A study on Consumer preference towards organized retail sector Of Bhubaneswar.

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Abstract:
Retailing , one of the largest sectors in the global economy, is passing through a dramatic period of transformation in a climate where business are obliged to generate ever-increasing levels of differentiation just to maintain market share. New technologies and practices combined with the globalization of products and services have driven retailers to leverage every part of the business in strategic response. Consumers have become, to large extent, more sophisticated and demanding with their expectations of products, services and business. This research strives to identify the key factors that define the service quality expected by the customers in the organized retail sector. To test the significant difference among the genders, age groups and income group's t-test and Analysis of Variance (ANOVA) is used. To have more clarity on this Duncan's multiple range tests is used.

Key words: Period of transformation, strategic response, service quality.

1.1 Introduction:
Customers differ from each other with respect to both earnings and consuming units. When there is the question of consumption, the consumer preference towards quality products or services starts. Service quality has become a critical competitive consideration. India has witnessed a boom in organized retail trade in the last five years .The retail sector in India is witnessing unparallel growth. Unmatched demographics, rising income levels, shifting life styles and changing aspiration of the burgeoning middle class has unleased a retail revolution in the country. Fresh retail geographies are emerging, innovative formats are being introduced and retailers are tapping new customer segments with prolific product offerings. The range of activities carried out by a modern retailer encompasses sourcing a wide range of products at huge volumes and through intelligent use of systems and processes , getting them across to consumers at attractive prices. To-day retailing is one of the largest institutions in India and is estimated to be the largest employment provider-both direct and indirect.
Retailing consists of the sale of goods or merchandise, from a fixed location such as a departmental store, in small or individual lots for direct consumption by the purchaser. Retailing is a well recognized business function which compromises making available desired product in the desired quantity at the desired time. This creates a time, place and form utility for the consumer. Retail sector can be divided into two sectors;

- **Unorganized Retail**: Unorganized retailing is characterized by a distorted real-estate market, poor infrastructure and inefficient upstream processes, lack of modern technology, inadequate funding and absence of skilled manpower.

- **Organized Retail**: Organized retail refers to a form of retailing whereby customers can buy goods in a similar purchase environment across more than one physical location for verticals from food, grocery, apparel, consumer durables, jewellery, footwear, beauty care, home décor, and books to music.

1.2 Service Quality Measurement:
It is difficult to measure service quality as compared to good's quality. The difficulty to measure is due to fewer tangible cues available when consumers purchase services (Parasuraman et al 1985) , fewer search properties but higher in experience and credence
Properties (Zeithmal, 1981 in Parasuraman 1985) as compared to goods. It also requires higher consumer involvement in the consumption process (Gronroos, 1984). Researcher operationalize the service quality construct either as a gap between expectation of service and perceived performance of service or just perceived performance alone.(Hurley and Estalami,1998). On the other hand, service quality dimensions are seen as the criteria to assess service quality (Parasuraman, Zeithmal and Berry, 1985)

1.3 Relevance of the Study:
A customer usually purchases a wide variety of goods and services during the years. The satisfaction varies from customer to customer with respect to different goods and services. Moreover, this satisfaction ultimately helps the customer to choose the favorite retail store.
The purpose of this research is to determine the influencing factors of service quality in the selection of organized retail stores.

1.4 Research Problem:
The research study is basically concerned to investigate the influencing factors of service quality in organized retail stores and its dominance pattern in purchasing decisions of different products.

The study is conducted to know the factors of service quality that influence in the decision making on various products at Organized retail store. .It is conducted to know how age, educational Qualification and Income influence the decision making.

At this backdrop the specific research questions addressed are as follows:
- What are the major variables identifying retail service quality in the Organized retail stores?
- How demographic features affect the retail service quality in the organized retail store?

1.5 Research Objectives:
The current research has some specific objectives:
- To identify the factors that influence customer preference towards organized retail sector.
- To assess customer preference against organized retail sector.
- To examine the influence of demographic parameters like gender, age and income on consumer preference.

1.6 Formulated Hypothesis:
Hypothesis-1
Gender of the respondent and customer preference for organized retail sector are independent of each other.
Hypothesis-2
Age of the respondent and customer preference for organized retail sector are independent of each other.
Hypothesis-3
Relationship does not exist between income of the respondents and the customer preference for organized retail sector.

