International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON SHOPPERS' BEHAVIOR WITH SPECIAL REFERENCE TO APPAREL AT FEMINA SHOPPING MALL, TRICHY.

[1]K.Sowmiya [2]R.Vinola

[1] Assistant Professor, Department of Commerce, Srimad Andavan Arts and Science College (Autonomous),Trichy- 5
[2] Assistant Professor, Department of Commerce, Srimad Andavan Arts and Science College (Autonomous),Trichy- 5

ABSTRACT

Retailing occupies a pre-eminent position in the economics of all modern societies as it is often stated that there is a constant change in retailing and it is certainly true that the pace of development within retailing appears to be accelerating. The organized retail sector in India has been witnessing winds of changes in the last couple of years. Modern small, medium and large format supermarkets, hypermarkets and malls are being developed in all the major cities and large towns to such an extent that hundreds of shopping malls will be opened within the next few years. Apparel store patronage is "a store choice behavior which represents an individual's preference for a particular store for purchasing apparel products". The Study concentrates on organized retailing, which consists of shopping malls coming up a big way in India. The objective is to assess the various attributes of the stores located in the malls that influence a buyer to visit or shop at malls thereby contributing to its turnover (in terms of sales and profits) hence leading to its overall success. The decision to patronize a particular store usually starts with a set of characteristics or attributes that shoppers consider important. Shoppers then use these attributes to make decisions regarding what store or stores can cater to their particular needs. Past retail and marketing studies have identified several consumer-oriented store attributes such as price, quality, variety, discounts; store reputation and their relationship to store patronage, but these studies overlooked how the physical environment, store personnel, location convenience and general characteristics of the store affect retail store patronage.

In this article, the researcher aims to identify and assess the shoppers' behavior in the apparel category and focuses on complete outfits in formals, ethnic, semi-formals and denim with respect to Male, Female and Children.

Keywords: Attributes of Stores, Store Image, Sales Promotion Tools and Demographic Factors.

INTRODUCTION

The retail industry is highly dynamic and innovative. This course looks at how retailing has developed within a business context, and how retail outlets work and apply retail marketing. It offers a balance between theory and practice that is innovative and engaging. During your studies you will consider contemporary factors that affect retailing: globalization; the impact of ever-changing technology; and social and ethical issues. This course is designed for retail industry employees wishing to develop a career in management, and anyone interested in working in the retail sector, or simply wanting to know more about the world of retailing.

What is retailing? This block establishes the historical and business context of retailing and sets out the competitive retail landscape. It considers the range and scope of types of retail formats and operations; and identifies the key issues affecting the development of retail brands. This block also examines retail law, including consumer protection, product liability, displaying prices, consumer credit and employee-related legislation. Finally, it introduces the remaining blocks and considers the linkages between them.

Managing Retail Stores This block explores the key elements of day-to-day store operations and focuses on issues associated with managing people and process. Key topics include: managing a retail store; store design; visual merchandising and stock management; retail store information systems; and managing and developing people in retail organizations.

Retail marketing management this block explores retailing from a marketing perspective. It examines how each of the elements of the marketing mix applies in a retail context: product; price; place; promotion and branding; and service delivery.

Retail planning and supply this block builds on associated issues raised in blocks 1, 2 and 3. Key topics covered are: retail location; retail logistics and demand-driven supply; alternative distribution channels; delivering customer value; and managing supply relationships, including the use of information systems.

The present study is an attempt to delve into the retail marketing in India. The focus of the study is mainly to see the impact of organized retail formats on shopping behavior of consumers catering to Apparel. The design was used to produce a picture of factors shoppers consider important while selecting Apparel with mass merchandise, and how the retailers are planning to reach huge market of middle class to make their clientele base wider and intend to provide on mass account. The retail formats, which are commonly analyzed for the study, are stores inside the malls. In this study, attempt has been made to overview an apparel industry with deep merchandise assortment at retail stores and the price range becomes the chief differentiating factors among brands. With competition intensifying in the stores, a dependence on national brands is not enough, so the emphasis is on international brands also. Several consumer-oriented factors have also contributed to challenges in apparel retailing. Some of them include fluctuations in the economy, changes in consumer demographic and lifestyle profiles, and loss of consumer markets. Based on what is known about the industry, retailers will continue to encounter changes in their environment in the future. As retailers experience these changes, the retail market becomes more difficult to capture One of the most important tasks of store retailers will be how to attract and retain consumers.

