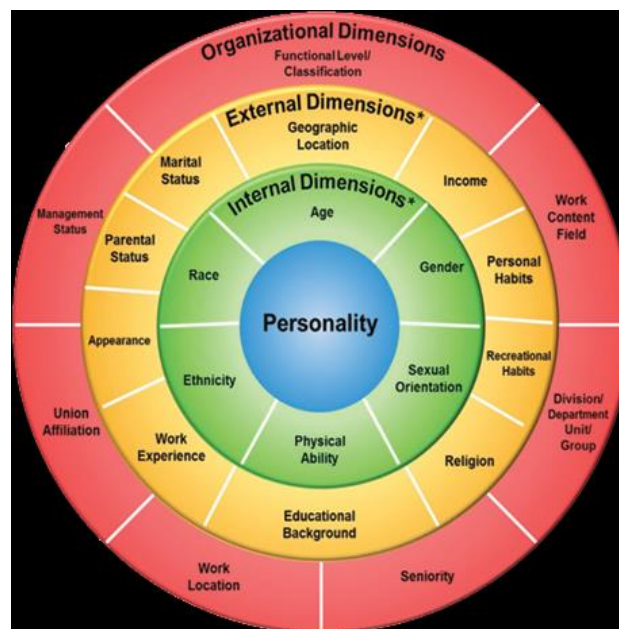


## How Diversity Management affects organisations, groups and individuals

Diversity is all about the differences among people, whether real or perceived, in terms of sex, religion, race, ethnicity, age, family status and other attributes related to identity that can have an effect on the relationships and interactions with others. (Bell, 2012).

A model on diversity presented by (Gardenswartz & Rowe, 2003) gives a comprehensive outlook on diversity. It identifies four layers or dimensions of diversity.

**Figure 1 – Diversity model**



*Source: (Gardenswartz & Rowe, 2003)*

- 1) **Personality:** The first or innermost layer is personality which is the sum total of all traits of an individual.
- 2) **Internal dimensions:** These are core dimensions, which cannot be altered by the individual and include age, gender, sexual orientation, physical ability, ethnicity and race.
- 3) **External dimensions:** These are generally variable and include – location, income, personal habits, education, experience, marital status, religion, etc.
- 4) **Organisation dimension:** These depend on the organisation and include functional level, work area, department, seniority, type of employment, etc.

Diversity Management is making use of various strategies to address issues related to diversity within the organisation. Some of the issues in diversity management include: (Roosevelt, 2010)

- Workforce representation: This is all about ensuring that the workforce in the organisation has sufficient representation of all groups, which includes equal representation for women and adequate representation to all religions, races and ethnicities, without any discrimination.
- Managing workforce relationships: Different groups generally tend to relate to each other and form sub-groups. Interaction between all groups in the organisation is what managing workforce relationships is all about.
- Talent management: Talent within the organisation has to be nurtured across groups, ensuring fairness without any discrimination.

Diversity of employees in the organization, based on characteristics like race, gender, age, colour, origin helps to create a workforce that brings different experiences and learning to the work floor. The collective knowledge and experience of a wide variety of people contributes to creativity and innovation, which in turn helps to improve productivity. (Swinton, 2014)

(Thomas & Ely, 1996) in their paper state that organizational effectiveness can be increased by not just increasing diversity, but by addressing how diversity is defined and also by what the company does based on its experiences being a diverse organization. The authors in their paper have come out with an 'access and legitimacy paradigm' where they focus on how new ethnic and racial groups are gaining consumer power. Therefore, the workplace demographics would ideally need to match up to the demographic changes in society. By having employees with multi-lingual skills, coming from different backgrounds; the company would be able to focus better on consumers and also connect with them. Therefore, matching the demographics of the retail organization with that of key demographic segments among consumers would make a lot of business sense for an organization.

Diversity gives organisations a competitive edge. Studies show that gender-diverse organisations are 15% more likely to do better as compared to the industry average. Organisations that are culturally diverse are 35% more likely to outperform industry average. Diversity in the customer

base needs to be addressed by organisations in their recruitment and selection processes, failure to do so will lead to them missing out on customer retention opportunities. (Hui-Miller, 2017)

In conclusion, diversity implies the differences among individuals. When these differences are harmonised within a group or organisation, it can lead to positive benefits for the organisation.

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## **USE OF CONTENT MARKETING FOR BUILDING BUSINESS CREDIBILITY**

‘Content is King’ – this is the mantra for success in today’s online world. Traditional marketing gives a lot of importance to advertising. But in today’s world where customers are online, content plays a very important role. In this article, we examine how content marketing can be effectively used as a mechanism by organizations to build business credibility.

### **Content marketing**

Content is any text or image that informs, amuses or persuades the reader or viewer. Content marketing is making use of such content to ensure profitable customer action. Content marketing is delivering valuable, relevant and engaging content to the audience. (Pulizzi, 2013)

Content marketing can be defined as “a strategic marketing approach focused on creating and distributing valuable, relevant, and consistent content to attract and retain a clearly defined audience - and, ultimately, to drive profitable customer action”. (CMI, 2018)

Content marketing is all about story telling. It is referred to as story marketing. The audience for the content, namely the customer, is informed and persuaded so that they form a positive opinion about the brand. Through the use of effective content, customers can be converted to loyal customers and can be persuaded to spread positive word of mouth. (Sullivan, 2013)

Content marketing helps companies to position their products in an effective way. The effective content published by companies would help them to reinforce positioning of the company. The future of marketing is now content publishing. (Gagnon, 2014)

Unlike traditional marketing activities that rely on push strategies, content marketing uses pull strategies to attract consumers to brands. (Liu and Huang, 2015).

The importance of content marketing has already been realised by companies. According to a survey by Content Marketing Institute, 92% of marketers see content as a business asset. But as per the survey, only 46% of companies have a strategy in place to manage content as a business asset, which shows that companies need to shift focus to content. (Linn, 2017).

## **Building credibility**

Content marketing can help to build reputation, but it cannot happen overnight. It is an investment that yields dividend over a long term period. It can help distinguish the brand in a niche market and can result in a significant return on investment. Content marketing can help to demonstrate one's expertise and experience without having to do a hard sell. Content helps to demonstrate one's expertise on products, markets and related areas. It helps to educate customers and also convince them. (Bridegan, 2018)

Content helps to attract and retain customers as it helps to improve brand awareness and keeps customers informed about the company, products and latest news. Content that is authentic and credible helps to build reputation, which in turn helps to attract customers. (Dent, 2017)

Content marketing helps to create value. It provides information and the customer gets educated and cannot make an informed decision to purchase a product, but also can recommend the product to others. Content is used to replace traditional forms of marketing and helps in the long term to expand customer base. (Swieczak, 2012)

## **Conclusion**

Business credibility can be achieved by ensuring credibility of content and creating content that is real and transparent, thus showcasing the ethical nature of the company. (Wong and Yazdanifard, 2015). This would help the company to win the trust of the customers and in the process can ensure customer loyalty, which is the best mantra for business success.

Content marketing is the best way for a business to establish credibility. If the audience is convinced about the value of the content, winning them over becomes easy. And most importantly, online conventional marketing, content marketing is a cost-effective method for customer acquisition and customer retention. (Templeman, 2017)

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# **WHY DO FIRMS COMPLY WITH ENVIRONMENTAL REGULATIONS**

## **Introduction**

Every firm, be it an industry manufacturing products or a company providing services, needs to comply with various regulations. Regulatory compliance refers to complying or following laws, standards and guidelines, as may be applicable for that firm. Amongst the various regulations that need to be followed, environmental regulations are very important.

## **Legal Compliance**

The Environment is changing worldwide. Global warming, increasing pollution levels and various other factors have seriously affected the environment. This has resulted in governments across the world framing stringent environment regulations to ensure that the environment is not further degraded and every effort is made to protect our biodiversity.

Every business needs to comply with government laws related to the environment. Federal, state and local governments pass various legislations that regulate activities that are related to: (Business Australia, 2018)

- Sea
- Import
- Issues related to heritage
- Generation and handling of hazardous waste
- Quality of fuel



So, firms comply with environmental regulations as they are legally bound to do so. Apart from adherence to legal requirements, there are other reasons why firms comply with environmental regulations. Let us discuss the same.

### **Social responsibility**

Every firm is a part of society and has an obligation to give back to society. Firms need to integrate social and environmental issues in their business framework and thus meet expectations of public. Showing concern for the environment by developing environment-friendly processes and products can be highly beneficial to firms. It helps to:

- a) Improve the reputation of the company and improves its image in the eyes of the public.
- b) Brand perception is improved, as potential customers acknowledge the efforts of the firm to be environment-friendly.

Complying with environment regulations helps firms demonstrate their responsibility to society and helps to generate goodwill. (Patil, 2014)

### **Sustainability**

Sustainability is all about operating a business and making use of resources in such a way that these resources do not get depleted or damaged.

Sustainability can be ensured by reducing the negative impact of the business on the environment. Long-term future of a business can be improved by reducing dependence on natural resources.

## **Going Green Improves Profits**

Going green improves the bottom line – being environment friendly helps firms to improve their profitability.

Savings in costs and profitability comes from preventing physical waste, saving resources and being energy-efficient; all of which happens when a firm goes green and complies with environment regulations.

Traditionally, firms worked on the assumption that ‘environment is cost’, but in today’s world, going lean and green helps organizations to save money and thus improve their profitability. Studies that have been carried out have shown that those companies focusing on zero waste, zero use of non-renewable resources and zero harmful emissions are financially performing better as compared to their competitors. (Keivan, 2013)

Compliance with environmental regulations makes it imperative for firms to cut down on emissions and pollutants, thereby forcing them to innovate to improve their operational processes and make them compliant. This ‘induced innovation’ results in firms focusing on innovations in clean and low-carbon technologies, thus improving their competitiveness.

The Porter hypothesis (Porter and Van der Linde, 1995) states that when stringent environment regulations are in place, such regulations would lead to companies cutting costs and innovating new technologies. This has a positive effect on the competitiveness of firms and would help them to expand their market share. A classic illustration for this is Du Pont, which has saved \$2.2 billion a year, by being more energy efficient. (Keivan, 2013)

## Conclusion

Firms follow environmental regulations in order to ensure legal compliance. But legal compliance alone is not the driving factor; every firm would need to be clean, green and environment-friendly in order to send a message to their stakeholders that they care about the environment. As a part of their social responsibility, firms can demonstrate their commitment to environmental sustainability. This gives them decided advantages like improving brand perception and corporate image in the eyes of their stakeholders.

Compliance to environmental regulations also helps companies to focus on innovations to reduce costs, reduce usage of resources and adopt cleaner technologies. This in turn makes them more competitive and ensures that they can improve their business profitability.

Thus compliance to environmental regulations is not done merely out of compulsion, but is becoming essential to succeed in the competitive world.

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# **Customer Loyalty as a Strategy to reduce Risks in Shopping Malls**

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## **Abstract**

In today's highly competitive VUCA world – a world filled with volatility, uncertainty, complexity and ambiguity - business ventures face risks and it is imperative that they look for strategies to reduce VUCA and the associated risks. In this paper, we look at a very important aspect of today's customer driven world, namely customer loyalty. An effective strategy to reduce risks is having loyal customers whose presence and continued contribution to the organization's revenue helps to reduce volatility, uncertainties, risks and ambiguities. In this paper, we take up shopping malls as a business sector to understand the importance of customer loyalty and how it can help in creating sustainable business strategy. Shopping malls depends on customer footfalls and customer purchases to be profitable. Strongly focusing on strategies to satisfy customers and thus retaining their loyalty is vital for malls. In this paper we look at various measures that shopping malls can put in place to not just satisfy customers, but to convert satisfied customers into loyal customers. We shall also examine how these measures can be implemented to ensure the effectiveness of the strategy. This shall be done in this concept paper by examining loyalty issues in shopping malls and presenting suggestions to create loyalty to ensure business stability in a VUCA world.