1.7 Scope and Limitations
Research is delimited by its scope and choice of research methods. (Glatthorn, 1998). In terms of scope this study is confined to one state and one industry. It should be noted that the data for this study is drawn from the shopping experience of the consumers of Orissa (Bhubaneswar). Shopping itself is viewed as a global activity(Berman& Evans,2001) ,but consumer reasons for shopping exists within their own environment and motivations. (Laroche & Mc Dougall, 2000) and are beyond this research. Furthermore, the retail sector is the industry of study and extension of the research findings to other industries is left to future researchers. Nevertheless, the findings may apply to other states as well as other countries with similar retail environments.
A consumer preference towards service quality at retail stores is always influenced by psychological factors of the members rather than the rational or logical reasons. The preferences pattern is the outcome of multiplicity of reasons. Misleading of the factors is possible due to partial information or false statement by the respondent.
Research methods have their supporters and detractors, but the research design proposed for this study is a sound, justifiable, research framework for conducting marketing research. Results based on sample size 459 can not be generalized due to smaller size of the sample. However, this result may be different for other districts of Orissa depending on the retail environment.

1.8 The Sample:
The present study has been conducted in Bhubaneswar, the capital of Orissa state. Data was collected from customers of different kinds of retailers like departmental stores, supermarkets and provisional stores. 459 customers are requested to fill up the questionnaire and data was analyzed as per the responses given by the respondents. Convenience sampling is used for this survey. A structured

questionnaire was used to conduct the study. Likert five-point scale was employed for the study and respondents were asked to evaluate the parameters on overall service quality in a five point scale anchored at " strongly disagree" and strongly agree" .

2.1 Analysis of Data:

Customers buy in expectation of receiving benefits; if actual or perceived benefits fall short of expectations, the customer is usually unhappy. The main thing that makes the customer feel he/she made a good purchase decision is often a team effort (involving receptionist, billing department, delivery staff, etc.) The main purpose of the study is to identify the factors representing the consumer preference towards the organized retail sector and how it differs from one another with respect to gender, age and income status of the consumers. Refer Table –I (Annexure).

In table-1 it is clearly mentioned that the total no of respondents are 459 out of which 263 are male and 196 are female. More over the data is again divided into four age groups say, <25, 26-40, 41-55 and >56 and the respondents in each group is 137, 225, 77 and 20 respectively. Similarly, the income groups are <10,000, 10,000-20,000, 20,000-30,000 and ≥30,000 and the respondents from each of these income groups are 65,118,122 and 154 respectively.

2.11 Test of Sphericity and Sampling adequacy:

Prior to testing, the data needed to be checked in order to determine the appropriateness of its use for such analysis (Kline, 1998). The Kaiser-Meyer-Olkin (KMO) and Bartlett's scores were measured and indicated the data were indicative of a multivariate normal population and that a factor analysis is a meaningful measure of such data.

Table: II: Kaiser-Meyer-Olkin (KMO) and Bartlett's Scores

The KMO was 0.924 which is greater than 0.50 indicating that the data was acceptable for factor analysis. Similarly, the Bartlett tests were statistically significant at the 0.01 level indicating acceptable data as shown in table II.

The opinion on the level of satisfaction of the respondents on service quality provided by the retail stores of Bhubaneswar are obtained by the questionnaire .The questionnaire comprises of 55 variables put forth towards the respondents. Since the sample size is 459 and we are interested to study the common dimensions of factors from the observed variables that link together the seemingly unrelated variables to provide insight into underlying structure of the data, factor analysis is employed.

With the above intention, we proceed to perform factor analysis with varimax rotation because factor analysis without rotation may or may not give meaningful patterning of variables and the factors obtained through rotation are uncorrelated. In view of all, the principal component extraction with varimax rotation method has been employed to get the results. Refer Table-III (Annexure).