REVIEW OF LITERATURE

Various reviews had been collected and analyzed for this study. Previous research works were also analyzed and suitable contents were collected and given in this chapter. These reviews will help to understand the past research history in the relevant field. The unexplored areas are taken for research. Though there were many researchers conducted in the area of shoppers' Behaviour, it's very important to understand the Customer Expectation Management. This study will help to understand the customers' expectations in an Organized Retail Outlet and how far the Retail Outlets could fulfill their expectations.

Barry (2011) mentioned about the retail revolution. He had stated how the retail sector of the U.S. economy had gone through dramatic, exciting changes. He made differentiation between traditional stores and modern stores. Traditionally, one of the main differences between department, specialty, and discount stores was the service component. Services were features or variables that were used to establish an advantage over competition. All retailers provide service of some sort, but the types and amounts of services offered vary. He classified the services into three categories. These categories include services that provide convenience (e.g., store location, effective store layout, appearance, knowledgeable sales staff), services that facilitate sales (e.g., store credit cards), and auxiliary services (e.g., gift certificates, layaway, gift wrapping, special orders, mail orders. Discounters are also creating store layouts that are more specialty-store oriented. Service differences among the three store types are disappearing .They serve as anchors for community shopping centers, or are freestanding units on low cost real estate. Recently, discount stores have located as major anchors of regional shopping centers. With respect to interior environment; discount stores create a carnival-like setting using bright bold store décor, special sales events, and storefront, row checkouts.

Guadagni and Little (2010) 'The project is designed to determine whether there are common emotions that drive consumers' retail shopping behaviors for apparel products in global markets. The research identified shoppers' internal psychological factors, external retail store-related factors that affect shopper's positive and negative emotions. The study explores the relationship between these emotions and shoppers purchasing behavior in global market. It was found that a psychological factor drives local consumers' needs for apparel shopping and their shopping satisfaction at different retail stores. They concluded in their study that consumers who switch over to a brand have a higher likelihood of repurchasing the brand if they switched voluntarily than if they did so in response to a promotion.

William (2008) defines patronage as how individuals choose an outlet for shopping. Store choice and patronage patterns are based on consumer's perceptions, images, and attitudes formed from experiences, information, and need. Furthermore, patronage behavior involves a decision process related to where consumers shop, how they shop, and what they purchase. This decision process is often initiated by patronage motives, which determine why consumers shop and make purchases at certain retail stores, the patronage decision process involves three basic components: retailer attributes, consumer characteristics and the choice context. Preference for certain retailer attributes differs by consumer and these preferences are reflected in store choice.

Hollander (2006) mentioned how the Department stores provide store cards, alteration service, special order, gift-wrap, and mail order service not present in other stores, particularly discounters although department stores provide these services, most stores are not very consumer-oriented and lack convenience services. Several department stores have decreased sales staff to cut costs, and as a result, many employees work in multiple locations throughout the store. Sales personnel are often unfamiliar with the merchandise, which reduces convenience services and creates dissatisfaction among shoppers. In addition, department stores have begun to charge for many auxiliary services. Specialty retailers have recognized the importance of customer service and are willing to provide an array of services not available in most department and discount stores. Specialty retailers offer some of the same services as department stores, but maintain a competitive advantage by providing higher levels of convenience services, including a consumer-oriented sales staff. They provide speedy transactions, accessible stores, and easy returns. Often specialty stores are successful because they think of themselves as purchasing agents for their consumers.

Jai O Kim (2005) proposed a model that explains the relationship among the psychological factors and store related variables, the attributes of textile/ apparel products in determining store choice and textile/ apparels. He found that such a model could help textile and apparel manufacturers and retailers choose among various global distribution channels and marketing strategies to built competitive advantage.

RESEARCH METHODOLOGY

This study is focused on analyzing **A Study on Shoppers' Behavior with Special Reference To Apparel @ Femina Shopping Mall, Trichy.** This also analyzes the problems faced by the retail outlet to meet the expectations of the customers. The study also explores the customers changing behaviors while selecting their Shops and purchasing behaviors' while making their purchase decisions. Hence the nature of this study is Descriptive.

