

**CUSTOMER SATISFACTION OF RETAIL SERVICES OFFERED IN
PALAMUDHIR NIZHAYAM**

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ABSTRACT

Organized retailing in India contributes to 15 percent of the GDP (McKinsey 2007). It caters to changing life style of the consumers especially, women in India. Small existing organized supermarkets like Palamudhir Nizhayam, have capitalized on this need in India. However, the reforms in retail sector for the flow of FDI proposed by the government in November 2011, will pose a challenge for the small Indian retails as they have to compete with giants like Walmart, Carrefour and Tesco. Existence of the small retail firms will be favoured by personal relationship with the customers and their continued satisfaction. Palamudhir Nizhayam is one such fruits and vegetables retail store started in 1963 in Coimbatore, South India. Changing external environment compels this small retail chain to understand their customers and plan their strategies for sustenance. This study explores the customer satisfaction of retail services offered at Palazudhir Nizhayam with the survey done with 120 customers in the stores. Factor analysis is performed with the variables influencing customer satisfaction. This will help marketers to understand their customers and enhance the services for existence in competitive environment.

Key Words: Retailing, Customer Satisfaction, Services.

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INTRODUCTION

Organized retail sector in India has evolved into one of the most promising sectors. India has been ranked first out of 30 top emerging markets in Annual Global Retail Index published by AT Kearney (2009), an international management consultancy. Global retail giants like Wal-Mart, Metro, Tesco and Carrefour have been mounting pressure on Indian government to allow FDI in multi brand retail business. Saturated market scenario in developed countries is forcing top multi national retailers to penetrate into emerging markets like India, China, Brazil and Russia.

Anticipating fierce competition from foreign retail giants and more importantly understanding the changed customers life style, preferences, family structure and purchasing power, retailers have started offering better products at competitive price along with better retail service quality. In case of daily requirements such as grocery, fruits and vegetables, the customers prefer one stop solution retail outlet which is convenient and offering better product at reasonable prices. The retailers in this segment are facing 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. In order to survive the retailers are working on supply chain, operations efficiencies along with the most important sales and marketing effort. Managing service quality and customer relationship management has become the most important challenge in Retail Marketing.

A more holistic and integral CRM or Customer Relationship Management concept directs corporate firms to dedicate part of their resources towards solidifying customer loyalty. This increases profits, as acquiring new customers is costlier than retaining existing customers. Most of the firms have started designing CRM strategies keeping in mind 80 20 Pareto principle, which says small proportion of customers give disproportionate amount of profitable business. Retailers are offering better retail services to these profitable customers who are loyal, regular and affluent. Some of the customers may not be directly contributing to the business to the extent other profitable customers are contributing, but they may be more influential by their word of mouth.

Palamudhir Nizhayam started with a humble beginning in Coimbatore as a small fruits retail shop in the year 1963. Today it is one of the most respected retail chains in Tamilnadu. Due to the changed external environment it has become imperative for the small unorganized retailers to change them selves into organized retailers' to survive in the market. Indian government is very keen on allowing FDI in multibrand retail in selected cities. This eventually will get translated into two tier and three tier cities creating tough time for small retail chains.

LITERATURE REVIEW

There has been extensive research done in the area of customer satisfaction and in specific to organized retail sector. It is important for researchers to understand various definitions, theories and models of customer satisfaction. Customer satisfaction is generally defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals." Customer satisfaction provides a leading indicator of consumer purchase intentions and loyalty." After extensive research, Kotler and Armstrong (1997) defined "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." This definition has considered two important aspects, pre-purchase expectations and post purchase perceived performance. Supporting this definition Jobs et al (2011) confirms that customer satisfaction is seen to arise when customers compare their perceptions of product/service performance with their expectations.

Oliver (1997) 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."

In the process of exploring new dimension of customer satisfaction Jones & Suh (2000) opined that two distinct types of consumer satisfaction exist – the transaction specific and overall

satisfaction. In continuation to this Gilbert & Veloutsou (2006) states transaction specific satisfaction is related to a specific encounter with the organization, whereas overall satisfaction is a cumulative construct summing satisfaction with specific products/services of the organization with various other facets of the company.

The different ways of measuring customer Satisfaction are using Disconfirmation Theory, Equity Theory, and Attribution Theory. Disconfirmation take place when there is a discrepancy, positive or negative, among our previous expectations and the product's/service real performance. Attribution theory elucidates how individuals unearth explanations for events. When ever a product or service does not accomplish needs the customer will attempt to find a reason. The equity theory focuses on the fairness of transactions among persons, which helps in understanding customer satisfaction and disappointment. For equity to take place, the purchaser ought to perceive fairness of the transaction, the perception that person's inputs are equal to their outputs in a transaction.