*Keywords:* Customer Loyalty, Malls, VUCA, Customer Strategy

## **Customer Loyalty as a Strategy to reduce Risks in Shopping Malls**

### **Introduction**

Today's competitive world is marked by complex environment. Businesses face uncertainties which can create serious risks for their operations, thereby threatening their very existence. The term VUCA is used to describe such a situation, where VUCA stands for Volatility, Uncertainty, Complexity and Ambiguity. In this VUCA world, organizations need to use various strategies to exercise influence over volatility, manage uncertainty, simplify the complexity and resolve the ambiguity. (Yarger, 2006)

Organizations therefore need to evolve strategies to deal with a VUCA world. Organizations exist in a seller's market, where customer is the king. Therefore ensuring customer loyalty can be a very good strategy to reduce VUCA. A loyal customer is one who has a deeply held commitment to rebuy or repatronize a product/service (Oliver, 1999).

Having loyal customers on its side can make organizations more confident of surviving in a VUCA world. A loyal customer is unlikely to defect to a competitor easily and thus provides stability for organizations. So creating customer loyalty is a good strategy to deal with VUCA and reduce its impact for organizations. (Berger, 2013).

In this paper, we shall examine how customer loyalty can help in reducing VUCA. We shall also discuss concepts related to customer loyalty, including customer satisfaction and customer value. In order to discuss this effectively, we shall take the example of shopping malls to discuss customer loyalty and its impact.

Shopping malls have become very popular and are mushrooming all over the country. For most people, visiting malls is not just a shopping activity, but it is a social activity. But for malls to survive and thrive, they need to not just attract visitors, but they need to ensure that visitors

become customers who shop at the mall and are satisfied and convert to loyal customers who would visit the mall repeatedly, thereby ensuring sustainability of the mall's business.

So the moot question is, how can malls ensure customer loyalty? This is what we shall discuss in this paper.

### **Concepts of Shopping Mall and Customer Loyalty**

A shopping mall, shopping centre, shopping arcade, shopping precinct, or simply mall is one or more buildings forming a complex of shops representing merchandisers, with interconnecting walkways enabling visitors to easily walk from unit to unit, along with a parking area – a modern, indoor version of the traditional marketplace. A mall is defined by International Council of Shopping Centers (ICSC, 2004) as a shopping centre which is typically enclosed, climate controlled and lighted, flanked on one or both sides by storefronts and entrances. On-site parking, either surface or structured is usually provided around the perimeter of the shopping centre.

Consumer is the person who actually consumes the merchandise produced. The customer is the end goal of businesses, since it is the customer who pays for supply and creates demand (Dr. Harjit Singh, 2011). According to American Marketing Association, consumer is the ultimate user or consumer of goods, ideas, and services. However, the term also is used to imply the buyer or decision maker as well as the ultimate consumer.

Customer satisfaction depends on the product's perceived performance relative to a buyer's expectations. If the product's performance falls short of expectations, the customer is dissatisfied. If performance matches customer expectations, the customer is satisfied. If performance exceeds customer expectations, the customer is delighted (Kotler and Armstrong, 2001).



Customer loyalty means that customers are committed to purchasing merchandise and services from the retailer and will resist the activities of competitors attempting to attract their patronage. Loyal customers have a bond with the retailer and the bond is based on more than a positive feeling about the retailer (Levy and Weitz, 2012).

VUCA represents complex environments that are characterized by Volatility, Uncertainty, Complexity and Ambiguity and whose activities involve intricate and multivariate 'systems of systems' composed of requirements, resource allocations and acquisition systems'. (Schwartz, 2010).

Strategy is defined as the "determination of the basic long-term goals and objectives of the enterprises and the adoption of course of action and the allocation of resources necessary for carrying out these goals (Chandler, 1962).

### **Literature Review on How to Build Customer Loyalty**

For the survey of existing literature, the research papers published in Journals, Reference books, Magazine, internet, government report etc. were referred to try and understand concepts related to customer satisfaction and loyalty with reference to shopping malls.

According to Tiwari, et al (2010), customers see malls as a one stop destination for various purposes like dining, watching movies, hanging out, meeting new/ old friends and shopping. Hence, mall managers should understand that malls have become something more than a place to buy products and they should transform the malls that would offer energetic and vibrant stores with attractive product merchandises, scores of entertainment bundled with modern, more sophisticated atmospherics and facilities, necessary to lure the target customers.

McGoldricks and Pieros (1998) conclude that ambience and shopping space has an important effect on the behavior of shopping mall customers. Surrounding area of the mall

including parking place, nearby shops, roads play an important role. Pleasant music, attractive facades, spacious shopping areas, placement of escalators and lifts add to the ambience and make shopping interesting. Relaxing benches also play a role in creating ambience.

Majority of those who shop at malls are those in the age group 25-40 and they usually visit the mall once a month and spend an hour shopping. The most important attractiveness dimension of shopping malls to consumers is tenant mix. Stores in shopping malls must offer a variety of national and international brands, quality products at affordable prices, provide excellent services through well mannered staff and keep a continuous supply of stock. Mall management is therefore a critical factor behind the success of a mall as consumers and retailers are attracted to malls that are professionally managed. (Dash, 2013)

Rajgopal (2009) used Product demonstration, promotional attractions, free samples, gifts and product display as variables for his study. He concluded that promotional activities and events in a mall form an integral part of mall management. Sometimes shopping malls organize activities like food festivals, handicraft exhibitions and celebrity visits to increase foot traffic and in turn sales volumes.

Malls, because of their exciting, lavish and sophisticated environments proffer a sense of relief and break to the customers from the same monotonous and routine rituals of job and personal works. Underhill (2005) explained that many modern malls have started to offer a myriad level of sensory stimulus. A trip to shopping malls can provide an individual/family a very economic means of entertainment, leisure and recreation with a great deal of effortless planning.

Wakefield and Baker (1998) found out that the architectural design of the mall was the dimension which contributed the most to the mall excitement, while a mall's interior design had

the strong influence on customers' desire to stay longer in the mall. They also found a positive and strong relationship between the mall's layout and desire to stay/mall excitement. This tells us that customers not only evaluate the product assortments inside the mall but they also do look for the intangibles that the mall offers like colors, ambience, fragrance, lighting and music.

Turley and Milliman (2000) found five broad categories of atmospheric cues: external cues (e.g. architectural style, surrounding stores); general interior cues (e.g. flooring, lighting, colour schemes, music, aisle width, ceiling composition); layout and design cues (e.g. space design and allocation, grouping, traffic flow, racks and cases); point of purchase and decoration displays (e.g. signs, cards, wall decorations, price displays).

There is a substantial positive association between mall satisfaction and intention to come back to specifically visit the mall. Also, the prime reason for a shopper's mall visit influences the activities the visitor reports engaging in while visiting the mall. (Wesley, et. al 2006)

A study by Dr. Jain (2011) identified three main factors, namely - Convenience, Pricing and Ambience that are important and have a significant impact on overall customer satisfaction, with 'pricing' showing very higher impact, followed by 'Convenience' & 'Ambience' with lesser impact. All three factors are highly significant and impact customer loyalty, with 'convenience' and 'pricing' and showing higher impact, followed by ambience showing lesser impact. Overall customer satisfaction is highly significant and impacts customer loyalty.

Oliver (1999) defines satisfaction is pleasurable fulfillment. That is, the consumer senses that consumption fulfills some need, desire, goal and this fulfillment is pleasurable. Loyalty is described as a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing,

despite situational influences and marketing efforts having the potential to cause switching behavior.

In his famous article “Whence Customer Loyalty”, Oliver (1999) proposes four phases of loyalty. In the first phase, the brand information available to the consumer indicates that one brand is preferable to the alternatives. This is referred to as cognitive loyalty or loyalty based on brand belief only. At the second phase, a liking towards the brand develops based on cumulative satisfying usage. Commitment at this phase is referred to as affective loyalty and is encoded in the customer’s mind. The next phase of loyalty is the conative or behavioural stage, which is influenced by repeated episodes of positive affect towards the brand. In the last stage or action loyalty stage, the motivated intention is transformed into readiness to act.

Murali et al (2014) in a study on customer satisfaction and loyalty examined two variables – level of satisfaction and strength of satisfaction. It concluded that weakly held satisfaction would not translate into loyalty and only strongly held satisfaction would be potent and would translate into loyalty. The study highlights the fact that focusing on satisfaction is not enough, what is important is to know the strength and level of satisfaction. If this is not done, satisfied customers can defect, leaving companies bewildered and not knowing why this happened.

Oliver (1999) presents the relation between satisfaction and loyalty as follows :

- Satisfaction is the core and is an essential ingredient for loyalty.
- Satisfaction gradually transforms into loyalty, just like a caterpillar transforms into a butterfly. A butterfly can never transform back into a caterpillar, but a loyal customer can transform back into the satisfied stage, if there are repeated dissatisfaction episodes.

Feick and Lee (2001) identify Customer loyalty as a construct comprised of customers' attitudes and behaviors. Customers' attitudinal component represents notions like: repurchase intention or purchasing additional products or services from the same company, willingness of recommending the company to others, demonstration of such commitment to the company by exhibiting a resistance to switching to another competitor and willingness to pay a price premium. On the other hand, the behavioral aspect of customer loyalty represents- actual repeat purchase of products or services that includes purchasing more and different products or services from the same company, recommending the company to others, and reflecting a long-term choice probability for the brand.

Kincaid (2003) in his book on CRM gives an interesting definition of customer loyalty as a consumer behavior, built on positive experience and value, which leads to buying products, even when that may not appear to be the most rational decision.

About the relationship between satisfaction and customer loyalty, Kotler (2000) said that "a highly satisfied customer generally stays loyal longer, buys more as the company introduces new products and upgrade existing products, talk favorably about the company and its product, pay less attention to competing brands, and is less sensitive to price, offers product or service ideas to the company, and costs less than new customers because transaction is routine.

Customer value is an evaluation on the benefit of a product or service that is perceived by customers as compared to what the customers had devoted to get the product or service. It resembles the description that customer perceived value namely the consumer's overall assessment of the utility of product, based on perceptions of what is received and what is given. Better customer value as compared to what the competitors deliver will make customer feel satisfied and in turn will drive him to be loyal. (Zeithaml 1988).

Based on the theory mentioned by Kotler and Armstrong (2004), it indicates that consumers will define their choice based on their perception on the value embedded in a product or service that satisfies their need. The satisfied customers generally will be advantageous for organization. Thus, it is concluded that theoretically there is a relationship among customer value, customer satisfaction, and customer loyalty.

A comprehensive study on shopping malls by Wharton University-Verde group (2008) identifies four attributes of the shopping mall experience that drive shopper satisfaction and grow shopper loyalty. They are:

- **Discovery:** Does the mall offer a diversity of stores and restaurants, with unique products and interesting special events? Is it attractive, inviting and environmentally conscious?
- **Comfort:** Is the mall clean, well maintained and safe? Are washrooms numerous, easy to find and sanitary?
- **Navigation:** How simple is it to find the mall from the street or highway? Once inside, is the mall layout easy to navigate with clear signage?
- **Accessibility:** Is parking ample and conveniently located?

A successful shopping mall must have an appropriate blend of all attributes. But when it comes to creating loyal mall patrons “Discovery” is the most important attribute, far outweighing all other experience factors. Of all the problems shoppers report having in a mall, over one-third are “Discovery” related. Over 25% of all negative mall shopper word-of-mouth occurs because of “Discovery” related issues. Particular damage to a mall’s market reputation occurs when shoppers perceive the “range of stores is too limited.” This problem alone accounts for over 15% of all negative mall shopper word-of-mouth. (Wharton-Verde, 2008).