Table-III demonstrates the eigen values of the variables and factors before extraction, after extraction and after rotation. The factor-1 explains 28.311% and 13.716% of total variance at before and after extraction stage respectively. The other nine factors explain less percentage of variance in comparison to factor-1 at the said stages. The eigen values before extraction for factor-2, 3, 4,5,6,7,8 and 9 are respectively 9.763%, 6.033%, 3.548%,3.245% ,2.758%, 2.340%, 2.170%, 2.079%, 1.856%. The same after extraction are 11.262%, 7.617%, 6.958%, 4.842%, 4.581%, 3.785%, 3.355%, 3.186%, and 2.800% respectively. The after extraction eigen values indicates that the rotation has the effect and as a result it has reduced the difference between eigen values. In total, variance accounted for by all nine factors is 62.102%.

Table-IV explains the factor loadings of the level of satisfaction of the respondents on service quality provided by the organized retail outlets of Bhubaneswar by Principal component analysis. Refer table-IV (Annexure).

All the factor loadings greater than 0.5 (ignoring the sign) are considered for further analysis. The fifty-five variables considered above have been loaded into ten factors. The resulting factors have been named on the basis of the size of the factor loadings of the variables. Greater the factor loading of a variable, greater is the chance of naming the factor after this variable.

These factors explain 62.012% of total variance.Factor-1 contains 11 items which is named as "product display" which explains 28.311% of total variance. Factor -2 contains 7items and named as "Image" which explains 9.763% of variance. Factor -3 contains 6items and named as "Courteous but watchful" which explains 6.033% of variance. Factor -4 contains 6items and named as "prompt service" which explains 3.548% of variance. Factor -5 contains 5 items and named as "Grievance Handling" which explains 3.245% of variance. Factor -6 contains 3items and named as "Responsiveness" which explains

2.758% of variance. Factor -7 contains 3items and named as “Merchandise” which explains 2.34% of variance. Factor -8 contains 2items and named as “Location” which explains 2.17% of variance. Factor -9 contains 2 items and named as “Visibility” which explains 2.079% of variance. Factor -10 contains 2 items and named as “Promotional factors” which explains 1.021% of variance.
Now the average responses of an individual towards these factors are calculated for t-test, analysis of the variances existing in respect of sex, age groups, and monthly income groups. To investigate about the differences existing between male and female groups in the factors, the paired t-test has been employed and the results have been presented in the following table.

2.12 Influence of Gender:
Table-(V) depicts the pattern of dominance of factors towards retail service quality and influence of gender on service quality preference. For the organized sector in total 459 respondents have given their responses out of which 263 are male and 196 are female. Refer table-V (Annexure).

From the above Table-v, it is seen that t-values mentioned against factor-8 and 9 are significant at 5% level ($P < 0.05$) and for factor-1,2,3,4,5,6,7,10 not significant. Hence, the opinion by the male respondents varies significantly from female respondents in factors-8 and 9 whereas both male and female share the common opinion on factor-1,2,3,4,5,6,7and 10. Also, in all the factors except factor-8and 9 and 10, the average response of males is higher than the females. To further study in this aspect, the average scores of all the factors have been ranked according to their ascending average scores in both communities. It may be envisaged here that the opinion of both male and female have been ranked 1, 2, 4, 6,7and 8 for factor-3, factor-10, factor-6, factor-4, factor-2and factor-7 respectively. Similarly, the rank 3, 5 for factor-5and factor-9 and rank 9 and 10 for factor-1 and factor-8 are alternated in case of both the communities. Moreover, there is significant difference in the opinion of male and female towards factor8 say, location. At the same time both the genders differ in their opinion towards factor-9 say, Visibility i.e., in the merchandise display at organized retail store. Hence, the gender has influence in defining the consumer preference towards retail service quality factors. So the hypothesis is rejected which means that Gender of the respondent and their preference towards organized retail sector are dependent on each other in case of two factors.
Proceeding in the same vein as above, we intent to investigate the differences in opinion of respondents on level of satisfaction on service quality between four age groups in the factors. Since the age groups are more than 2, it is preferable to go for one-way Analysis of Variance (ANOVA) with Duncan’s Multiple Range Test (DMRT) for multiple means for this purpose. The results have been presented in the following table-VI and table-VII.

2.13 Influence of Age
Table-(VI) depicts the pattern of dominance of factors towards retail service quality and influence of age on service quality preference. The age of respondents comprise of four groups say, <25, 26-40, 41-55 and >56.Refer table-VI (Annexure).