STATEMENT OF THE PROBLEM

Globally Customers are becoming more powerful. Companies and firms, who are producing Products and giving Services, are trying to satisfy their ultimate customers. The Concept of Customer Relationship Management is emerged to do this. Customers are treated as Gods.

Due to the emergence of Retailing, there are plenty of choices in front of a customer. Heavy competition is also an important reason. If a company doesn't satisfy its customer, someone will do that and that company will take the customer.

OBJECTIVES OF THE STUDY

PRIMARY OBJECTIVE:

- To study the shoppers' behavior with reference to apparel shopping at Femina Shopping Mall, Trichy.

SECONDARY OBJECTIVES:

a) To provide insight into the buying behavior of shoppers' and preferred attributes of stores in the Femina Shopping Mall, Trichy.

b) To see the shoppers' preferred brands for buying apparel in stores located in shopping malls in Femina Shopping Mall, Trichy.

SCOPE OF THE STUDY

The study focuses on the challenges faced by Organized Retail Outlets in Femina Shopping Mall, Trichy Now a day's customers are empowered with knowledge because of the technological improvements happened in Information Technology and Communication. Everything is a click away from the customers. To satisfy the customers, the Organized Retail Outlets formulate selling and marketing strategies. They train their employees to behave well with the customers. Companies and Retail Outlets smell their customers. They wish to strengthen their relation for a long term with their customers. For which they have to understand the needs of their customers in a better way. If they know their needs well, they can do their services well. Customers are also changing their needs often. They have variety of choices in front of them. They switch their loyalties often. Retaining the customers with the Outlet is highly challenging for all the Retail Outlets. As the spending capacity of the customers is increasing, all the Outlets are looking for potential business. Families are earning double income since most of the house wives are working. Children of the families decide the Outlets and they become key while making purchase decisions of a family. Customers are visiting Organized Retail Outlets to make their shopping experience as pleasurable. So they select the Outlets very carefully. These provide high scope to Organized Retail Outlets.

LIMITATIONS OF THE STUDY

- This study in conducted only in Femina Shopping Mall, Trichy city.
- Getting information from the respondents was quite difficult.
- The opinions of the respondents may be biased.

SAMPLING METHOD

Convenience Sampling Technique is used to select the respondents for the primary data collection. All the customers those who visited these Outlet were approached to fill the Questionnaire.

DATA COLLECTION

The administered Questionnaires were distributed to the customers those were visiting the selected Femina Shopping Mall, Trichy City. When the customers were filling the Questionnaires, they had some doubts. Those doubts were clarified and the Researcher personally helped them to fill the Questionnaire. Out of 150 Questionnaires distributed, 30 were rejected due to insufficiency of information. 120 Questionnaires were filled with all necessary data. They were interpreted.

DATA ANALYSIS

The collected data were analyzed and inferences were drawn**.** To analyse the collected data the researcher used Simple percentage analysis, ANOVA and Chi-Square.

A) RELIABILITY TEST - CRONBACH'S ALPHA

A Reliability test was carried out with a questionnaire to analyse the Shoppers' Behavior in Femina Shopping Mall. The questionnaire was administrated to 29 consumers of retail mall. The data collected on this process has been tested using Cronbach's Alpha for its reliability. The result of the testing and validation revealed that the questionnaire possessed the reliability with the value of 0.802. The questionnaire was best fitted in a normal distribution. So, it was inferred that the questionnaire used for pilot study was highly suitable in ascertaining the responses from the consumers of their shopping behaviour.

Reliability Statistics - **SPSS Output for Cronbach's Alpha**

Statistics - **SPSS Output for Cronbach's** Alpha	N of Items
.802	29

B) SIMPLE PERCENTAGE METHOD

C) CHI-SQUARE TEST

D) ONE ANOVA

E) RANK CORRELATION

DATA ANALYSIS AND INTERPRETATION

TABLE SHOWING THE RESPONDENTS CLASSIFICATION BASED ON THEIR DEMOGRAPHIC FACTORS

Descriptive	Category	No. of Respondents	Percent
Gender	Male	75	62.5
	Female	45	37.5
	Total	120	100
Marital Status	Married	42	35
	Un Married	78	65
	Total	120	100
Education Qualification	SSLC	23	19
	HSC	13	11
	Graduation	28	23
	Post - Graduation	49	41
	Others	7	6
	Total	120	100
Occupation	Government / Private	38	32
	Business man	30	25
	House wife	19	16
	student	20	16
	others	13	11
	Total	120	100
Family Monthly Income	Less than 10000	28	23
	10001-15000	27	22
	15001-20000	26	22
	20001-25000	07	6
	Above 25001	32	27
	Total	120	100