Regarding the determinants of consumer loyalty three factors were considered significant that mostly affect the consumer purchase behaviors for the shopping malls are environment of the mall, image or in other words reputation of the mall and the most important is the convenience. Mall environment includes color of the mall, its lighting and decoration, no of employees to assist and their helpfulness, security in the mall can explain the environment of the mall and its effect. Study indicates that a mall fulfilling these preferences can generate consumer loyalty that will increase the mall traffic. Mall image comprises of promotional campaigns, entertainment programs, customer retaining efforts, quality of products etc that are major players in building consumer loyalty. Study also illuminated the convenience regarding a shopping mall as a valuable factor in the consumer's mind in a sense of locational convenience, access in a single trip, working hour's convenience, less waiting time etc. these all have a strong impact on consumers preference of shopping mall. (Fatima et al, 2012)

Donio, Massari and Passiante (2006) examined the links between customer loyalty, attitude, customer loyalty behaviours and profitability. They developed a dynamic model which proposed purchase behavior, customer satisfaction, trust and commitment as antecedents to customer loyalty and profitability as an outcome of loyalty. Results of the study done showed that both purchase behavior and customer loyalty attitude are positively and significantly associated with profitability. Customer satisfaction has been found to be positively related to customer loyalty attitude. The study concludes that firms must measure and manage customer loyalty using both attitudinal and behavioural measures in order to obtain cost savings from loyal customers.

Dick and Basu's (1994) customer loyalty model is an elegant conceptualization of the combined effects of attitude and behavior. They suggested that loyalty is the result of the

interaction between a customer's relative attitude to a brand, or store, and their repeat purchase behavior for that brand or store. This is explained in the figure below:

*Figure 1: Framework of Customer Loyalty*

Repeat Behaviour	High		
		Spurious Loyalty	Loyalty
Low	Low	No Loyalty	Latent Loyalty
		Low	High
		Relative Attitude	

*Source: Dick and Basu (1994)*

Nick et al (2010) state that though VUCA was term coined by the US army, it has caught on in a variety of organizational settings to describe a business environment characterized by:

- Volatility : The nature, speed, volume, magnitude and dynamics of change;
- Uncertainty : The lack of predictability of issues and events;
- Complexity : The confounding of issues and the chaos that surrounds any organization; and
- Ambiguity: The haziness of reality and the mixed meanings of conditions.

### **Problems associated with building Customer Loyalty in Shopping Malls**

The proliferation of shopping malls has ensured that there are a large number of shopping malls available in urban areas for consumers to visit. This has also ensured competition between



mall to attract customers. For shopping malls, customer footfall (i.e : number of customers visiting mall) is a very important factor. The more the footfalls, the more are the number of consumers who are very likely to buy at the mall and thus help in improving the mall's profitability.

According to a Wharton-Verde study (2008), on an average a shopper is more likely to encounter 50% more problems in the mall environment than in an individual store. Shoppers who experience mall problems are less likely to be 'very satisfied' with their mall experience compared to shoppers who don't face a problem. The same study states that almost one-third of all shoppers who face problems will talk about their negative experiences and will on an average spread the word to five people, thus creating serious satisfaction problems.

Having loyal customers helps malls to remain profitable. In a VUCA world, where there are risks and uncertainties, loyal customers bring in stability to malls by ensuring a steady and regular flow of customers who would keep visiting the malls despite competition.

### **Suggestions and Measures to build Customer Loyalty in Shopping Malls**

In order to build customer loyalty, one aspect that needs to be considered is the way service environments are designed and managed. This would help to influence customer behaviour intentions. Shashikala and Dr. Suresh (2013) identify the following dimensions that could help to build customer loyalty:

- **Ambience:** Factors like lighting, aroma, noise, music, air quality and temperature affect non-visual senses. Even though its not part of primary service, its absence may affect customer satisfaction.

- Aesthetic factors: refer to architectural style, along with interior décor, colour scheme, pictures/painting/flowers, ceiling/wall decorations. Other aesthetic factors include surrounding external environment, parking, visibility of facility.
- Layout: Layout refers to the way in which furnishing, equipment, seats, walkways, restrooms, entrance, exits are designed and arranged in service settings. This can affect comfort of customers and are thus important.
- Variety: Variety in terms of number and types of stores and product variety attracts shoppers and has a significant impact on customer satisfaction and thus loyalty.
- Cleanliness: Cleanliness exerts a strong influence on consumer perception of the mall and the stores. Since consumers spend a number of hours at mall and also eat at the malls, cleanliness is critical.
- Social factor: Social elements are the employees and customers in service setting. These include physical appearance, number, gender, dress. Presence of these social cues influences customers' perception of service quality.

Apart from physical facilities and service dimensions, strategies to enhance customer experiences are important. Malls need to build specific strategies that act as experience enhancers. McPartlin and D'Alessandro (2012) identify five such experience enhancers that can help to create memorable experiences for customers and thus retain their loyalty:

- Shopper experience: Focusing primarily on shopper experience, by providing friendly assistance and creating psychological connect with consumers.
- Making customers brand ambassadors: Encouraging existing satisfied customers to act as brand ambassadors and create publicity through social media and using their recommendations to build confidence among other customers.

- Risk avoidance: Address concerns about costs, returns and refunds and thus helping them to overcome risk and concerns about making purchases.
- Provide information: In the Information age, customers do research before making purchases. Malls should provide information to customers and understand their preferences.
- Fix mistakes: When something bad or negative happens, it should be addressed immediately and it is important to apologize and inform customers of action taken.

So providing proper facilities and amenities and implementing strategies to handle customers effectively, including addressing customer concerns goes a long way in building customer loyalty.

## **Conclusion**

In this concept paper, we have discussed about VUCA and how this concept illustrates the risks faced by organizations in the competitive world. In order to reduce volatility, uncertainty, complexity and ambiguity; customer loyalty creation can be used as an effective strategy by shopping malls.

Shopping malls can focus on creating satisfied customers by providing basic physical amenities that attract customers coupled with good service. Focusing on features like variety, ambience and creating enhanced experiences can help to convert satisfied customers to loyal customers. Loyal customers are those who are unlikely to defect and would act as a stabilizing force and thus help in reducing the risks seen in a VUCA world.

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## **USE OF CONTENT MARKETING FOR BUILDING BUSINESS CREDIBILITY**

‘Content is King’ – this is the mantra for success in today’s online world. Traditional marketing gives a lot of importance to advertising. But in today’s world where customers are online, content plays a very important role. In this article, we examine how content marketing can be effectively used as a mechanism by organizations to build business credibility.

### **Content marketing**

Content is any text or image that informs, amuses or persuades the reader or viewer. Content marketing is making use of such content to ensure profitable customer action. Content marketing is delivering valuable, relevant and engaging content to the audience. (Pulizzi, 2013)

Content marketing can be defined as “a strategic marketing approach focused on creating and distributing valuable, relevant, and consistent content to attract and retain a clearly defined audience - and, ultimately, to drive profitable customer action”. (CMI, 2018)

Content marketing is all about story telling. It is referred to as story marketing. The audience for the content, namely the customer, is informed and persuaded so that they form a positive opinion about the brand. Through the use of effective content, customers can be converted to loyal customers and can be persuaded to spread positive word of mouth. (Sullivan, 2013)

Content marketing helps companies to position their products in an effective way. The effective content published by companies would help them to reinforce positioning of the company. The future of marketing is now content publishing. (Gagnon, 2014)

Unlike traditional marketing activities that rely on push strategies, content marketing uses pull strategies to attract consumers to brands. (Liu and Huang, 2015).

The importance of content marketing has already been realised by companies. According to a survey by Content Marketing Institute, 92% of marketers see content as a business asset. But as per the survey, only 46% of companies have a strategy in place to manage content as a business asset, which shows that companies need to shift focus to content. (Linn, 2017).

## **Building credibility**

Content marketing can help to build reputation, but it cannot happen overnight. It is an investment that yields dividend over a long term period. It can help distinguish the brand in a niche market and can result in a significant return on investment. Content marketing can help to demonstrate one's expertise and experience without having to do a hard sell. Content helps to demonstrate one's expertise on products, markets and related areas. It helps to educate customers and also convince them. (Bridegan, 2018)

Content helps to attract and retain customers as it helps to improve brand awareness and keeps customers informed about the company, products and latest news. Content that is authentic and credible helps to build reputation, which in turn helps to attract customers. (Dent, 2017)

Content marketing helps to create value. It provides information and the customer gets educated and cannot make an informed decision to purchase a product, but also can recommend the product to others. Content is used to replace traditional forms of marketing and helps in the long term to expand customer base. (Swieczak, 2012)

## **Conclusion**

Business credibility can be achieved by ensuring credibility of content and creating content that is real and transparent, thus showcasing the ethical nature of the company. (Wong and Yazdanifard, 2015). This would help the company to win the trust of the customers and in the process can ensure customer loyalty, which is the best mantra for business success.

Content marketing is the best way for a business to establish credibility. If the audience is convinced about the value of the content, winning them over becomes easy. And most importantly, online conventional marketing, content marketing is a cost-effective method for customer acquisition and customer retention. (Templeman, 2017)

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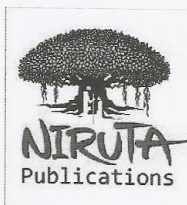
## **Innovation-An Engine for Inclusive Growth and Sustainable Development**

Edited By: G. Sudarsana Reddy, P. Paramashivaiah, B.K. Suresh and C. Shobha

@ Editors

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# MOBILE-ONE for Effective E-Governance in Karnataka

Rashmi B H<sup>1</sup>

Dr. Suresh Poojary<sup>2</sup>

Deepak M R<sup>3</sup>

The job of government is to govern and deliver services to citizens. Government however is known for bureaucracy and red-tapism and delays in services. To overcome this, Governments across the world (including in India) have introduced e-governance as a method to provide fast and efficient delivery of services to its citizens by making use of ICT (Information and Communication Technology).

India being a front-runner in the IT sector has introduced e-governance in various areas. The state of Karnataka too has introduced e-governance and has an e-governance department to handle all related issues.

The advent of mobile technology and the popularity of android and related platforms have led to various apps being developed. Indeed android-based mobile phones have become very popular and are available in every corner of the state, even in rural areas. Keeping this in mind, the government of Karnataka has taken e-governance a step ahead by introducing m-governance or mobile governance. Let us first discuss aspects related to e-governance and m-governance.

## ICT in Governance

OECD (2003) defines e-governance as "use of information and communication technologies, and particularly the internet, as a tool to achieve better government"

The World Bank (2002) defines and describes e-governance as "the use by government agencies of information technologies (such as wide area networks, internet and mobile computing) that have the ability to transform relations with citizens, businesses and other arms of government. These technologies can serve a variety of different ends: better delivery of government services to citizens, improved interactions with business and industry, citizen empowerment through access to information, more efficient government management. The

resulting benefit can be less corruption, increased transparency, greater convenience, revenue growth and/or cost reduction."

OECD (2003) examined e-governance initiatives in its member countries and listed the main advantages of e-governance as follows: Improving efficiency in processing large quantity of data; Improving services through better understanding of user requirements; Enabling stakeholders to share information and ideas; Assist government economic policy by promoting productivity; Contributing to reform by improving transparency, information sharing; Building trust between government and citizens; and Involving citizens in policy making process.

## Key e-governance Initiatives in India

- Customs and Excise : Computerization of export and import documentation; Electronic filing at 3 locations (Mumbai, Delhi, Chennai); 80% service tax returns processed online
- Indian Railways : Online reservation; E-booking of ticket, online information; train tracking services
- Postal Department : Direct credit of monthly income into investors account; Dematerialization of NSC and KVP.
- Passport Department : 100% passport information computerized; Machine readable passports at some locations.
- Karnataka Land Records (Bhoomi) : Automation of land records, providing computerized record of rights tenancy and crops; Benefitted 6.7 million farmers.
- Nemmadi : This project aims to deliver citizen-centric services like caste certificates, birth and death certificates to the rural citizens of Karnataka at their door step. The Nemmadi telecentres have been setup at each of the 749 hobli headquarters.

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- **Bangalore One** : The Bangalore One service centres provides integrated services through a network of 50 service centres to citizens, which include payment of bills, property tax, passport application, etc.

### M-Governance

According to Pandey and Vijayashekar (2011) m-governance can be defined as a “strategy for implementation of governance and its implementation involves the utilization of all kinds of wireless and mobile technologies, services, applications and devices.”

The significance of m-governance is based on the fact that the reach of mobile telephony has greatly increased with the tele-density at 77%. Also with affordable tariff and internet packs, mobile telephony and internet has become accessible even in rural areas, thereby ensuring that m-governance initiatives can reach rural areas.