Table-VI depicts that there is no difference in opinion in factors 1,2,3,4,6,7,8,9 and 10 between age groups i.e. almost all age groups share the common impression in this aspect as NS has been indicated against each of their F-values. But, there is significant difference ($P < 0.05$) in factors 5 as * has been indicated against its F-value. By this, it may be concluded that the opinion in factor 5 between age groups varies significantly at 5% level. The means of this factor in various age groups with test of multiple means difference test have been presented in Table-VII for further analysis. Refer table-VII (Annexure).

Duncan‘s Multiple Range Test (DMRT) studies the average response of respondents towards a particular factor for a particular age group. It studies exactly where the difference lies.
From Table-VII, it is observed that there is no difference between the mean scores of factor-1,2,3,4,6,7,8,9 and 10.for <25, 26-40, 41-55 and >56 years age-groups respectively. The average response towards each of these factors by respondents irrespective of age-groups.
Further, in case of factor-5, because significant variation ($P < 0.05$) is observed in Table-5, the average scores of factor-5 in respect of age-groups may vary significantly from each other. To know the exact variation out of all the four age groups Duncan‘s Multiple Range Test (DMRT) is used. It is denoted by using superscripts over the means. Similar superscripts over a pair of means indicates that both means are similar whereas different superscripts indicate both the means vary significantly at 5% level ($P<0.05$) from each other. In this way, it is seen that mean response towards factor-5 by <25, 26-40 and 41-55 years age-group are respectively 3.85, 3.80 and 4.31 respectively. These categories of

respondents opine similarly towards factor-5 and their average opinion is around 3.98. But the opinion of the age-group >56 years respondents varies significantly at 5% level (P<0.05) from the other three age-groups of respondents. The average response of this group of people is 4.54. Hence, It is clear that there exist difference of opinion for factor -5 say, Grievance handling. The age groups <25 and 26-40 have same opinion towards grievance handling which differs from that of >56 age group.

2.14.1 Influence of Income:

Table-(VIII) depicts the pattern of dominance of factors towards retail service quality and influence of income on service quality preference. The income status of the respondents are categorized as <10,000, 10,000-20,000, 20,000-30,000 and ≥30,000.Refer table-VIII (Annexure).

In the Table-VIII, it is seen that F-values against factors 1, 3 and 7 are significant (P < 0.05). Hence, the opinion in factors 1, 3 and 7 by different income groups of respondents may vary. In contrast, the F-values against factors 2, 4, 5, 6, 8, 9 and 10 are not significant i.e. persons belonging to almost all income groups share the common impression in these aspects. The means of each factor in different income groups with test for multiple means differences have been presented in Table-IX for further analysis. Refer table-IX (Annexure).

From Table-IX, it is observed that there is significant difference (P<0.05) between the mean scores of factor-1 3.84, 3.50, 3.01 and 3.25 for <10,000, 10,000—20,000, 20,000-30,000 and ≥30,000 income groups respectively. All the means are hanging around 3.4**.** The superscripts assigned to means indicate that the responses from income group differs significantly from each other. However, the income group <10,000 followed by 10,000-20,000 have some similarity in their response. And also 20,000-30,000 followed by ≥30,000 income groups have some similar responses.

Further, it is found that there is significant difference (P<0.05) between the mean scores of factor-3 whose mean scores are 4.93,4.74,4.67 and 4.28 for <10,000,10,000-20,000,20,000-30,000and ≥30,000 income groups respectively. The superscripts indicated above the means show that mean responses from 10,000—20,000 and 20,000-30,000 are similar towards factor-3 and these means vary significantly from that of the income group of <10,000 and ≥30,000.

It is observed that there is significant difference (P<0.05) between the mean scores of factor-7 4.09, 3.71, 3.05 and 3.50 for <10,000, 10,000—20,000, 20,000-30,000 and ≥30,000 income groups respectively. All the means are hanging around 3.58. The superscripts assigned to means indicate that the responses from income group differs significantly from each other. However, the income group <10,000 followed by 10,000-20,000 have some similarity in their response. And also 20,000-30,000 followed by ≥30,000 income groups have some similar responses.