Family Size	Less than 2 members	19	16
	3 to 5 members	64	53
	5 to 7 members	22	18
	Above 7members	15	13
	Total	120	100

Above table shows that 62.5% of the respondents are Male and 37.5% of the respondents are Female. 35% of the respondents are married and 65% of the respondents are unmarried. 19% of the respondents belong to SSLC level, 11% of the respondents belong to HSC level, 23% of the respondents belong to Graduation Level, 41% of the respondents belong to the PG Level, and 7% of the respondents belong to the Other Qualification. 32% of the respondents are working under the government and private organization, 25% of the respondents are business man, 16% of the respondents are housewife, 16% of the respondents are students and 11% of the respondents are others. 23% of the respondents belong to the Income level of 10000, 22% of the respondents belong to the Income level of 10001-15000, 22% of the respondents belongs to the Income level of 15001-20000, 6% of the respondents belongs to the income level of 20001-25000 and 27% of the respondents the Income level is Above 25001. 16% of the respondents having Less than 2 members in their family, 53% of the respondents having 3 to 5 members in their family, 18% of the respondents having 5 to 7 members in their family, 13% of the respondents having Above 7members in their family.

SHOPPERS' BEHAVIOR IN THE FEMINA SHOPPING MALL

CUSTOMER PROFILE	CATEGORY	FREQUENCY	%
Frequent visit	Weekly once	16	13
	2 -3 times a week	19	16
	15days once	25	21
	Monthly once	24	20
	Whenever needed	36	30
	Total no. of. respondents	**120**	**100**
Types of products purchase	Provisions	15	12
	Apparels	13	11
	Jewellery	26	22
	Household appliances	31	26
	Stationeries	13	11
	Others	22	18
	Total no. of. respondents	**120**	**100**

Purpose of visit to the mall	Kill time	12	10
	Reasonable price	18	15
	Good varieties	48	40
	Food outlets	15	12.5
	Good customers service	15	12.5
	others	12	10
	Total no. of. respondents	**120**	**100**
Spend per month for grocery items	Less than 500	18	15
	501 to 1000	28	23
	1001 to 1500	35	29
	1501 to 2000	15	13
	Above 2000	24	20
	Total no. of. respondents	**120**	**100**

From the above table, it is understood that 30% of the respondents visit FSM whenever needed and 13 % of the respondents visit weekly once, 26% of the respondents purchase Household appliances and 11 % of the respondents purchase Apparels and Stationeries, 40% of the respondents visit the FSM for Good varieties and 10 % of the respondents only visit for the purpose of Killing time, 29% of the respondents spend monthly Rs. 1001 to 1500 for grocery items and 13 % of the respondents spend monthly Rs. 1501 to 2000 for grocery items.

CHI-SQUARE

OVERALL SUMMARY OF GENDER VS SOURCES OF INFORMATION

S.NO	Dimension	Ho	D.f	P value	Level of significance	Remarks
1.	Gender Vs variety of selections	There is no significant association between the variables Gender vs variety of selections	4	0.154	0.05	Ho accepted
2.	Gender Vs Easy to shop in	There is no significant association between the variables Gender vs Easy to shop in	4	0.013	0.05	Ho rejected

3.	Gender Vs Always get products I am looking for	There is no significant association between the variables Gender Vs Always get products I am looking for	4	0.252	0.05	Ho accepted
4.	Gender Vs Conveniently located	There is no significant association between the variables Gender Vs Conveniently located	4	0.868	0.05	Ho accepted
5.	Gender Vs Good visual Merchandising display	There is no significant association between the variables Gender Vs Good visual Merchandising display	4	0.344	0.05	Ho accepted

Hypothesis: There is no relationship between personal factors- gender vs sources of information about FSM customer expectation products. It is clear that the p-value is more than 0.05 for 4 factor so (p<0.05), the null hypothesis is accepted at 5 percent level of significance. Hence, there is relationship between Gender Vs Easy to shop in.