According to Kuschu (2007), the characteristics of m-governance involve three factors or three powers: Power of pull – which involves convenient accessibility and availability; Power of push – involving precision and personalization in targeting users and delivering content; and Power of reach – targeting a larger and wider user base

The following channels of delivery are used by m-governance to reach out to mobile users: SMS; MMS; USSD; Voice; WAP; 3G; and Location based services

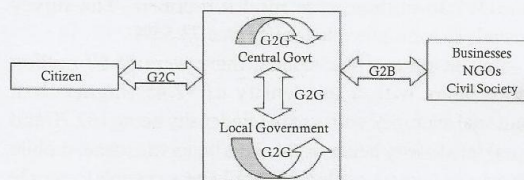
### Literature Review

Let us examine and review the existing literature regarding e-governance and m-governance to understand its scope and application

According to Hasan (2003), e-governance makes use of ICT in the following ways: Automation: computerizing clerical and related functions; Informatization: Using information systems to support decision making and enhance communications Transformation: Implementing new ICT-based information processes and process re-engineering; Poon (2002), identifies four factors affecting e-governance: Establishing secure intranet and a central database; Developing web-based service delivery Implementing e-commerce applications for more efficient transactions; and Ensuring transparency and accountability through adoption of digital democracy.

Three abbreviations used in e-governance are G2C (Government to Citizen), G2B (Government to Business) and G2G (Government to-Government. These are the three main groups in e-Governance. Figure 1 depicts the interaction between the three main groups of e-governance.

**Figure 1: Interactions between main groups in e-Governance**



Source: Rajeev (2014)

**Table 1: Applications of m-Governance**

Area	Details	Information requirement	Application of m-Governance
Agriculture	Harvesting, Marketing, Pest control	Online advice, Transactions, Information search	Alerts, Advice, SMS-based on browser-based applications
Health care	Hospitals, clinics and related services	Registration, Expert advice, appointments	SMS based alerts and notifications and real-time transactions based on Wi-fi/GPRS
Financial services	Banking, insurance	Mobile banking, financial transactions, insurance, information retrieval	SMS/WAP based applications or Browser-based interface for account inquiry, loan, status, etc
Manufacturing	Automotive, industrial, computer, etc	Real time updates, low cost supply chain management	SMS based or browser based applications and real-time updates using GPRS/Wi-fi
Transport	Air, Rail, Air, Courier, Freight	Fleet management, m-ticketing, schedule updates	SMS based alerts, updates, m ticketing application and tracking application

Source : Pandey and Vijayshekar (2011)



According to Pandey and Vijayashekar (2011), following are the applications of m-Governance in service delivery in various fields:

According to Abdelghaffar and Magdy (2012), it is important to keep in mind the challenges to m-governance. The infrastructure needed for m-governance is different from that needed for e-governance. Two critical limitations for m-governance that must be kept in mind while designing m-governance systems are – privacy and the mobile phone screen limitations.

### Mobile-One: M-Governance in Karnataka

December 8, 2014 was a red letter day in the e-governance history of Karnataka, when its m-Governance initiative took off. President Pranab Mukherjee formally launched Mobile-One, a mobile application to offer government services to citizens through use of mobile telephony.

A TRAI survey (May 2014) of telephone services reveal that there were a total of 914.92 million mobile subscribers in India; Of this 535.56 million were urban subscribers and 377.36 million were rural subscribers. The survey reveals that mobile teledensity was 73.55%.

In the state of Karnataka, there were 56.67 million subscribers with a teledensity of 92.45 (higher than national average), with urban teledensity being 167.20 and rural teledensity being 46.24. This being the scene, mobile based e-governance solutions would be accessible to people easily, leading to the launch of the Mobile-One app.

### Features of Mobile-One

The Mobile-One platform has a voice portal that can be accessed through any phone – landline or mobile, and even through computers, laptops and tablets. Consumers can call and use the features through the IVRS (Interactive Voice Response System) by dialing 161 or can use the smartphone app available for the popular Android and IOS (Apple) based devices.

Some of the key services available on Mobile-One are:

- Utilities : Users can pay bills of electricity and water supply companies' right from the app.
- Police : Users can access police and traffic records.
- Healthcare : Citizens can choose the best healthcare services available in the vicinity of their location. Users can find and connect with verified health care providers, book appointments, find blood banks, pharmacies, labs, etc.
- Travel : Plan travel and book bus or train tickets and holiday packages.

- Transport : Multiple citizen-centric services like RTO services, Services of BMTC, Metro rail, etc can be accessed. Cab booking will also be enabled.
- Telecom : People can pay phone bills and access telephone companies, not only of state run BSNL & MTNL, but also of private players like Vodafone, Reliance, Idea, Airtel, etc.
- Taxes : Citizens can file income tax returns and also property taxes.
- Agriculture : Once installed, farmers can avail free SMS alerts on prices and weather and can also receive help preparing pesticide or nutrient plans.
- Education : Students and parents can check exam results and can even apply for re-totalling and re-evaluation.

A total of 4,000 services are expected to be made available to the citizens of Karnataka that includes 637 government services and 3,644 private services.

### The Mobile-One App

The Mobile-One App is available on the Android and IOS mobile platforms. The App has features using which users can login and access the various services. The following figure with the screenshots show the look and feel of the app.

Figure 2: Screenshots of Mobile-One app



### Mobile-One: An Analysis of the working

A detailed analysis of the working of the Mobile-One app by Anita Babu (2014) reveals that while the user interface, look and feel and the preliminary overview of services seemed satisfactory; there were many issues found. These included:

- As stated, not all services were free – transaction charges were levied on mobile recharges done using the app. When most websites offer recharges without any charge, charging a transaction fee was not user friendly.
- The healthcare services option did not work effectively and the show number and book appointment options failed in most instances.



- Banking services were offered only from 5 banks.
- A major concern was the speed of working of the app which was slow and also slowed down the mobile.

### Conclusion and Suggestions

It is established world over that m-Governance is an innovative and user-friendly method of implementing e-governance and can help to reach out to citizens and provide better quality of services to citizens.

Mobile-One is a very innovative tool used by the Govt. of Karnataka to reach out to its citizens to provide a vast repertoire of services. The fast growth of mobile telephony, the high teledensity in Karnataka and the popularity of smartphones ensures that a large number of citizens can access these services. Also availability of IVRS ensures that even landline users and those without smartphones can also use these services.

However there are a number of technical issues including speed, non-working of certain options, which needs to be addressed to make the app more effective and more citizen-friendly.

### Suggestions

The following suggestions are made, which if implemented can make Mobile-One a more effective way of providing m-Governance to citizens of Karnataka:

- Greater awareness about this service needs to be made especially in rural areas where there are larger number of citizens who would benefit.
- More number of government services needs to be provided. At present there are 3000+ private services and around 600+ govt. services provided. M-Governance is basically for governance solutions, so more and more number of government services needs to be provided.
- Complaint/Grievance registration; Registration of FIRs; e-connecting with government officials if included will add value.
- Resolving technical issues related to speed will make this app more user-friendly.



## **TQM IN HIGHER EDUCATION – THE ISO 9001 WAY**

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### **Abstract**

In today's globalised economy, the success story of India is mainly because of its educated workforce. This clearly highlights the importance of quality education in today's world. Education being a service is generally considered difficult to standardise. But quality management systems such as the ISO 9001 International standard, stress on the need to develop systems that helps to standardise all processes of an organisation. This standardisation helps organisations to achieve efficiency and effectiveness.

For an educational institution, ISO 9001 offers a road map to help them implement Total Quality Management. This helps institutions to improve process performance and work towards achieving excellence in all activities carried out in the institution. ISO 9001 not only helps organisations to define world-class processes, but helps them to improve these processes on a continual basis. This system of continual improvement through TQM can be an effective tool to create world class institutions, which is the need of the hour in India today.

This paper highlights the importance of implementing TQM in higher education. It also outlines a model that helps institutions to define, develop, implement, maintain and improve a quality management system based on the ISO 9001 International

standard. ISO 9001 is a generic standard, but this paper will highlight a clear model for educational institutions to implement TQM.

**Keywords:** Quality, Quality Management System. ISO 9001, Quality Initiative, Total Quality Management, Performance Management, Continual Improvement

## **Introduction**

### **Importance of quality in education**

In a highly competitive and globalised world, quality is the cutting edge for the success of any organisation. This is true whether the organisation is from manufacturing or service background. The Indian economy today is mainly dependent on the service sector. One of the main reason for the growth of India as an economic power is the growth of the service sector. And there is no doubt that the principal reason for this is the skilled workforce which is well educated, This brings us to the significant role played by education sector in the India success story.

Education is a service sector organisation whose role is very important not just in building the economy, but also in nation building. Educational institutions today produce qualified graduates who become workforce contributing to the economy. It is therefore vital that educational institutions (especially the higher education sector) provide quality education.

Let us first try and understand the meaning of the term quality. Quality is conformance to requirements (Phillip Crosby). Meeting requirements of all stakeholders is quality. Examining this definition from the lens of an educational institution, we can see that the stakeholders for an education institution are students, parents of students, industry which employs the students, organisations that provide grants to institutions, government regulators and society at large.

So, educational institutions need to meet the requirements of stakeholders to ensure quality. TQM is one of the quality systems popular across the world. TQM stands for total quality management. Its a management philosophy that tries to inculcate quality in every aspect of the organisation's working. The ISO 9001 International standard provides guidelines to organisations to help them implement TQM in their organisation.

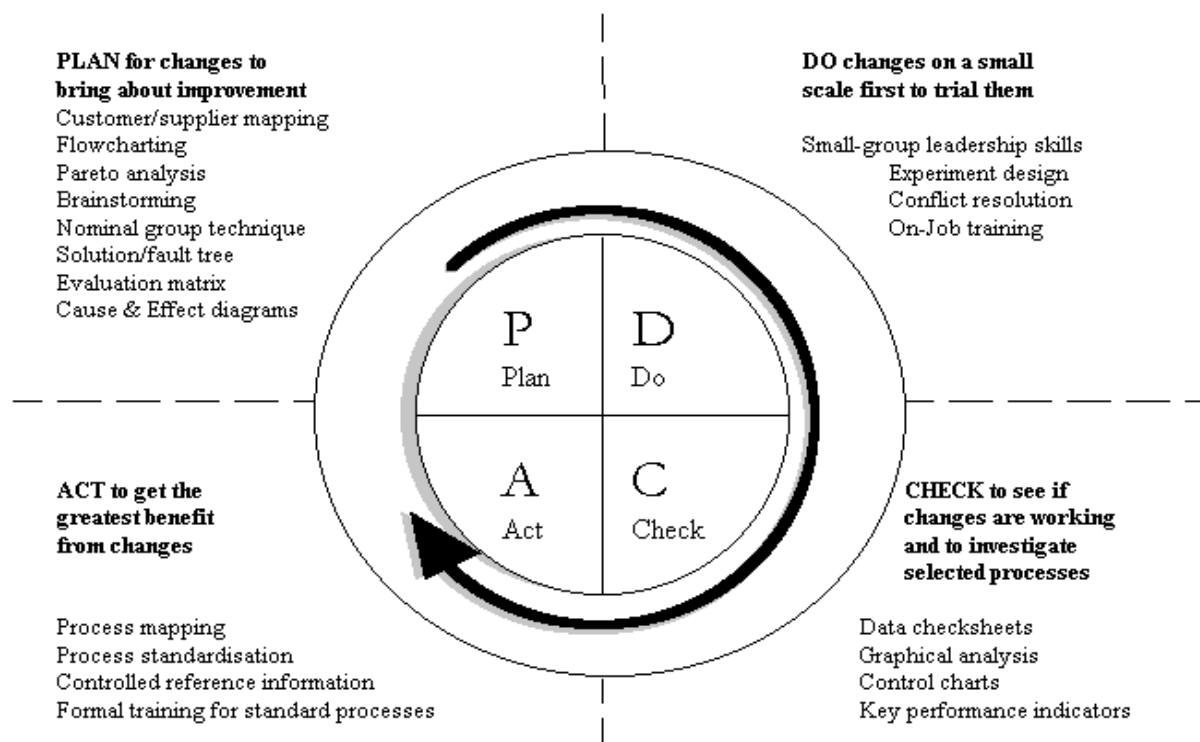
## TQM using ISO 9001

In this paper, we shall look at a framework for implementing TQM in an educational institution using the guidelines of the ISO 9001 International standard. This ensures that the organisation can implement best quality practices and also improve their operational efficiency and this ensures that students receive best quality education.