It is found that there is no significant difference between the mean scores of factor-2, 4, 5,6,8,9 and 10. All income groups have same opinion towards these factors.

This survey shows that there are some factors for which we find high difference of opinion between both genders, among all four age groups as well as four income groups.

Conclusion:

This pilot survey is only confined to Bhubaneswar. This paper analyzed the consumer preferences and the services actually provided to them by the retail stores of Bhubaneswar. Modern equipment, ambience, physical facilities, the store layout and materials associated with the store service are liked by the customers. When the store promises to do something by a certain time, it does the same. The employees are quite efficient in handling the customer complaints. The most striking factor of these stores is quality products and availability of all categories of products at one place. The employees of these stores are providing prompt service to the customers.

At the same time some factors in the retail outlets of Bhubaneswar should be given emphasis;

- Difference of opinion in both genders with respect to location.
- Different age groups differ in their opinion with respect to Grievance handling.
- Different income groups differ in their opinion with respect to three factors say; product display, courteous but watchful and merchandise.

Suggestion:

The salesperson should do a thorough job in discovering the customer's preferences and wants; they should know exactly what they must do in order to give the customer the purchasing experience the customer wants. Customer sales experience can leave a kind of good or bad taste. This after taste contributes to customer retention or attrition. The Retail business units should try to identify the expectation of genders, all age groups as well as all income groups. Through the sales person the

retailers can be factual about the key areas which can lead to customer expectations mis-match. As every customer is unique in nature and his expectation, the retailers should focus on key areas, where customers may have wrong expectations and the service should be provided accordingly.
Research among buyers finds they have the following expectations from the sales personnel:
1) Product and applications knowledge. They want inside sellers to answer questions without transferring them to another person or calling back later with an answer.
2) Know the customer. Customers expect inside salespeople to ask questions to learn the customer's needs and interests, problems they've experienced, and types of customers they serve, so inside sales can help customers reach good buying decisions.
3) Provide accurate pricing, inventory and delivery information the customer can depend on.
4) Keep customers informed about new products, special promotions, and company policies that affect the business relationship.
5) Provide timely follow-up to customer questions, timely solutions to problems, and timely complaint-handling to ensure customer satisfaction.
6) Demonstrate a service attitude that proves inside seller's value the customer's business.
7) Possess a sales mentality to help match the right products and the right services to customer needs.
If the retailers of Bhubaneswar will work on the above said suggestions, then they will be able to satisfy and retain the customers.

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Annexure:

Table-I: Descriptive Profile:

Parameters	Description	Frequency	percentage
Gender	Male	263	57.3
	Female	196	42.7
	Total	**459**	**100**
Age	<25	137	29.8
	26-40	225	49
	41-55	77	16.8
	>56	20	4.4
	Total	**459**	**100**

Income	<10,000	65	14.2
	10,000-20,000	118	25.7
	20,000-30,000	122	26.6
	≥30,000	154	33.6
	Total	**459**	**100**

Table: II: Kaiser-Meyer-Olkin (KMO) and Bartlett's Scores

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.924
Bartlett's Test of Sphericity	Approx. Chi-Square	14295.489
	Df	1485
	Sig.	.000

Table – III: Eigen values and percentage of variance of level of satisfaction of the respondents on service quality provided by the retail outlets of Bhubaneswar by Principal Component Analysis Extraction and Varimax rotation with Kaiser Normalization Method.

Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	15.571	28.311	28.311	15.571	28.311	28.311	7.544	13.716	13.716
2	5.37	9.763	38.074	5.37	9.763	38.074	6.194	11.262	24.978
3	3.318	6.033	44.107	3.318	6.033	44.107	4.189	7.617	32.595
4	1.951	3.548	47.655	1.951	3.548	47.655	3.827	6.958	39.553
5	1.784	3.245	50.899	1.784	3.245	50.899	2.663	4.842	44.395
6	1.517	2.758	53.657	1.517	2.758	53.657	2.52	4.581	48.976
7	1.287	2.34	55.996	1.287	2.34	55.996	2.082	3.785	52.761
8	1.194	2.17	58.166	1.194	2.17	58.166	1.845	3.355	56.116
9	1.144	2.079	60.246	1.144	2.079	60.246	1.752	3.186	59.302
10	1.021	1.856	62.102	1.021	1.856	62.102	1.54	2.8	62.102
11	0.97	1.763	63.865						
12	0.932	1.694	65.559						
13	0.919	1.672	67.231						
14	0.9	1.636	68.867						
15	0.823	1.496	70.363						
16	0.783	1.424	71.788						
17	0.765	1.391	73.178						
18	0.722	1.312	74.49						
19	0.715	1.3	75.79						
20	0.66	1.201	76.991						
21	0.634	1.153	78.144						
22	0.617	1.122	79.267						
23	0.583	1.061	80.327						
24	0.542	0.985	81.312						
25	0.538	0.979	82.291						
26	0.525	0.954	83.245						
27	0.517	0.941	84.186						
28	0.499	0.908	85.094						

29	**0.47**	**0.854**	**85.947**						
30	**0.447**	**0.813**	**86.761**						
31	**0.433**	**0.788**	**87.548**						
32	**0.427**	**0.777**	**88.325**						
33	**0.416**	**0.756**	**89.081**						
34	**0.401**	**0.728**	**89.809**						
35	**0.393**	**0.714**	**90.524**						
36	**0.376**	**0.684**	**91.208**						
37	**0.363**	**0.659**	**91.867**						
38	**0.338**	**0.614**	**92.481**						
39	**0.335**	**0.608**	**93.089**						
40	**0.326**	**0.593**	**93.682**						
41	**0.32**	**0.582**	**94.265**						
42	**0.298**	**0.542**	**94.806**						
43	**0.292**	**0.532**	**95.338**						
44	**0.284**	**0.516**	**95.854**						
45	**0.275**	**0.5**	**96.353**						
46	**0.272**	**0.495**	**96.848**						
47	**0.247**	**0.45**	**97.298**						
48	**0.234**	**0.425**	**97.724**						
49	**0.225**	**0.408**	**98.132**						
50	**0.2**	**0.364**	**98.496**						
51	**0.189**	**0.344**	**98.841**						
52	**0.176**	**0.32**	**99.161**						
53	**0.161**	**0.293**	**99.453**						
54	**0.156**	**0.283**	**99.737**						
55	**0.145**	**0.263**	**100**						

Table-IV: Accepted factor loadings of level of satisfaction of the respondents on service quality provided by retail outlets of Orissa by Principal Component Analysis Extraction and Varimax rotation with Kaiser Normalization Method.

	Factor-1	Factor-2	Factor-3	Factor-4	Factor-5	Factor-6	Factor-7	Factor-8	Factor-9	Factor-10
Q10	0.743									
Q11	0.792									
Q12									0.576	
Q13	0.776									
Q14	0.712									
Q15	0.663									
Q16	0.799									
Q17	0.758									
Q18										0.51
Q19			0.62							
Q20									0.585	
Q21	0.525									
Q22										
Q23	0.741									
Q24										
Q25	0.606									
Q26										

Q27				0.614						
Q28				0.476						
Q29										
Q30				0.529						
Q31				0.526						
Q32			0.627							
Q33				0.6						
Q34				0.43						
Q35			0.615							
Q36			0.719							
Q37			0.756							
Q38			0.529							
Q39										
Q40						0.58				
Q41					0.474					
Q42						0.532				
Q43						0.678				
Q44										
Q45					0.48					
Q46					0.772					
Q47					0.735					
Q48					0.455					
Q49										
Q50										0.47
Q51								0.804		
Q52										
Q53							0.638			
Q54	.547						0.512			
Q55							0.598			
Q56								0.784		
Q57		0.478								
Q58		0.602								
Q59		0.563								
Q60		0.64								
Q61		0.791								
Q62		0.779								
Q63		0.805								
Q64		0.771								

Table-V: Difference due to gender in average of factors on level of satisfaction of the respondents on Service Quality provided by Retail Outlets of Bhubaneswar:

