes by retail players to bridge the customer satisfaction gap and meet customer expectations effectively.

**Keywords:** Retail stores, customer expectation, customer satisfaction, customer experience, customer service, large format retail stores.

## I. INTRODUCTION

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

The retail market are not only growing at a faster rate but also posing serious challenges to the operators as a result of the change in consumer habits, experiences, and preferences. Retail markets are phasing out their age-old practices and transforming into modern and web-based retail markets. In recent times web-based giant retail stores like Amazon, Big Basket, Flipkart, Myntra, Snapdeal, etc. entered into the retail industry (Kanjer& Bhatia 2018). Different retail formats like departmental stores, supermarkets, specialty stores, large format retail stores, and hypermarkets are operating in the Indian environment. What's ever be the format, size, place, and volume of operations, the core focus of retailers is to understand shifting consumption patterns deeply, meeting their expectations and focusing on customer satisfaction. Hence it is paramount to meet the customers' expectations in today's retail environment. Markets are adopting new trends and technology for simplifying operations and increase customer satisfaction. Approximately Tier I & Tier II citie supper and middle-class population contributing to the 45% luxury goods consumption (Tandon et.al, 2016). If we consider discount-driven online retail growth, India stands on top with 53% followed by 33% China and 31% Indonesia which is a result of the availability of technology and smart phones to access online shopping. To this raise, increased in disposal income, availability of credit facilities, passion for essential luxury goods, lifestyle changes, increased nuclear families, double-income families, increase rural income, growth in modern retail formats also remained as boosting factor for this sector (IBEF, 2019). It is highly desirable to integrate firms' strategies to expand their businesses to a four-tier consumer structure. Tier-1: cosmopolitan middle and upper-class consumers in developed countries and elite class in developing countries; Tier-2: poor customers in developed nations; Tier-3: raising middle class in developing countries; and Tiers-4: people living in the rural villages with lower per capita income less than \$1 per day. Tier- 4 is an untapped market and fully aware of the products and services as a result of a technological revolution. Exploiting the untapped opportunities in the bottom of the pyramid are attained through creating buying power, shaping consumer aspiration, providing local solution and improving access effective communication and distribution (Pralhad& Hart, 2002).

## II. CONCEPTUAL FRAMEWORK

Customer expectation refers to the set of assumptions, desires, and needs that customers have for a particular product, service, or experience. These expectations are based on various factors such as past experiences, word-of-mouth recommendations, advertising, and social norms. Meeting or exceeding customer expectations is essential for building customer satisfaction, loyalty, and trust, which can ultimately lead to increased sales and business growth. Understanding customer expectations is crucial for businesses to tailor their products, services, and marketing strategies to meet customer needs and deliver exceptional customer experiences.

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

- **Product:** width and depth of product assortment with quality.
- **Price:** economical, value for money.
- **Place:** accessibility, visibility of location, hours of operations and delivery options
- **Promotion:** personal selling, communication, price cuts, rewards, loyalty programs, and CRM
- **Physical evidence:** Servicescape- atmosphere, Sound and lighting, electronic systems
- **People:** Customer service, employee skill, courteous behaviour, and empathy.
- **Process:** Check in-Check out process, customer service and internal processes.

There are four major factors influencing consumers while choosing a retail store i.e., Psychological influence, marketing mix by the retail operator, socio-cultural influence and situational influence (Kotler & Armstrong, 2018). However, in the conscious environment, consumer decision making mostly goes with the marketing mix offered by the retailer. The shopping experience, product touch, and feel are the major reasons driving off-line retail stores (Wu J.J et.al 2018). In India, Price is one of the pushing factors in the purchase environment, therefore price-offs are the major deciding factor while choosing merchandise. Due to the recent uprising of digital payments, the online stores got impetus support for its expansion. A survey of PWC India (2016) revealed that five factors that consumers choose to improve the in-store experience are knowledge of sales associates, self-service checkouts; range of products displayed on screens and personalized offers. Customers also consider retailers' social media presence, stock availability, different delivery options, in-store technology, store experience and ambiance for choosing a favourite retailer (Gouri et.al, 2021).

Many service firms emphasize the principle of customer satisfaction in their marketing and production operations. Customer satisfaction is the customer's evaluation of goods or services in terms of whether the goods or services have met their needs and expectation (Lamb et.al, 2014). Satisfaction is also viewed as contentment, pleasure, and delight in connection with the fulfilment of expectations derived from a product or service. It

is highly dynamic and influenced by the time of usage and experience. It is positively related to customer retention which leads to return on investment and profitability (Paul Bains et.al, 2013), customer satisfaction is driven by customer expectation and trust. The customer compares expectations with product/service performance through which customers feel satisfaction or dissatisfaction. Customer relationship leads customer retention and loyalty therefore to build customer satisfaction. Cumby and Bains (as cited in Paul Bains et.al, 2013), some of the useful insights that contribute to Customer satisfaction are Core product/service, Support service, and systems, Technical performance, Elements of customer interaction and effective dimensions of service (Angelova&Zekiri, 2011)