The ISO 9001 standard provides a framework to help organisations to setup a quality management system. Any organisation can apply the guidelines of ISO 9001 and implement them and in the process can get certified and also ensure that they are able to reap the benefits of TQM.

## PDCA

The ISO 9001 standard is based on the PDCA approach (Plan, Do, Check, Act).



The main thrust of ISO 9001 is on defining processes, implementing them, monitoring their performance and taking actions to rectify or improve.

Fig 1 – PDCA cycle

The ISO 9001 standard is divided into 8 sections, out of which Sec 1-3 is preliminary in nature and section 4-8 outlines the requirements of the standard. The sections are:

## ISO 9001 in Education

Let us examine the requirements of the ISO 9001 standard and correlate it with the functioning of an educational institution.

ISO 9001 clause	Requirement	Applicability for educational institutions
4.1	General requirements that deal with defining processes	Institution should define its processes, resources needed and start implementing the processes
4.2	Documentation requirements which outline the documents needed to be maintained	<ol style="list-style-type: none"><li>1) Quality policy needs to be defined which outlines the institution's vision regarding quality</li><li>2) Quality objectives or measurable goals need to be defined at institution level as well as for individual departments</li><li>3) Quality manual needs to be developed which explains how the institutions intends to implement quality.</li><li>4) Procedures need to be defined that help depts./individuals to achieve goals. Procedures should explain how activities are to be carried out. Eg : procedure for timetabling</li><li>5) Records need to be maintained as evidence of carrying out an activity.eg: student assessment record</li></ol>
5.1	Management commitment towards quality	The role of the principal/dean in TQM is very important as top level commitment and vision helps to drive quality
5.2	Customer focus by	Here, requirements of students (eg :

	understanding requirements	placement), requirements of parents (eg: learning), requirement of industry (updated and relevant courses) need to be considered by the institution while designing and delivering the courses. Requirements of other stakeholders also need to be defined. And these requirements need to be reviewed before course conduct commences
5.3	Quality policy to be defined and communication	Quality policy is the foundation of the TQM system and hence this should reflect the institution's vision and all team members should understand its importance
5.4.1	Quality objectives to be defined at relevant levels and functions	Quality goals which are measurable and timebound (eg : improve student score by 5%/ reduce absenteeism by 5%) should be defined for all departments and levels. This is a key activity as achieving objectives lead to achieving the quality policy. Proper review of objectives needs to be carried out
5.4.2	Planning of QMS	Planning new processes needs to be done so as to ensure integrity of the QMS
5.5.1	Responsibility and authority to be defined	Its very important to define the organisation structure, role, responsibilities and authority of all individuals as this ensures clarity
5.5.2	Management Representative	A senior member to be appointed as MR who will co-ordinate the entire TQM activities and ensure promotion of awareness of customers and their requirements
5.5.3	Internal communication	It's very important to establish a proper system for internal communication so that all employees are aware of what's happening in

		the institution and are also aware of plans, policies
5.6	Management review to be carried out	The top management (VC/Dean/Principal) to formally review the working of the TQM implementation by reviewing the impact of the system using the results of analysis of trends. Formal decisions related to improvement of processes, improvement of service, improvement of methodologies and resource requirements should be taken in this meeting
6.1	Provision of resources	Resources needed for the institution in terms of manpower, infrastructure, equipment, materials, knowledge resources, etc should be identified and provided on time so all activities can be carried out smoothly
6.2.1	Human resource	Human resources (faculty and support staff) are the most important resource as they are the ones who ensure the institution's vision is achieved
6.2.2	Competence, awareness and training	Having competent staff (esp. Academic staff) is very important. Competence can be defined not just in terms of education, but also can be defined using criteria like training undergone, work experience, skills acquired (formally/informally)
6.3	Infrastructure	This is a very important aspect and includes physical spaces like classrooms, labs, library, cafeteria, rest rooms etc. Also equipment – computers, software, machines etc have to be provided and also maintained to ensure they are in working condition, as breakdown of

		equipment has an impact on quality of service
6.4	Work environment	Conducive work environment includes factors like lighting, ventilation, hygiene and safety. These need to be managed to ensure proper work environment
7.1	Planning of product realization	This requirement talks about planning of educational processes – scheduling, timetabling, resource allocation
7.2.1	Determining requirements related to the product	While starting/conducting a course, requirements for that course in terms of resources needed, legal and other statutory requirements which need to be followed. It is important that all requirements are identified at the beginning so that it can be planned for.
7.2.2	Review of requirements related to the product	Requirements once identified have to be reviewed so that the institution knows if it has to be ability and capability to meet these requirements. This also includes the admission process, prospectus, brochure which provide details of courses to students prior to admission. This review is very important as any problems can be identified at an early stage and action taken to rectify.
7.2.3	Customer communication	Customers being students and other stakeholders, communication with them to ensure they are aware of
7.3.1	Design and development planning	If the institution is designing a course/program/course material, etc then it needs to plan for the design by making a plan which needs to be updated with changes as the design proceeds

7.3.2	Design and development inputs	Inputs to design include previous designs, legal requirements, stakeholder (industry needs), etc. These inputs need to be identified and reviewed
7.3.3	Design and development outputs	Outputs of design include course schedule, syllabus, courseware etc and these need to be reviewed against the inputs
7.3.4	Review of Design and development	Reviews of all deliverables of the design process needs to be carried out to ensure that the process is carried out properly and quality maintained
7.3.5	Verification of Design and development	The end result of the design needs to be verified to ensure all the requirements are met.
7.3.6	Validation of Design and development	Validation is ensuring that requirement for end-user are met. This can be done by expert reviews, reviews by industry representatives, etc
7.3.7	Design and development changes	During all stages of review, all changes, suggestions may be included and these changes need to be controlled to ensure it is carried out effectively
7.,4	Purchasing	Whenever purchases are carried out, it must be done from approved suppliers (for whom a system must be defined to select suppliers). Also purchase information should be maintained and purchased products must be verified
7.5.1	Production and service provision	This refers to the actual processes of the institution, namely conduct of class, lab sessions, library operations, assessment and evaluations, etc. These activities need to be



		controlled to ensure quality is maintained.
7.5.2	Validation of processes for production and service	This requirement is not applicable for educational institutions
7.5.3	Identification and traceability	This refers to identification of courses through course codes, assignment codes, test codes, etc. And also student ID numbering etc
7.5.4	Customer property	Refers to preservation of anything belonging to customers. Student lockers, hostel management are issues covered here
7.5.5	Preservation of product	Preservation of course deliverables like books and other materials need to be ensured
7.6	Control of measuring devices	Measuring instruments like lab instruments need to be calibrated to ensure the measurements are accurate
8.1	Monitoring and measurement	This refers to monitoring the processes and also measuring them using objective data to ensure quality
8.2.1	Customer satisfaction	Student satisfaction needs to be monitored and also measured through formal feedback, open house sessions, etc.
8.2.2	Internal audit	Internal audits of the entire TQM system needs to be carried out by competent auditors. This needs to be planned and conducted effectively. And action taken on all audit issues.
8.2.3	Monitoring and measurement of process	Processes eg : class conduct, test paper valuation need to be monitored and also measured eg : using criteria like pass percentage, student attendance, etc
8.2.4	Monitoring and measurement of product	This is done through measurement of end result in terms of student results, placements,

		etc
8.3	Control of non-conforming product	Whenever any deficiency is found, it must be acted upon. Eg : conduct of special classes for weak students, re-conduct of classes if student feedback is not good, etc.
8.4	Analysis of data	Data related to all processes needs to be collected and analysed to understand trends. This would help in analysing performance and planning for improvements
8.5.1	Continual Improvement	It is very important to improve on a continual basis. This is done through measurements, data analysis, audit results, feedback of students, etc
8.5.2	Corrective Action	Whenever any problems/complaints are observed, action needs to be taken to correct the problem, find out the cause, remove the cause so that the problem doesn't repeat
8.5.3	Preventive Action	Potential problems can be identified through feedbacks, test results, etc and action needs to be taken to ensure that these potential problems do not occur

Table 1 – ISO 9001 for Education

The above table thus presents a model for educational institutions to implement TQM by applying the requirements of the ISO 9001 International standard.

### **Conclusion**

Educational institutions need to prove their commitment to quality to send a signal to the outside world that it provides quality education. This would help the institution to grow and also ensure it improves its effectiveness and efficiency. There are various ways for educational institutions to do this, including accreditation by NAAC. But these

accreditations are local in nature. In a globalized economy, where foreign educational institutions are entering India, the focus on quality will increase. In such a situation certification to International standards like ISO 9001 would add value to the institution.

For educational institutions, the benefits of implementing ISO 9001 based TQM and getting certified are:

- TQM helps to ensure quality in all processes and operations of the institution, right from admissions to course design, class conduct to assessment, student record management to placement.
- Implementing TQM ensures that the organisation improves its effectiveness and efficiency. This can be measured and expressed in objective terms and this would help the institution to demonstrate its quality.
- Quality educational processes help to provide quality education to students, which in turn improve their academic performance and placement potential. All of which adds to the institution's reputation.
- TQM ensures that wasteful activities are cut down and more of values adding activities are carried out, which improves organisational effectiveness.
- Getting the ISO 9001 certification is an International recognition which improves the brand value of the institution.
- ISO 9001 is a generic standard. Its interpretation in education using the model explained above helps to install a strong system. This would make obtaining further accreditations like NAAC, etc easier as a strong foundation already exists.

There are many schools, colleges and universities in India which have been certified for ISO 9001. The rapid growth of globalization would ensure that more and more institutions would look for such International systems to implement TQM.

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**Corporate Social Responsibility – Voluntary and Mandatory modes :**  
**An Analysis**

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# **Corporate Social Responsibility – Voluntary and Mandatory modes:**

## **An Analysis**

### **Abstract :**

While corporate organizations strive to achieve profitability and build their brand, they simultaneously have a responsibility to the society they belong to. Corporate social responsibility refers to the efforts put in by corporate organizations to contribute to society through various initiatives for community development and service. Studies have revealed that most companies either do not pursue CSR effectively or even if they do it, they do not allot sufficient resources. Therefore, the Government of India has amended the Companies Act and made it mandatory for certain companies (based on financial performance) to spend 2% of their profits to CSR activities. This ensures that almost 20,000 crores of rupees will be spent by corporate towards CSR thus leading to a significant impact on society. In this paper, we examine the present efforts put in by corporate organizations on CSR and also evaluate various ratings done of CSR implementation. This paper also highlights the new requirements of CSR as mandated by the new companies act. The paper assesses the impact of these new amendments on CSR and on society in general.

**Keywords :** Companies, Corporate Social Responsibility, Community development, Voluntary, Mandatory

## **Full Paper**

### **Introduction**

According to the UNIDO (United Nations Industry Development Organization), Corporate Social Responsibility can be defined as “a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. CSR is generally understood as being the way through which a company achieves a balance of economic, environmental and social imperatives (Triple-Bottom-Line Approach), while at the same time addressing the expectations of shareholders and stakeholders. In this sense it is important to draw a distinction between CSR, which can be a strategic business management concept, and charity, sponsorships or philanthropy. Even though the latter can also make a valuable contribution to poverty reduction, will directly enhance the reputation of a company and strengthen its brand, the concept of CSR clearly goes beyond that.”

CSR in India is an activity that is mainly philanthropic in nature. Organizations used CSR as a mean to endow institutions and mainly focused on institution building (creating cultural, social and educational institutions. Over the last 20 years, thanks to the influence of globalization, CSR has become a formalized activity in organizations. CSR is more strategic in nature and organizations have started publishing CSR reports and are reporting the CSR activities they undertake in their websites, annual reports, and sustainability reports.