In contrast to the traditional definitions of customer satisfaction Hack, Scharitzer & Zuba (2000) found customer satisfaction is affected by three factors. The first factor comprises emotional determinants such as friendliness of the staff, presentation of merchandise, richness of choice, etc. and second factor is price-performance ratio and third factor corresponds to the assessment of the customer orientation which includes store opening timings, availability of merchandise, etc. There is no direct significant effect of customer expectation on customer satisfaction and perceived quality has a higher impact than emotional factors on customer satisfaction. Re-emphasizing customer expectation and post purchase perceptions which induces customer satisfaction Kristensen, Martensen & Gronholdt (2000) opined that the determinants of Customer Satisfaction are perceived company image, customer expectations, perceived quality and perceived value. Perceived quality divided into two elements 'hard-ware' which consists of product/service attributes and 'human-ware' which is associated with customer interactive elements in service.

The empirical analysis by Goswami and Mishra (2008) revealed that organized retailers are preferred for their cleanliness, sales promotional offers, exclusive store brands etc. And consumers' need for better demand of offers, cleanliness and store brands are the attributes for customer satisfaction. In the process of exploring variables influencing customer satisfaction

Grover, Dutta (2011) made an attempt to identify the factors which significantly explained the customer satisfaction in an organized retail outlet and found that store convenience, appealing store value, product offering, and value for money, price and choice availability are such factors. Further research taken up by Hanif, Hafeez, & Riaz (2010) found that customer services/retail services & price fairness are independent variables but play a vital role in customer satisfaction and these variables not only influence the dependent variable-customer satisfaction but also complement each other. Having realized the importance of customer centric retail services researchers has done significant research on the area of customer oriented retail services. In the endeavor 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 tool 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 Palic, M. et al (2011) indicated 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 salesperson's work satisfaction and customer satisfaction. Establishing the importance of employee work satisfaction Evanschitzky, H. et al (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. On testing the reliability of the scale in the framework of customer satisfaction measurement Coelho, P. and Esteves, S. (2007) found ten-point scale shows better properties than the five-point scale and 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.

OBJECTIVES AND METHODOLOGY

The overall objective of the study is to understand the major drivers for satisfaction of customers with the services rendered by the retail store, Palamudhir Nizhayam. The objectives in specific are to:

- To understand the level of satisfaction of customers with the retail services offered at Palamudhir Nizhayam;
- To study the impact of demographic variables on the satisfaction of retail services; and
- To identify the major factors driving the satisfaction of customers in Palamudhir Nizhayam

The overall satisfaction level of consumers with the retail services was studied with five point scale and the demographics of the sample were also recorded. Satisfaction with the retail service at Palamudhir Nizhayam was studied in a five point likert scale on five dimensions that include: store image, product expectations, perceived quality, perceived value, and retail services. Scales measuring these dimensions were developed (Refer Annexure 1). The scale used was ranging from 'highly satisfied' to 'highly dissatisfy'. A total of 40 items were included in the satisfaction scale. First eight items measure store image, next five items measure product expectations, next six items measure perceived quality, following eight items measure perceived value, and the last thirteen items measure retail services. A sample of 120 customers was considered for the study. Every 10th customer visiting the retail outlets of Palamudhir Nizhayam was enquired for data collection.

Percentage analysis was performed to understand the overall satisfaction of customers with the retail services offered at Palamudhir Nizhayam. The impact of demographic variables like – age, education, occupation, marital status, family size, and family income on the satisfaction of consumers was studied with chi-square test. Factor analysis was performed with the variables influencing customer satisfaction measured on five dimensions. SPSS 16.0 was used for statistical analysis.

HYPOTHESES

The hypotheses formulated are:

1. There is no significant influence of age on the satisfaction of retail services at Palamudhir Nizhayam.
2. There is no significant influence of education on the satisfaction of retail services at Palamudhir Nizhayam.
3. There is no significant influence of occupation on the satisfaction of retail services at Palamudhir Nizhayam.

4. There is no significant influence of marital status on the satisfaction of retail services at Palamudhir Nizhayam.
5. There is no significant influence of family size on the satisfaction of retail services at Palamudhir Nizhayam.
6. There is no significant influence of family income on the satisfaction of retail services at Palamudhir Nizhayam.