Factors	Male		Female		t-values
	Mean ± SD	**Rank**	**Mean ± SD**	**Rank**	
Factor-1	3.42 ± 1.70	9	3.22 ±1.46	10	1.333 ^{NS}
Factor-2	3.62 ± 1.74	7	3.55 ±1.58	7	.469 ^{NS}
Factor-3	4.60 ±1.77	1	4.58 ± 1.60	1	.124 ^{NS}
Factor-4	3.71 ± 1.48	6	3.60 ± 1.35	6	.811 ^{NS}
Factor-5	4.01 ±1.62	3	3.83 ± 1.63	5	1.166 ^{NS}
Factor-6	3.97 ± 1.54	4	3.95 ±1.64	4	.175 ^{NS}
Factor-7	3.54 ±1.85	8	3.48 ±1.87	8	.373 ^{NS}
Factor-8	2.99 ±1.71	10	3.33 ±1.91	9	-2.045*
Factor-9	3.72 ±1.83	5	4.07 ± 1.74	3	-2.052*
Factor-10	4.34 ±1.80	2	4.57 ± 1.94	2	-1.312^{NS}

* Significant at 5% level (P < 0.05) ^{NS} Not Significant

Table-VI: Results of one-way Analysis of Variance (ANOVA) on factors of opinion of respondents on level of satisfaction on service quality between four age groups:

		Sum of Squares	df	Mean Square	F	Sig.
ORF1	Between Groups	1.814	3	.605	.234^{NS}	.872
	Within Groups	1173.456	455	2.579		
	Total	1175.270	458			
ORF2	Between Groups	8.079	3	2.693	.960 ^{NS}	.411
	Within Groups	1275.890	455	2.804		
	Total	1283.969	458			
ORF3	Between Groups	21.120	3	7.040	2.460 ^{NS}	.062
	Within Groups	1302.341	455	2.862		
	Total	1323.461	458			
ORF4	Between Groups	7.650	3	2.550	1.260 ^{NS}	.287
	Within Groups	920.714	455	2.024		
	Total	928.365	458			
ORF5	Between Groups	23.257	3	7.752	2.984*	.031
	Within Groups	1182.020	455	2.598		
	Total	1205.277	458			
ORF6	Between Groups	2.028	3	.676	.270 ^{NS}	.847
	Within Groups	1138.651	455	2.503		
	Total	1140.679	458			

ORF7	Between Groups	2.510	3	.837	.241 NS	.867
	Within Groups	1576.107	455	3.464		
	Total	1578.616	458			
ORF8	Between Groups	11.502	3	3.834	1.175 NS	.319
	Within Groups	1484.124	455	3.262		
	Total	1495.625	458			
ORF9	Between Groups	12.906	3	4.302	1.337 NS	.262
	Within Groups	1463.632	455	3.217		
	Total	1476.537	458			
ORF10	Between Groups	8.188	3	2.729	.786 NS	.502
	Within Groups	1580.480	455	3.474		
	Total	1588.668	458			

* - Significant at 5% level NS – Not Significant

Table-VII: Difference between age-groups in factors on level of satisfaction of the respondents on service quality provided by the retail outlets of Bhubaneswar.

Factors	25 Years		26 – 40 Years		41 – 55 Years		56 Years	
	Mean ± SD	Rank	Mean ± SD	Rank	Mean ± SD	Rank	Mean ± SD	Rank
Factor-1	3.27 ±1.54	10	3.33 ±1.60	9	3.41 ±1.80	9	3.54 ±1.27	9
Factor-2	3.67 ±1.83	6	3.54 ±1.65	7	3.45 ±1.49	8	4.1 ±1.50	6
Factor-3	4.44 ±1.68	1	4.55 ±1.73	1	4.8 ±1.64	1	5.43±1.53	1
Factor-4	3.59 ±1.58	7	3.61 ±1.41	6	3.8 ±1.22	6	4.16 ±1.11	5
Factor-5	3.86[a] ±1.51	5	3.8[a] ±1.63	4	4.31[ab] ±1.66	3	4.54[b] ±1.88	3
Factor-6	3.87 ±1.64	4	3.97 ±1.57	3	4.06 ±1.55	4	4.03 ±1.46	7
Factor-7	3.53 ±1.95	8	3.49 ±1.85	8	3.48 ±1.80	7	3.85 ±1.59	8
Factor-8	3.33 ±1.85	9	3.1 ±1.75	10	2.86 ±1.88	10	3.28±1.83	10
Factor-9	4.05 ±1.84	3	3.73 ±1.84	5	3.84 ±1.54	5	4.3 ±1.86	4
Factor-10	4.3 ±1.80	2	4.5 ±1.89	2	4.37 ±1.87	2	4.9 ±2.01	2

N.B:- The different superscripts running over the means in a row indicate that the means are significantly different at 5% level (P<0.05).