### **CSR and sustainability**

The concept of sustainable development can be defined as “development that meets the needs of the present without compromising the ability of future generations to meet their own needs.” Corporate sustainability refers to the role played by companies in meeting the agenda of sustainable development and focuses on a balanced approach to economic progress, social progress and environmental stewardship.

### **CSR Implementation**

A study was carried out on the top 500 companies regarding CSR implementation. An analysis of the findings of this study reveals some interesting facts:

- Only 49% of the top 500 companies were reporting on CSR implementation.
- CSR Implementation of most companies was in the nature of a token implementation only. Very few companies were carrying out the implementation in a structured and planned manner.
- 26 companies were reporting on environmental issues in the name of CSR.
- CSR activities were mainly in the area of donations to charity and to NGOs
- Some companies were even hiring advertising agencies to handle their CSR programs, indicating that they were using CSR as a tool to promote their product.
- Most of the companies did not even clearly mention how much amount they were spending on CSR.

## CSR Ratings

A non-profit research organization Karmayog carried out a rating of companies based on the CSR implementation, using criteria like products and services, reach of CSR activities, expenditure on CSR, harmful activities of companies, etc.

A summary of the rating of the top 500 companies gives a clear picture of the state of CSR implementation in India. This is presented in the chart below:

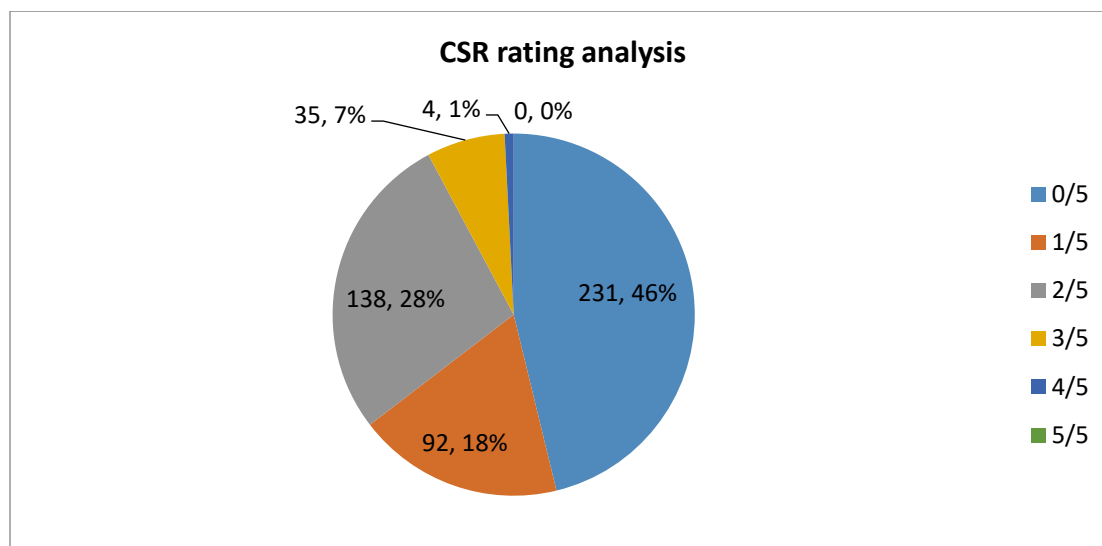


Chart 1 – CSR ratings of top 500 companies



The chart shows the dismal performance of companies with a majority getting 0 rating by virtue of having no reporting system in place, only 4 companies (HDFC, Infosys, Tata Steel and Titan Industries) got a rating of 4/5 and not a single company was rated 5/5.

### **CSR spending of top companies**

Table 1 shows the data for 2012 of the top 10 Indian companies, with details of profit after tax (PAT), 2% CSR mandated figure and actual CSR spending:

Sr No	Company	Revenue	Avg PAT	2% PAT	Actual CSR spend
1	Indian Oil Corporation	442,459	7,783	156	83
2	Reliance Industries	368,571	21,138	423	288
3	Bharat Petroleum Corporation	223,315	1,438	29	8
4	Hindustan Petroleum Corporation	195,891	1,118	22	27
5	Tata Motors	170,678	8,437	169	15
6	Oil & Natural Gas Commission	151,121	23,660	473	121
7	State Bank of India	147,197	13,056	261	71
8	Tata Steel	135,967	3,895	78	146
9	PNB Gilts	104,628	29	1	0
10	Hindalco	82,549	3,597	72	28

All figures in crores

Table 1 – PAT and CSR data for top 10 Indian companies

From the above table, it is clear that most companies (other than exceptions like Tata Steel & HPCL) do not meet CSR targets as of now. The new requirements would ensure that companies spend sufficient amounts on CSR such that it can make a positive impact on society.

### CSR implementation at select companies

Sr No	Company	Focus Area	Methodology	Impact
1	Bajaj Auto	Development of weaker sections of society	Trust undertakes long-term projects in rural areas	Community development
2	Castrol India	Strengthens link between business & social investment	Castrol drive for safety initiative and rehabilitation of Gujarat earthquake victims	Community service
3	Mahindra & Mahindra	Promoting education	Free education for girls. Medical facility, free surgeries, college establishment	Community development
4	Infosys	Support & encourage underprivileged sections	Medical facilities to rural areas, Library for schools, Aiding orphans and school children, human capital index for employees	Community development
5	ITC	Empowering farmers	Organizing farmers into water user groups to build water harvesting structures. Social forestry	Supplier and community development
6	Tata Steel	Improve quality of life of community it serves	Planted 1.5 million trees. Building people, education health and hygiene	Setting sustainability standards
7	Godrej	Promoting education, housing, social upliftment	Three foundations to contribute to social, environmental and	Employee involvement in

			educational causes	community service
8	Grasim Industries	Social and economic development of communities	Includes education, health and family welfare, sustainable development, agriculture, etc	Community development

A Times foundation survey of CSR activities at companies reveals that the Tata Group was the numero uno corporate followed by corporates like Infosys, ADAG Reliance, Ambuja Cement, Microsoft, Wipro, BILT and L&T.

### **CSR and the Companies Act**

CSR for long was seen as a voluntary activity where companies give back something to society. Many organizations have contributed significantly to society through CSR initiatives. But there are a large number of organizations that have made no contributions to CSR. Keeping this in mind, Govt. of India amended the Companies act in 2013 with the intention of making CSR mandatory for companies.

### **Key provisions**

Clause 135 of the Companies Act, 2013 explains the CSR concept. Presently this is applicable to companies with an annual turnover of 1,000 crore and more OR a networth of 500 crore or more OR a net profit of 5 crore or more. The key provisions of the act related to CSR are:

- a) Companies need to spend 2% of their average net profit of last three years on CSR activities. (Here, net profit is defined as profit before tax, excluding profits from branches outside India)
- b) Companies are required to setup a CSR committee consisting of their board members and an independent director.
- c) The act has listed out in Schedule VII of the act, activities which qualify as CSR activities. Only these activities will be considered as a part of CSR.

- d) Companies can implement CSR on their own, through a non-profit foundation setup for this purpose or through other independent non-profit foundation or also by collaborating with other companies.
- e) Activities for the company employees and families will not be considered part of CSR.

### **The CSR committee**

- The CSR committee should consist of atleast 3 directors out of whom atleast 1 is an independent director.
- The CSR committee should frame a CSR policy, which should be approved by the board. The committee should monitor the implementation of the policy.
- The CSR committee should ensure that a CSR strategy and plan is prepared and the implementation of CSR is done as per this plan.
- The CSR committee is also responsible to ensure that the CSR reports are published as per statutory requirements.

### **Conclusion**

From the above, it is clear that there are many companies that sincerely implement CSR with the objective of making a difference in the lives of people. But the vast majority either does not implement CSR properly or do it in an unsystematic manner. The studies carried out also reveal that companies do not even spend 2% of their profits for CSR activities. Also a rating done of CSR activities of companies clearly shows that not even one company could get a rating of 5/5.

Keeping all these in mind, it is no surprise that the Govt. of India has made it mandatory for companies (based on certain financial criteria, as outlined above) to spend 2% of their average net profit on CSR activities in a planned and structured way. This would ensure that more than 20,000 crores would be spent on CSR. In a country like India, where are still many rural areas not touched by development, this would be a boon.

The new CSR initiatives will definitely ensure that community development and service activities of companies have a beneficial effect on society.

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# **A Study of Customer Behaviour in Shopping Malls**

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## **ABSTRACT**

Over the past two decades, there have been major changes in the retail sector in India. Earlier it was small kirana stores, stand alone stores which dominated the retail sector. But today there are a large number of big retail outlets with shopping malls acting as one stop destination for customers, where they can avail of a range of products and services in one place. Advent of shopping malls has created a situation where people visit malls for shopping, eating out and entertainment. The behaviour of customers in shopping malls with respect to aspects like – how they decide which mall to visit, factors attracting them to mall, behaviour while shopping, opinion on mall facilities, overall satisfaction with the mall is something which needs to be studied. This would help retailers market themselves effectively to customers. Today there are many malls with a large number of retailers – winning customers is extremely difficult and retailers have to struggle to attract customers and retain them. Therefore, understanding their behaviour while shopping becomes important for retailers. In this paper, we study various factors related to consumer behaviour at shopping malls. This study has been carried out with reference to the shopping malls of Bangalore city.

**Keywords:** Customer, retail sector, shopping malls, purchasing behaviour

## **Introduction**

Retailing encompasses the business activities involved in selling goods and services to consumers for their personal, family or household use. It includes every sale to the final consumer and could range from cars to meals and apparels to movie tickets. Retailing is the last stage in the distribution process (Berman, Evans and Mathur, 2011). In India, retailing is the second largest employer after agriculture. There are more than 12 million retail outlets in India. This is apart from the thousands of low cost kiosks and pushcarts that can be seen all over the country. The retail business has seen a boom because of the increase in the income of middle-class households. New and attractive formats of retail like malls, supermarkets, discount stores and department stores have been introduced (Bajaj, Tuli & Srivastava, 2005).

The face of Indian retailing has witnessed a rapid transformation over the last decade. It was rated the fifth most attractive emerging retail market and ranked second in a Global Retail development Index of 30 developing countries (AT Kearney Report, 2012). The Retail sector is vibrant with growth happening in all related areas – be they malls, hypermarkets or single brand luxury stores, they have dotted the commercial landscape of the metros, and have even percolated to the Tier II and Tier III cities (Harjit Singh, 2011).

## **Shopping Malls**

The concept of malls was conceived as a community centre where people would converge for shopping, cultural activities and social interaction. The first modern shopping



mall was Southdale Center and was established in 1956 at Minnesota in the USA (Harvinder Singh, 2012).

A shopping mall, shopping centre, shopping arcade, shopping precinct, or simply mall is one or more buildings forming a complex of shops representing merchandisers, with interconnecting walkways enabling visitors to easily walk from unit to unit, along with a parking area – a modern, indoor version of the traditional marketplace. A mall is defined by International Council of Shopping Centers (ICSC, 2004) as a shopping centre which is typically enclosed, climate controlled and lighted, flanked on one or both sides by storefronts and entrances. On-site parking, either surface or structured is usually provided around the perimeter of the shopping centre.

### **Importance of understanding customer behaviour in malls**

In today's highly competitive world, for a retailer to survive, he needs to bring in customers to his store and motivate them to spend money to purchase products/services. In the last few years, a large number of malls, big and small, have mushroomed all over the country. This has led to drop in sales in many malls. In this situation, survival is at stake. In order to attract customers, malls have to understand the behaviour of customers. This would help them to understand how customers decide on which mall to visit, what factors influence them to buy a product, what do they look for in mall, etc. Based on these factors, malls could evolve strategies to ensure they meet customer needs. Thus, it is very important for malls to study consumer behaviour related to shopping so that they cater to consumer preferences and thus improve their sales.

## **REVIEW OF LITERATURE**

Dennis (2005) carried out a study of shopping centres in UK with the importance of understanding attributes like transport links, parking, choice of major stores, attractiveness of malls, availability basic facilities, seating areas, helpfulness of staff, friendly atmosphere, quality of products etc. Based on the study, he concluded that the people are attracted to different shopping centres for different reasons.