All employees of the retailing firm are aimed at offering retailing mix to its customers for increasing the value of the merchandise. Arlie Hochschild (as cited in NPTEL,2019) personnel of a service firm have to contain a positive and pleasant emotion towards the customer needs and committed for the fulfilment them. According to Zeithaml et.al (2013), the concept of satisfaction is not alone confined to service quality (Reliability, Responsiveness, Assurance, Empathy, and Tangibility) but also include other factors such as customers evaluation of service features, product quality, price, situational factors and personal factors that contribute to the customers of services. Gronroos (as cited in Blois,K.2008, p.508) stated six criteria of good service, i.e., Professionalism and skills, Attitude and behaviour, Accessibility and Flexibility, Reliability and trustworthiness, Recovery and Reputation and credibility. In the latest development of the consumer grocery market is an Effective consumer response (ECR)that enables the firms to link with suppliers to work in a synchronized manner to create maximum customer satisfaction. These ECR strategies include efficient store assortment, efficient replenishment, efficient promotion, and efficient product introduction along with the adoption of category management (Leeman, 2020)

### **III.RESEARCH GAPS**

Because of growing opportunities in Tier-4 consumption class, more particularly those living in Tier-III cities and sub-urban towns in India (HR &Aithal, 2020)., It is essential to meet customer expectations to achieve customer satisfaction. The retail stores have succeeded in achieving a greater amount of customer satisfaction in Tier I & II cities and reaching maturity (Singh & Bose, 2008). However, Tier-III and semi-urban cities are carrying the potential to bring in changes in the customer tastes and preferences. Hence it is essential to study the customer satisfaction in the changed macro retail environment to know the customer needs, service requirements and their existing satisfaction levels; thereby this study will help the retail operators to examine their existing strategies to bring high levels of efficiency in marketing strategies to attain greater customer satisfaction. From the research gaps, the following objectives are framed.

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

## IV. METHODOLOGY & DATA ANALYSIS

### ANNEXURE

**Table 1: Interpretation of Parameter scores**

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

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

Product-related sub-parameters	Mean	Std. Deviation
1.1 Availability of Category-wise assortments	3.29	0.89
1.2 Quality of merchandise	3.32	0.95
1.3 Volume flexibility	3.51	0.85
1.4 Labelling & information	4.02	0.78
1.5 Availability of multi Brands	3.29	1.31
1.6 CRM	3.25	1.25

**Table 3: Customer Satisfaction on Pricing**

Price related sub-parameters	Mean	Std. Deviation
2.1 Promised economic pricing	3.34	0.97
2.2 Cash Discounts	2.92	1.14
2.3 Quantity offers	3.36	0.96

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

Place related sub-parameters	Mean	Std. Deviation
3.1 Convenience of store location	3.24	1.19
3.2 Extra hours of Store Operation	3.34	1.15
3.3 Online orders and processing	2.85	1.28
3.4 Home delivery & Logistics support	2.76	1.26
3.5 Stock outs & replenishment	2.86	1.106

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

Promotion Variables	Mean	Std. Deviation
4.1 Display of promotional offers	3.63	1.12

4.2 Availability spot financing	2.71	1.36
4.3 Adhering to promised offers and promotions	2.98	1.23
4.4 Reward programs/Loyalty programs	2.86	1.19
4.5 Advertisements in media	3.08	1.10
4.6 Store window dressing for attracting customers	3.78	1.20

**Table 6: Customer Satisfaction on Retail Services cape & Process**

<b>Physical Evidence (Services cape) &amp; Process related sub-parameters</b>	<b>Mean</b>	<b>Std. Deviation</b>
5.1 Aesthetic view & Appealing site location	3.77	0.74
5.2 Inside Store spaciousness	3.42	1.03
5.3 Pleasantness of In-store's environment	3.32	1.21
5.4 Inside store ATMs /bank/finance facility	2.61	1.33
5.5 Simplified Checkout	3.05	1.10
5.6 Parking, traffic-free & Open space	3.22	1.26
5.7 Time consuming for Check-in	3.29	1.11
5.8 Time consuming for Check-out process	2.63	1.22
5.9 Self-service and Shopping Carts	4.11	0.48
5.10 Bar coding/ QR coding system	4.51	0.32
5.11 Computerized billing system	4.27	0.45
5.12 Disaster management	3.08	1.22
5.13 Inside store: Restaurant, game zone, spa, etc.	2.82	1.32
5.15 Acceptance of 'other than cash' payments	4.10	0.56