DATA ANALYSIS AND FINDINGS

The overall satisfaction of the customers with the retail services offered at Palamudhir Nizhayam was studied from highly satisfied to highly dissatisfied and the results are presented in Table 1.

Table 1: Satisfaction of Customers with the Services Offered at Palamudhir Nizhayam

Satisfaction Level of Customers	No. of Customers	Percentage
Highly Satisfied	63	53
Satisfied	22	18
Neutral	17	14
Dissatisfied	11	9.2
Highly Dissatisfied	7	5.8
Total	120	100

The table explains that majority of the respondents (53 percent) are highly satisfied with the services at Palamudhir Nizhayam. 18 percent are satisfied and 14 percent of the respondents have neutral opinion towards the retail services at Palamudhir Nizhayam. Overall 15 percent of the respondents are not satisfied with the retail services at Palamudhir Nizhayam.

The level of satisfaction may be influenced by the demographic variables and it is studied with the chi-square test. The results are given in Table 2.

Table 2: Chi-Square Test (Demographic Variables and Satisfaction at Palamudhir Nizhayam)

Demographic Variables	Pearson Chi-Square Value	Significance
Age	123	0.02
Education	145	0.01
Occupation	84	0.06
Marital Status	157	0.03
Family Size	89	0.12
Family Income	56	0.23

The table reveals that age, education, and marital status has significant influence (at 5 percent level) on the satisfaction of retail services offered at Palamudhir Nizhayam. Occupation has significant influence (at 10 percent level) on the satisfaction of retail services offered at Palamudhir Nizhayam. Family size and family income do not have significant influence (at 5 percent level) on the satisfaction of retail services offered at Palamudhir Nizhayam. So the null hypothesis one, two, three and four are disproved and the alternate hypothesis holds good. The null hypothesis five and six are accepted.

There are several factors (40 items) measured on five point scale to understand the satisfaction of retail services offered to the customers of Palamudhir Nizhayam. The major factors were derived using Factor Analysis. Principal component method was used to derive the important factors and Varimax rotation was used to identify the factors derived. The factors with eigen value more than '1' is selected and their explanatory value was 80.5 percent. The results are given in Table 3.

The table explains that there are 11 important factors that determine the satisfaction of customers at Palamudhir Nizhayam. This is identified from the list of 40 factors considered for the study.

Table 3: Total Variance Explained

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.995	24.988	24.988	7.462	18.655	18.655
2	5.721	14.303	39.291	3.327	8.317	26.972
3	3.779	9.447	48.738	3.017	7.542	34.515
4	2.382	5.954	54.692	2.970	7.426	41.940
5	2.223	5.559	60.250	2.906	7.265	49.206
6	1.834	4.584	64.834	2.788	6.969	56.174
7	1.606	4.014	68.849	2.193	5.482	61.656
8	1.308	3.271	72.119	2.124	5.311	66.968
9	1.239	3.098	75.217	1.965	4.914	71.881
10	1.095	2.739	77.956	1.895	4.737	76.618
11	1.022	2.556	80.512	1.557	3.894	80.512
12	.926	2.315	82.827			
13	.757	1.892	84.719			
14	.684	1.710	86.429			
15	.613	1.533	87.962			
16	.556	1.391	89.353			
17	.518	1.294	90.647			
18	.487	1.218	91.865			
19	.417	1.041	92.906			
20	.358	.894	93.800			
21	.309	.772	94.572			
22	.281	.703	95.275			
23	.275	.686	95.961			
24	.236	.590	96.551			

25	.211	.527	97.078		
26	.198	.496	97.574		
27	.157	.392	97.966		
28	.138	.345	98.311		
29	.126	.316	98.626		
30	.100	.250	98.877		
31	.088	.219	99.095		
32	.084	.209	99.304		
33	.064	.160	99.465		
34	.057	.143	99.608		
35	.045	.113	99.721		
36	.041	.103	99.824		
37	.031	.078	99.902		
38	.020	.049	99.951		
39	.011	.028	99.979		
40	.008	.021	100.000		

Extraction Method: Principal Component Analysis.

The factors extracted are identified with the help of rotated matrix. The loading of the rotated matrix is considered for the same. Those variables with loadings 0.7 and above are considered to load on the factors. The results of factor loadings given by rotated matrix are given in Table 4.