According to Tiwari, et al (2010), customers perceive malls as a one stop destination for various purposes like dining, watching movies, hanging out, meeting new/ old friends and shopping. Hence, mall managers should understand that malls have become something more than a place to buy products and they should transform the malls that would offer energetic and vibrant stores with attractive product merchandises, scores of entertainment bundled with modern, more sophisticated atmospherics and facilities, necessary to lure the target customers.

Applebaum (1951) states that the buying behavior of customers is influenced by the needs and preferences of the consumers for whom the products are being purchased. Dr. Jain (2011) identified three main factors, namely -Convenience, Pricing and Ambience that are important and have a significant impact on overall customer satisfaction, with 'pricing' having a higher impact, followed by convenience & ambience with lesser impact.

Chetan Bajaj et al (2009) in their book on Retail management state that consumer shopping activities are influenced by personal and social motives. Personal motives include role playing (learned behaviour as part of one's position or role), Diversion from routine of daily life and Self-gratification whereby shopping is motivated not by utility of consuming but by utility of buying process itself. Social motives include social experiences outside home where they can meet friends and new acquaintances. Interaction with other shoppers and marketers and bargaining process are other social motives.

Oliver (1999) defines satisfaction is pleasurable fulfillment. That is, the consumer senses that consumption fulfills some need, desire, goal and this fulfillment is pleasurable. Loyalty is described as a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior.

Yaaminidevi (2013) carried out a study of retail centres in Madurai in Tamilnadu. Factors related to Facility Management like ambience, infrastructure and parking were analysed. She concluded that malls not only cater to product needs of the customers, but was also a source of entertainment and recreation. Khare (2010) studied the mall shopping behaviour of Indian small town consumers. She focused on how these malls bring functional and experiential benefits to small town people and influenced their behaviour. Her study concluded that men and women differed in their perception towards malls on the issue of social interaction and the role of cultural restriction was evident.

Madhavi and Leelavati (2013) carried out a study on the impact of visual merchandising on the behaviour of customers, with special reference to women's clothing. She concluded that retailers could ensure that customers could locate right products and that the retailers could make products attractive through planned merchandising, intelligent store design and layout, and other visual merchandising related practices, like product displays, packaging, and signage.

### **OBJECTIVES OF THE STUDY**

- To understand purchasing behavior of customers who visit shopping malls.
- To identify if there are any differences between males and females while purchasing.
- To ascertain the overall level of satisfaction among customers of malls.

### **SCOPE**

The scope of this study is to understand behaviour of shopping malls consumers in the city of Bangalore. The study was carried out in three top malls of Bangalore – Mantri Square, Phoenix Marketcity and Orion mall.

### **METHODOLOGY**

This study is a quantitative analysis. Survey method has been used in three of the top malls of Bangalore. The sample size is 100, and care has been taken that there is equal representation of gender i.e., 50 male respondents and 50 female respondents. Purposive random sampling method has been adopted which means purposively three malls are

selected in Bangalore, and then randomly picked the respondents who visit malls for the survey. As the study is on overall purchasing behavior of shopping mall customers in Bangalore, the questions are not addressed targeting any mall in particular, and not compared.

## **ANALYSIS**

### **Demographic Data of Respondents:**

- Regarding gender, out of the 100 respondents, 50 were male and 50 female.
- Majority of customers were in the age group 30-60 (i.e., 63%) compares to customers who less than 30 years (31%).
- 70% of women who were in the age group of 31 to 60 visit shopping malls.
- A fair amount of respondents (48% male and 48% female) are graduates.
- 34% of women visiting malls are employed. In case of male respondents, 72% are employed and 20% are businessmen.
- Significant number of respondents 34% female and 30% male, belong to moderate income group i.e., Rs. 20,000/- to Rs.30,000. 23% of respondents are in 30,000/- to 40,000 income group.
- Regarding family status, a majority indicated Middle class as family status (52% female and 54% male), followed by Upper middle class (32% female, 26%male).
- A large number of respondents (64% female and 46% male) have got double income earning sources at family.

### **Regarding time spent in malls and the occasions when they visited malls:**

- Most customers are not very regular visitors to shopping malls (i.e: they don't visit daily), around 40% visit sometimes (weekly thrice) and 43% visit occasionally (weekly once or once in two weeks).
- A majority of customers i.e., 52% have been visiting the shopping malls since 3-5 years and 46% have been visiting since 1 to 3 years.
- A significant number of respondents 49% (50% of women and 48% of men) spend around 2 to 3 hours when they visit a mall.
- 39% of respondents indicated they spend 1 to 2 hours in a mall for shopping. Only 12% stated that they spend 3 to 4 hours in a mall. No one said that they spent more than 4 hours in a mall.
- 69% (62% of women and 76% of male) of customers said that they visited malls on

weekends .

- Visits during festivals were the next top occasion with 48% of women and 46% of male choosing this option. Offers and special discounts were given least priority.

### Opinion on Services being offered in Malls:

Figure 1 shows that mall customers are happy with overall ambience of malls in Bangalore. 54% females and 42% of male opined that ambience of malls is excellent. 70% of female and 72% of male stated that air conditioning facility is good. For the cleanliness parameter, 90% female and 88% male felt it is good. Same A good rating by customers were seen for Parking facility (46% female and 80% male), Guidance of staff (72% female and 74% male), and Sanitary/ Toilet facilities (68% male and 78%) also.

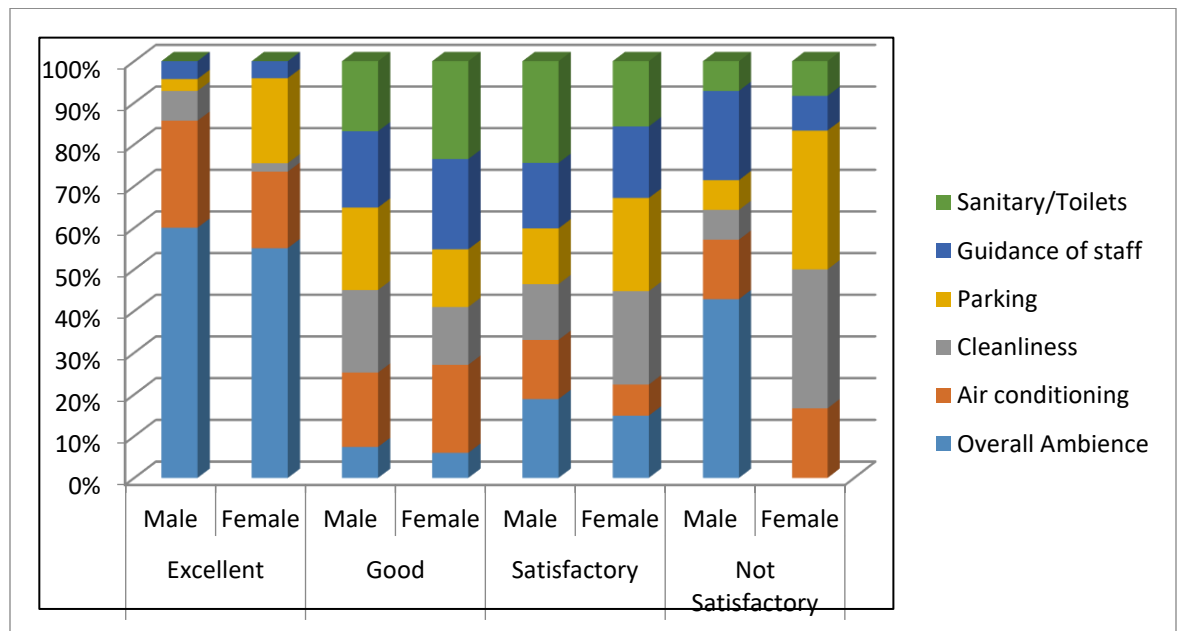
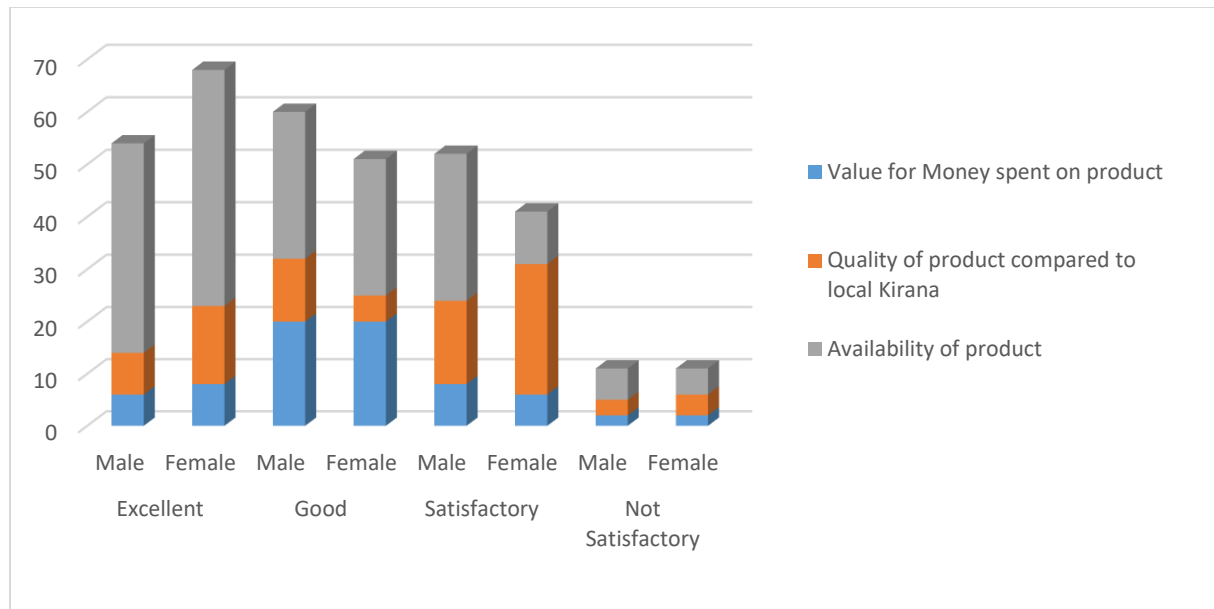


Figure 1: Opinion of customers on the services provided by malls



*Figure 2: Opinion of Respondents on Product Satisfaction*

68% of women respondents are happy with availability of the products of various ranges and types in shopping malls, whereas 46% felt that range of product availability is excellent. When we look at the graph in Figure 2 we find, there is an equal distribution of views regarding the quality of product when compared with local Kirana shop. Only 42% of female and 36% of male agreed that quality is excellent, 26% of female and 28% male agreed quality is good and 32% of female and 36% of male agreed quality is satisfactory. From this data it seems clear that Kirana stores continue to be patronized by customers even in an urban metro like Bangalore.

Regarding value for money for products/services purchased in shopping malls only 26% of female and 14% of male felt it is excellent (Figure 3). 62% of female and 56% of male rated “good” and others felt the value they get is satisfactory. A significant aspect in this chart is that no respondent said they are not satisfied. This is a good signal to shopping mall retailers.

## Opinion on Purchasing Behaviour in Malls

A key aspect of the survey was to ascertain overall purchasing behavior (refer to figure 6 and 7). Opinions of respondents were taken on parameters like how they plan for shopping, what motivates them to make purchasing decisions etc. Results show that 50% of women and 40% of men plan in advance before they make a purchase in shopping malls. When it comes to Advertisements by malls, 54% female and 50% male felt they were “sometimes” influenced by Ads to make purchasing decisions. 40% female and 42% male felt that ads motivated them occasionally. 50% female and 64% male opined that offers and discounts motivated them “occasionally”, but not regularly. 38% female and 26% male indicated that they are “sometimes” motivated by the products on offers and discounts.