ONE WAY ANOVA OVERALL SUMMARY
INCOME VS LEVEL OF SATISFACTION

S.no	Dimensions	Ho: Hypothesis	Category	Sum of square	df	Mean square	F	sig.	Result
1	Income vs Free door delivery	There is no significant association between the variables Income and Free door delivery	Between groups	5.124	4	1.281	0.550	0.699	**Ho Accepted**
			With in groups	267.676	115	2.328			
			Total	272.800	119				

2	Income vs service quality	There is no significant association between the variables Income vs service quality	Between groups	3.449	4	0.862	0.368	0.831	**Ho Accepted**
			With in groups	269.351	115	2.342			
			Total	272.800	119				
3	Income vs reasonable price	There is no significant association between the variables Income vs reasonable price	Between groups	10.243	4	2.561	1.122	0.350	**Ho Accepted**
			With in groups	262.557	115	2.283			
			Total	272.800	119				
4	Income vs discount & offers	There is no significant association between the variables Income vs discount & offers	Between groups	15.289	4	3.822	1.707	0.153	**Ho Accepted**
			With in groups	257.511	115	2.239			
			Total	272.800	119				
5	Income vs acceptance of debit / credit	There is no significant association between the variables Income vs acceptance of debit / credit	Between groups	13.694	4	3.424	1.519	0.201	**Ho Accepted**
			With in groups	259.106	115	2.253			
			Total	272.800	119				

6	Income vs self selection	There is no significant association between the variables Income vs self selection	Between groups	4.355	4	1.089	0.466	0.760	**Ho Accepted**
			With in groups	268.445	115	2.334			
			Total	272.800	119				
7	Income vs save time & energy	There is no significant association between the variables Income vs save time & energy	Between groups	13.981	4	3.495	1.553	0.192	**Ho Accepted**
			With in groups	258.819	115	2.251			
			Total	272.800	119				
8	Income vs enjoy shopping	There is no significant association between the variables Income Vs enjoy shopping	Between groups	13.981	4	3.495	1.553	0.192	**Ho Accepted**
			With in groups	258.819	115	2.251			
			Total	272.800	119				
9	Income vs festival offers	There is no significant association between the variables Income vs festival offers	Between groups	8.887	4	2.222	0.968	0.428	**Ho Accepted**
			With in groups	263.913	115	2.295			
			Total	272.800	119				

10	Income vs gifts & vouchers	There is no significant association between the variables Income Vs gifts & vouchers	Between groups	10.076	4	2.519	1.103	0.359	**Ho Accepted**
			With in groups	262.724	115	2.285			
			Total	272.800	119				

Hypothesis: There is no relationship between personal factors- income vs level of satisfaction about FSM customer expectation products. It is clear that the p-value is more than 0.05 for the above factor so ($p<0.05$), the null hypothesis is accepted at 5 percent level of significance.

RANK CORRELATION OVERALL SUMMARY

S.No	**Factors**	**Values**	**Rank**
1	Frequently visit	**4.15**	**4**
2	Types of products purchase	**4.77**	**1**
3	Purpose of visit to the mall	**4.26**	**3**
4	Spend per month for grocery items	**4.57**	**2**

The above table reveals that majority of the respondents ranked Types of products purchase factor as I towards the effects with their employees followed closely Spend per month for grocery items factor which obtain the weight age of 4.57, the III position was ranked by Purpose of visit to the mall which obtain the score of 4.26, fourth towards Frequently visit for green practices of employees perception which obtain the weight age of 4.15.

FINDINGS

- 62.5% of the respondents are Male and 37.5% of the respondents are Female
- 35% of the respondents are married and 65% of the respondents are Unmarried
- 19% of the respondents belong to SSLC level, 11% of the respondents belong to HSC level, 23% of the respondents belong to Graduation Level, 41% of the respondents belong to the PG Level, and 7% of the respondents belong to the Other Qualification.
- 32% of the respondents are working under the government and private organization, 25% of the respondents are business man, 16% of the respondents are housewife, 16% of the respondents are students and 11% of the respondents are others.
- 23% of the respondents belong to the Income level of 10000, 22% of the respondents belong to the Income level of 10001-15000, 22% of the respondents belongs to the Income level of 15001-20000, 6% of the respondents belongs to the income level of 20001-25000 and 27% of the respondents the Income level is above 25001.
- 16% of the respondents having Less than 2 members in their family, 53% of the respondents having 3 to 5 members in their family, 18% of the respondents having 5 to 7 members in their family, 13% of the respondents having Above 7members in their family.
- There is no significant association between the variables Income and acceptance of debit / credit
- There is no significant association between the variables Income and self selection
- There is no significant association between the variables Income and save time & energy
- There is no significant association between the variables Income and enjoy shopping
- There is no significant association between the variables Income and festival offers
- There is no significant association between the variables Income and gifts & vouchers

SUGGESTIONS

The researcher would like to suggest the following for the up liftment of an organized retail outlet.