Table-VIII: Results of one-way Analysis of Variance (ANOVA) on factors of opinion of respondents on level of satisfaction on service quality between four income groups:

		Sum of Squares	df	Mean Square	F	Sig.
ORF1	Between Groups	33.334	3	11.111	4.427*	.004
	Within Groups	1141.936	455	2.510		
	Total	1175.270	458			
ORF2	Between Groups	6.607	3	2.202	.784^{NS}	.503
	Within Groups	1277.363	455	2.807		
	Total	1283.969	458			
ORF3	Between Groups	26.117	3	8.706	3.053*	.028
	Within Groups	1297.344	455	2.851		
	Total	1323.461	458			
ORF4	Between Groups	9.462	3	3.154	1.562 ^{NS}	.198
	Within Groups	918.903	455	2.020		
	Total	928.365	458			
ORF5	Between Groups	16.880	3	5.627	2.154 ^{NS}	.093
	Within Groups	1188.397	455	2.612		
	Total	1205.277	458			
ORF6	Between Groups	1.735	3	.578	.231 ^{NS}	.875
	Within Groups	1138.944	455	2.503		
	Total	1140.679	458			
ORF7	Between Groups	52.369	3	17.456	5.204*	.002
	Within Groups	1526.247	455	3.354		
	Total	1578.616	458			
ORF8	Between Groups	5.753	3	1.918	.586 ^{NS}	.625
	Within Groups	1489.873	455	3.274		
	Total	1495.625	458			
ORF9	Between Groups	21.102	3	7.034	2.199 ^{NS}	.087
	Within Groups	1455.435	455	3.199		
	Total	1476.537	458			
ORF10	Between Groups	14.033	3	4.678	1.352 ^{NS}	.257
	Within Groups	1574.635	455	3.461		
	Total	1588.668	458			

* - Significant at 5% level ^{NS} – Not Significant

Table-IX: Difference between income groups in factors on level of satisfaction of the respondents on service quality provided by the retail outlets of Bhubaneswar:

Factors	<10,000		10,000 - 20,000		20,000 - 30,000		≥30,000	
	Mean ± SD	Rank	Mean ± SD	Rank	Mean ± SD	Rank	Mean ± SD	Rank
Factor-1	3.84^{c} ±1.99	7	3.5^{bc} ±1.63	9	3.01^{a} ±1.38	10	3.25^{ab} ±1.51	9
Factor-2	3.73 ±1.70	9	3.67 ±1.78	8	3.4 ±1.62	7	3.61 ±1.62	6
Factor-3	4.93^{e} ±1.80	1	4.74^{de} ±1.76	1	4.67^{de} ±1.57	1	4.28^{d} ±1.67	1
Factor-4	3.76 ±1.59	8	3.75 ±1.44	6	3.77 ±1.34	4	3.46 ±1.39	8
Factor-5	4.35 ±1.53	3	3.9 ±1.54	5	3.72 ±1.57	5	3.96 ±1.71	4
Factor-6	3.85 ±1.55	6	4.03 ±1.50	3	3.92 ±1.70	3	4 ±1.56	3
Factor-7	4.09^{h} ±1.86	5	3.71^{gh} ±1.92	7	3.05^{f} ±1.66	9	3.5^{fg} ±1.87	7
Factor-8	3.09 ±1.78	10	3.32 ±1.91	10	3.11 ±1.92	8	3.03 ±1.65	10
Factor-9	4.28 ±1.83	4	4.02 ±1.82	4	3.72 ±1.76	6	3.7 ±1.77	5
Factor-10	4.67 ±1.81	2	4.64 ±1.89	2	4.32 ±1.73	2	4.28 ±1.95	2

N.B:- The different superscripts running over the means in a row indicate that the means are significantly different at 5% level ($P<0.05$).