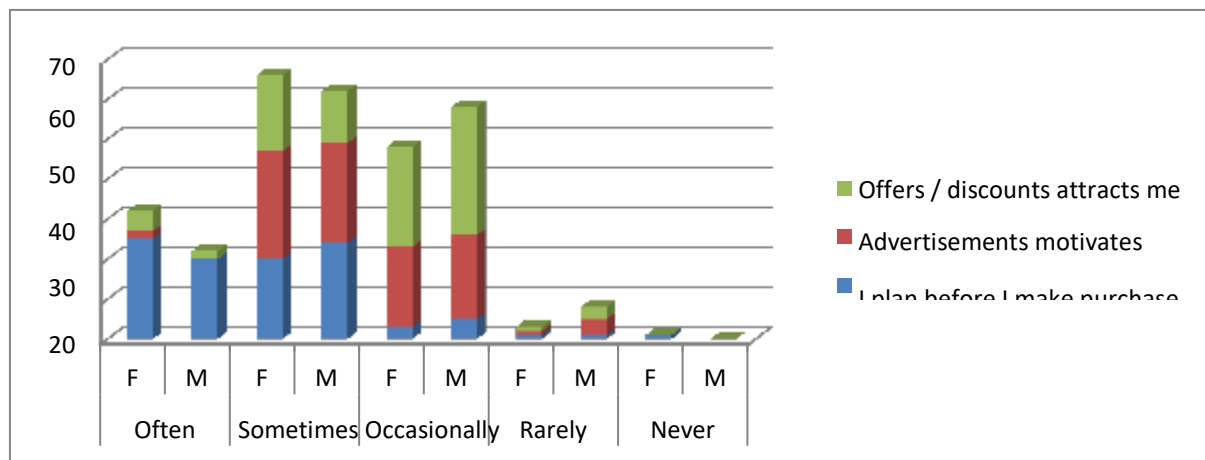


Figure 3: Opinions on “Purchasing Behaviour in Malls”

60% of women and 61% of men stated that advertisements within the mall premise and proper signage influenced them “occasionally” to make purchasing decisions. Similarly, 48% female and 60% male were occasionally motivated to buy products based on its visibility in the malls. This statement should be read with pre-planning by customers before



they visit malls. If someone visits malls with proper pre-planning there is a scope to avoid the temptation created by internal advertisements and the visibility of the products.

Regarding purchase payments in shopping malls of Bangalore, a surprising finding was that a great majority of respondents i.e., 64% of female and 74% of male stated that they were making payments through cash only. Only 22% of women and 14% men stated that they were using debit and credit cards for purchase payments that too rarely.

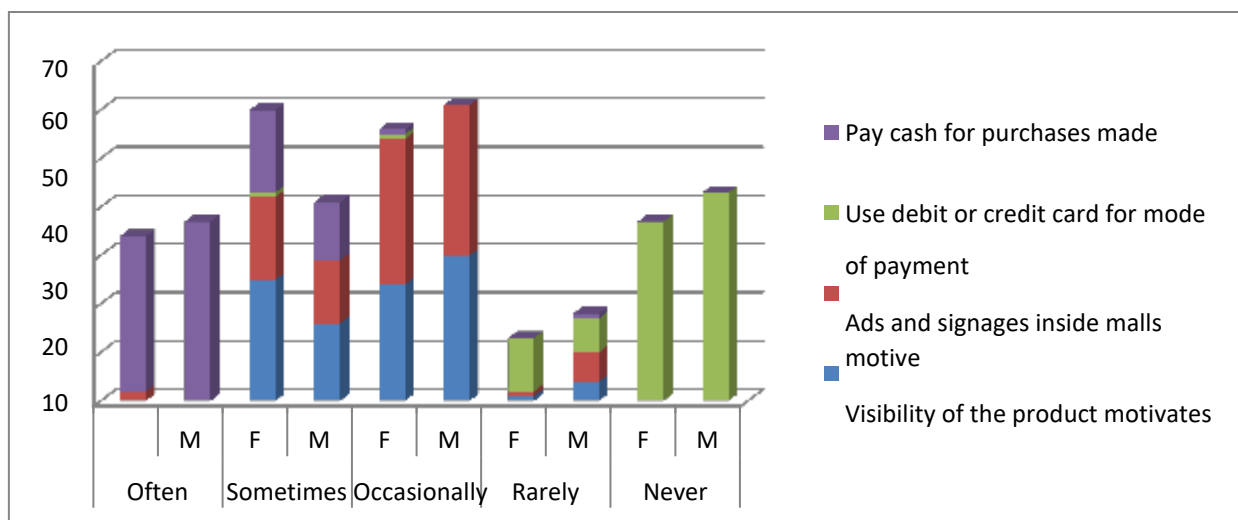
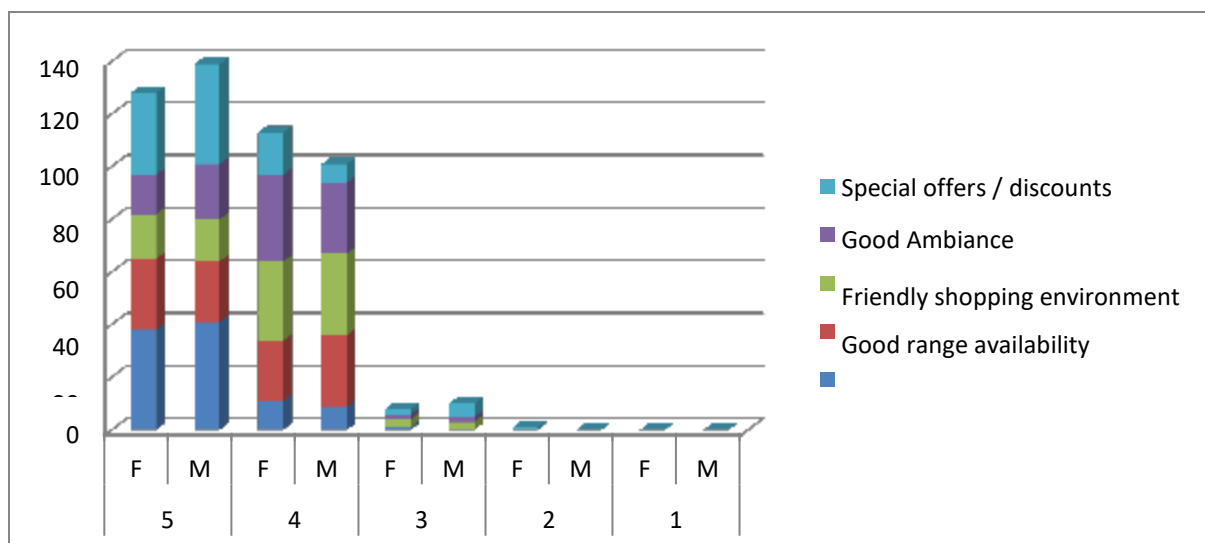


Figure 4: Opinions on Purchasing Behaviour in Malls

### Opinion on the attributes customers consider for choosing a mall

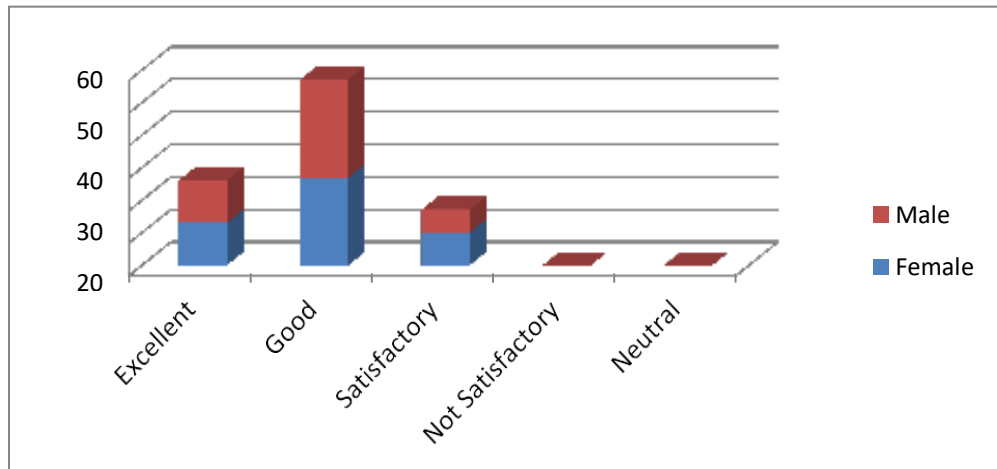


*Figure 5: Opinion on attributes customers used to select the malls for shopping*

When customers were asked to select the attribute on the basis of which they decide to visit shopping malls, a majority of them (76% female and 82% male) indicated proximity or nearness to their house or neighborhood as the main factor. Special offers and discounts was another important parameter with 62% women and 76% men choosing it. Regarding range of products available in the mall, it was given third priority with 54% female and 46% male selecting it. Ambience of the mall, which was discussed earlier saw only 30% of female and 42% of male saying that they would visit a mall if it has good ambience. Similarly, only 34% female and 32% male chose friendly environment as an attribute.

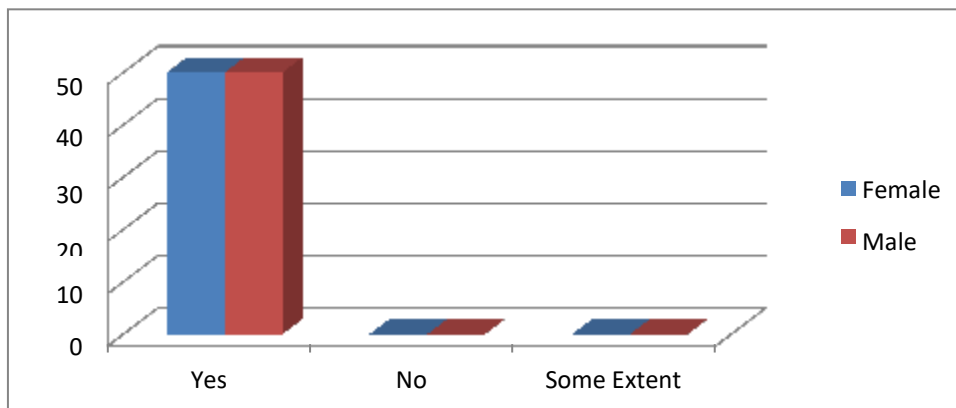
#### **Overall satisfaction of customers who visit malls in Bangalore City**

When it comes to overall satisfaction with their experience in shopping malls, the respondents are mostly happy. 26% women and 26% men felt that their experience was excellent. 54% of women and 60% men rated their experience as good, and 20% women and 14% men rated their mall experience as satisfactory. None of those who are surveyed rated their experience as not satisfactory or neutral.



*Figure 6: Opinion of Respondents on overall satisfaction of malls in Bangalore*

Shopping malls are one-stop shop for customers where they get a variety of products and services is one roof – this is proved by the study as majority of respondents in the survey (48/50) have indicated that they agree that malls are one stop shops.



*Figure 7: Shopping Malls are one stop shops – opinion of customers*

## CONCLUSION

From the study carried out it is very clear that customers of shopping malls are overall satisfied with the experiences and services at the malls. They consider malls as a one stop shop where they can get a wide variety of products and brands. They consider that they get value for money for the products and services they buy at malls. With respect to the facilities and services at malls, the study shows that mall customers are happy with parameters like overall ambience, air conditioning, cleanliness, parking, guidance by staff, toilet facilities.

The study shows that customers plan in advance for making a purchase and thus this behaviour has lessons for retailers who have to keep this in mind while making strategies. The study also shows that even though digital and cashless payment is popular, most customers pay through cash at malls.

While selecting a mall to visit, key parameter is proximity to house. This offers a lesson to retailers to promote the mall in neighbourhoods and to make strategies to attract people from other areas. Another key parameter is 'offers and discounts' which need to be promoted by malls to attract customers.

Regarding gender differences, i.e : how men and women perceive their experiences at malls, various choices, purchasing decisions, the study shows that there are not many differences between men and women. This is a good development, indicating enhanced role for women and equality of women. Also the study shows there are a number of working women who obviously play an important role during shopping in terms of selecting a product, decision on purchase and even spending money.

The study also shows that Kirana stores still have a chance to survive inspite of competition from mall. Majority opted for “Proximity of Malls” as a key parameter for shopping, there is always a scope for other retailers to cherish. If the purpose of shopping is only to purchase products, they need not travel all the way to malls, they would choose a Kirana or a smaller mall or retail outlet for the same.

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