Table 4: Rotated Component Matrix

	Component										
	1	2	3	4	5	6	7	8	9	10	11
VAR00001	.085	-.374	.437	.044	-.189	.201	.261	.377	.023	.338	-.092
VAR00002	.000	-.238	-.153	.306	-.135	.168	.507	-.008	-.016	.533	.126
VAR00003	.130	-.044	.034	-.123	-.145	-.231	.854	.114	-.030	.107	.010
VAR00004	-.140	.000	.084	.161	-.018	.481	.695	.036	.119	.073	-.008
VAR00005	.170	-.078	.602	-.027	.217	.374	.527	.061	.039	-.112	.059

VAR00006	.317	-.082	-.021	-.042	.400	.060	.233	.077	.033	.697	.000
VAR00007	-.200	-.054	.322	-.129	.096	.392	-.037	-.051	.321	.580	.107
VAR00008	-.025	.032	.875	-.057	.229	.059	.103	-.118	.130	-.009	.075
VAR00009	-.036	.165	.737	.128	.214	.249	-.141	.088	-.020	.079	.160
VAR00010	-.069	.048	.350	-.007	.810	.099	-.125	.102	.153	.039	-.027
VAR00011	.081	.031	.327	.220	-.066	.680	.064	.080	-.104	-.013	.175
VAR00012	.148	.015	.380	.048	.652	.486	-.068	.078	-.008	.099	-.211
VAR00013	.016	.147	.012	-.089	.272	.808	-.011	-.182	.053	.135	-.028
VAR00014	-.056	.017	.247	-.277	-.073	.564	.035	.222	.331	.212	.076
VAR00015	.192	.013	.103	-.084	.257	.404	.041	.601	-.081	.041	-.112
VAR00016	.634	.114	.063	.067	-.270	.151	-.103	.200	-.188	.506	-.148
VAR00017	.801	.064	.030	.084	.201	.012	.097	.155	-.097	.228	.010
VAR00018	.696	.104	.104	.093	.087	-.044	-.003	.138	-.412	.134	-.046
VAR00019	-.033	.942	.129	.064	.048	.006	-.004	.075	-.156	.012	-.085
VAR00020	.319	.350	-.028	.310	.018	-.156	.141	.664	-.012	.034	.095
VAR00021	.338	.282	.012	.704	-.077	-.069	.120	.267	-.046	-.074	.031
VAR00022	.347	-.138	-.139	.669	-.058	.052	-.134	.393	.036	.154	-.104
VAR00023	.665	-.256	-.009	.280	-.082	.108	.009	.024	.036	.153	.450
VAR00024	.520	.126	.089	.593	-.081	-.038	.120	-.082	-.199	-.079	.139
VAR00025	.644	.035	.115	.602	-.174	-.006	.014	-.039	-.074	.011	.014
VAR00026	.756	.207	-.109	.211	-.149	.087	-.034	.135	-.082	-.098	-.014
VAR00027	.608	.093	.192	.525	.162	-.019	-.171	-.116	.073	.098	-.273
VAR00028	.381	.404	.051	.471	.137	.086	-.014	.118	.001	-.019	.246
VAR00029	.475	.457	-.169	.180	.308	.154	-.174	.293	.083	-.161	-.196
VAR00030	.479	.556	-.093	.294	.208	.109	-.162	.154	.144	-.080	-.245
VAR00031	.845	.008	-.004	.139	-.132	-.081	-.027	.038	.174	-.006	-.097
VAR00032	.840	-.011	-.044	.116	.111	.051	.151	.139	.165	-.031	.104
VAR00033	.861	.034	.016	.099	-.026	.005	.008	.146	.038	-.080	.101
VAR00034	.134	.872	.044	.026	-.008	.128	-.051	.124	.137	-.077	.135
VAR00035	.317	.385	-.088	.260	-.001	-.167	.098	.690	.111	.015	-.032

VAR00036	.570	.129	-.079	-.042	.319	-.155	.199	-.053	.475	.286	-.051
VAR00037	.010	.033	.101	-.031	.078	.070	.006	.030	.921	.041	-.017
VAR00038	.172	-.284	.411	-.041	.188	.142	.114	-.085	.371	-.102	.570
VAR00039	-.021	.293	.443	.067	.269	.076	-.008	-.069	-.210	.116	.618
VAR00040	-.077	.120	.129	-.126	.811	.002	-.046	-.012	.010	.049	.353

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a Rotation converged in 18 iterations.

The table explains the variables that load on the factors. Though 11 factors was identified with eigen values with 1 and above, only eight factors has the variables loaded 0.7 and above. The factors are:

Factor 1 – quality check made, stores willingness to handle returns, behaviour of staff, timeliness in delivery, and acceptance of credit / debit cards.