- It is always better to go for extension step-by-step. This would help to maintain and to improve the brand image of the Retail Store.
- Due to the economical and social changes that are taking place in our country, more and more people are shopping to suit their requirements (quantitative, qualitative and economical in nature). This gives plenty of scope for the manufacturers to grab the market.
- Most of the consumers are more conscious about their health. Hence, it is suggested that companies shall also give due importance in promoting hygienic products.
- Due to information technology revolution, consumers are updated with product knowledge. Hence, the producers shall concentrate on giving transparent information to the customers.
- The customer care executives may have to maintain discipline that may be preferred by the customers.
- Satisfying the existing customers will keep the word-of-mouth advertising about the retail outlet alive. That will acquire new customers and will also enhance the brand image.
- Front end service factors which facilitate comfort, convenience, flexibility and deliver superior value to customers. Innovation will help to the growth.

CONCLUSION

Through this study, the research found that fulfilling the shoppers' behavior of the consumers is very essential. That alone will keep the customers to be loyal to the store. The growth and long term sustainability of the retail outlet are depended on this factor. organized retail outlets and the companies which are supplying products and services have realized the importance of retaining the existing customers and acquiring new customers are extremely important for the growth. The following are the expectations of shoppers' behavior in a Retail Outlet when they decide to buy. Consumers expect several brands. They are expecting several choices

- The multiple brands and private labels. They expect these brands and private labels are to be displayed in neat way. They give importance to Visual Merchandising. Whenever promotions are offered they expect that the POP materials are to be displayed near the product or in the shelf.
- They expect consistent availability of the products at reasonable prices at all times.
- They need to exit as soon as they complete their purchase. All the customers expect a fast checkout. Which was found to be lagging in all the convenience stores and retail outlets?
- All the employees of the stores are more knowledgeable, courteous and friendly. They suggest that the Retail Outlet Management should give adequate training to them. So that they could be moulded in a better way.
- While selecting a retail outlet, most of the customers look for good ambiance and spacious wide alleyways.
- Customers expect that overall shopping experience should be a pleasurable one.

BIBLIOGRAPHY

[1]European Journal of Social Sciences (2011) – Volume 23, Number:1.

[2]Kaul, Subhashini., (2005), *" Measuring Retail Service Quality: Examining Applicability of International Research Perspectives in India*", Working Paper, Indian Institute of Management, Ahmedabad.

[3]3Hawkins, D.L., Best, R.J. Coney, K.A. and Koch, E.C., (2004), *"Consumer Behavior: building Marketing Strategy"*, 9th Ed. McGraw Hill Irwin, Boston.

[4]Parasuraman, A. Berry, L.L. and Zeithaml, V.A., (1994), *"Alternative Scale for measuring service quality: A comparative assessment of based on psychometric and diagnostic criteria",* Journal of Retailing, 70, pp. 201-230.

[5]Taylor, S.A. and Baker, T.L., (1994), *"An assessment of the relationship between service quality and customer satisfaction in the formation of consumers' purchase intentions",* Journal of Retailing, Vol. 70 No. 2, pp.163-78.

[6]Boulding, W., Kalra, A., Staelin, R., and Zeithaml, V.A., (1993) *"A dynamic process model of service quality: from expectations to behaviour intentions*", Journal of Marketing Research, Vol.30 No. 1. pp. 7-27.

[7]Reichheld, F.F. and Sasser, W.E. Jr., (1990), *"Zero defections quality comes to services"*, Harvard Business Review, Vol.68 No 5, pp. 105-11.

[8]Bennett, D., and Higgins, M., (1988) *"Quality means more than smiles",* ABA Banking Journal, June, pp. 46.

[9]C R Kothari., "*Research Methodology"(* 2008), New Age International Publishers

[10]Dr Deepak Chawla and Dr Neena Sondhi (2011), *"Research Methodology Concepts and Cases"*, Vikas Publishing House Private Limited.