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

<b>People related sub-parameters</b>	<b>Mean</b>	<b>Std. Deviation</b>
6.0 Availability Enquiry/ Assistance counter	3.92	0.86
6.1 Employees interest in solving customer concerns	2.95	1.09
6.2 Sufficiency of staff in all categories	3.15	0.96
6.3 Availability of trained staff to answer queries	2.97	1.12
6.4 Personal attention to customer's needs	2.88	1.11
6.5 Courtesy behaviour of stores employees	2.98	1.19

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

<b>Retail service parameters</b>	<b>Weighted</b>		<b>Sample</b>	
	<b>Mean</b>	<b>Std. Deviation</b>	<b>Mean</b>	<b>Std. Deviation</b>
Product (Retail service)	3.42	0.93	3.45	1.01
Pricing	3.25	1.01	3.21	1.03
Place (Distribution)	3.19	0.94	3.01	1.20

Promotion	3.25	1.12	3.17	1.21
Physical Evidence & Process	3.15	1.00	3.44	0.96
People	3.00	1.03	3.00	1.10
<b>Overall customer satisfaction</b>	3.28	1.06	3.27	0.962

This study is descriptive in design and the construct is made out of the various parameter used for customer satisfaction as discussed in the Conceptual framework section. A survey is conducted in the Tier-3 cities and semi-urban towns in the state of Telangananamely Nizamabad, Karimnagar, Jagityal, Armoor, Kamareddy, Medak and Mahaboob nagar districts. A non-probabilistic Judgemental sampling method was followed in this study and a sample of 100 respondents who used to visit retail stores at least two times in past three months were chosen to meet the objectives. A structured closed-ended questionnaire is designed with two sections that comprise) demographic characteristics and ii) customer satisfaction parameters. About 60 questions are drafted and respondents are asked to rate their satisfaction on Likert's Five points scale. The respondents are served questionnaire personally and also through Google forms. Responses are also collected over a telephonic conversation. An initial pilot study is conducted with a sample of 30 respondents when Chronbach's Alpha for the reliability of the instrument is 0.96, hence continue for full data collection for one month during December 2020. The final Alpha value is computed for all 100 responses which are 0.93. The empirical analysis is conducted with the help of a statistical tool. The questionnaire also brought to direct response from the respondents relating to the overall opinion of customers on the parameters incorporated in the study. The same is compared with weighted means for interpretation of overall satisfaction of customers. The parameter scores are interpreted as showed in Table-1. The population is large and unclear and therefore a sample of 100 respondents are collected from Telangana state and applied Bootstrap for 500 samples to observe the consistency in Mean and standard deviations of all the parameters.

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

The Tier-III cities predominantly consist of the middle class and lower-middle-class customer segments that are more price-conscious, and they expect full value for their money.



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

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

Promotions are the heart of retail business in India, it drives and diverts customers from traditional Kirana type retailing to modern retailing. Customers pay attention to promotional offers, schemes, coupons, etc. The study attempted to analyze how far customers are satisfied with the promotions floated by retailers. Table 5 revealed that customers are moderately satisfied with the display of promotional offers (3.63) on-shopping-floor to attract customers. A similar kind of response also found in attracting customers using window dressing (3.78). Respondents satisfied with promotions communication through electronic media (3.08). On the contrary, customers are somewhat unhappy with Rewards and loyalty programs. Consumer financing is a boosting factor for promoting sales of consumer durable goods. Most of the Non-Banking Financial Companies (NBFC) associated with retailers in extending consumer loans through credit cards, EMI facility, etc. In this study it is revealed that the customers/ respondents are somewhat unhappy with non-availability of spot consumer credit (2.71) facilities as the Tier-III cities are not matured in terms of credit based

transaction, lack of regular incomes; and they are far away from IT, NBFCs and Banking systems.

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

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

Table 8 presents means of customer satisfaction on various parameters that are taken directly from sample respondents, and another is a weighted mean which computed by averaging all means of sub-parameters. This analysis made to know whether there is any significant difference in these two methods to confirm the validity of the overall fitness of the customer satisfaction findings. It is also significant to mention that the variation in these two means is highly negligible. The table revealed that the overall customer satisfaction on product-related metrics is moderately good (3.42/3.45). The overall customer satisfaction on pricing is also moderate (3.25/3.21). The study revealed that customers are moderately satisfied (3.25/3.17) on the offer promoted by retail stores. The mean Physical evidence (Services cape) and process variable are reflecting moderate satisfaction (3.44/3.15). However, The study finds that the overall satisfaction with the service personnel in retail

service is moderately satisfied and their parameters showing no difference in both the methods (3.00/3.00) and the same is in the case of Pricing variables (3.21/3.25). The study tried to assess the overall customer satisfaction of the services offered in large format retail stores in Tier-III cities. It is found that customers are moderately satisfied (3.28/3.27) as the modern retail changing the form of retail environment India. Despite many hurdles, still modern large format retailing able to attract rural and semi-urban populations and has become a trend in the country. Customers' expectations are rising due to the rapid expansion of retailing operations in Tier-III cities.

## V. CONCLUSION

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

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