Factor 2 – quality of maintenance, and parking facilities

Factor 3 – layout of the store to reach products, and product variety

Factor 4 – clarity and correctness in bill

Factor 5 – availability of brands and reliability with brand

Factor 6 – freshness of products

Factor 7 – working hours of the store (early morning hours and late hours)

Factor 8 – promptness in service.

Thus the quality, freshness, reach, service, acceptance of cards and clarity of bill are the major areas that the customer are satisfied with Palamudhir Nizhayam.

CONCLUSION

Satisfaction of consumers in retail service is an important criterion for a marketer to understand for further strategic decisions. As the study reveals majority of the respondents are satisfied with the services at Palamudhir Nizhayam. The major factors deriving satisfaction was identified with factor analysis. These variables are the strength of Palamudhir Nizhayam that can be capitalized in future.

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ANNEXURE 1

Questionnaire on Customer Satisfaction of Retail Services Offered in Palamudhir Nizhayam

1. Name:

2. Gender : 1) Male 2) Female

3. Age

1) 15-20 2) 20-25 3) 25-30 4) 30-35 5) 35-40 6) >40 years.

4. Level of Education

1) 10th 2) +2 3) Certificate Course 4) Diploma/UG

5) PG 6) Not educated.

5. Occupation

1) Student 2) Employed in private company 3) Employed in Public sector
4) Own Business 5) others.

6. Marital status : 1) Married 2) Single.

7. Family Size :

1) 2 2) 3 3) 4 4) 5 5) ____

8. Family Income per Month (in Rs.)

1) <5000 2) 5000-10,000 3) 10,000-15,000 4) 15,000- 20,000
5) 20,000-25,000 6) >25,000.

9. Average Monthly expenditure (in Rs.)

1) <1000 2) 1000-5000 3) 5000-10,000 4) 10,000-20,000 5) >20,000

10. Average Monthly expenditure at this store (in Rs.)

1) <1000 2) 1000-5000 3) 5000-10,000 4) 10,000-20,000 5) >20,000

11. Shopping Frequency in Palamudhir Nizhayam :

1) Daily 2) Weekly Once 3) Once in fortnight 4) Monthly Once

12. Are you overall satisfied with the retail services offered at Palamudhir Nizhayam :

1) Highly dissatisfied 2) Dissatisfied 3) Neutral 4) Satisfied 5) Highly Satisfied

Rate your level of satisfaction or dissatisfaction with the statements given below on a 5-point rating scale:

5- Highly Satisfied, 4- Satisfied, 3- Neutral, 2- Dissatisfied, 1- Highly Dissatisfied

S. No	Statement	Satisfaction Level				
		5	4	3	2	1
Store Image						
1	Outlook of the stores (lighting, A/c, Computerized Billing, Attractive Display)					
2	Reach of the stores					
3	Working hours of the store (extended hours, early morning hours)					

4	Arrangements of goods					
5	Uniform of the staffs in the stores					
6	Cleanliness of the stores					
7	Trolleys and baskets availability					
8	Layout of the store to reach the products					
Product Expectations						
9	Product variety					
10	Availability of brands					
11	Availability of stock					
12	Variants available					
13	Freshness of the Products (fruits, vegetables, juices and grocery)					
Perceived Quality						
14	Quality of the Products (fruits, vegetables, juices and grocery)					
15	Efficiency of billing system - Accuracy and correctness					
16	Shelf life of the products					
17	Quality check made by the staff					
18	Quality of products during door delivery					
19	Quality of maintenance – protection from insects, rodent, etc.					
Perceived Value						

20	Clarity and correctness in the bill					
21	Price of the products offered					
22	Price range available with the products					
23	Price stability for the products					
24	Recognition for loyal customers					
25	Hidden costs - store's offers and discounts do not have hidden costs					
26	This store willingly handles returns and exchanges (missing goods, damaged goods etc.,)					
27	Transparency in product measurement (Weighing)					
Retail Services						
28	Products availability in convenient pack sizes					
29	Retail space					
30	Speed of billing					
31	Behaviour of staff - Courteous and helpful					
32	Timeliness of delivery					
33	Acceptance of major credit / debit cards					
34	Parking facilities					
35	Door delivery					
36	Attending customers problems					
37	Complaint handling by staff					

38	Promptness in serving customers (locating goods, quicker service)					
39	Personalized attention and relationship					
40	Reliability with the brand					