Influence of Culture and Store-attributes on Post-Purchase Behaviour in Unorganized Retail Sector of India: A Literature Review

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Abstract

This paper seeks to review the literature on the influence of cultural factors andstore attributes on consumers' post-purchase behavior (customer-satisfaction, customer loyalty and re-patronage behavior) in Indian unorganized grocery retail sector. The purpose of this paper is to determine how far this line of research has progressed. This paper has three sections including, description of variables under scrutiny, methodology and relationships among these variables in discussion, and finally conclusions from the existing literature.Most articles that deal with culture, store attributes, post purchase behaviour are empirical in nature and have been published from 1980 to the date. In Indian context, mostly theoretical work has been done which deserves great attention as they provide future research guidelines. It is also found that cultural factors and store-attributes affect consumer satisfaction which further leads to consumer loyalty and re-patronage behaviour of consumer.

Keywords-Culture, Store-Attributes, Customer Satisfaction, Customer Loyalty, Re-patronage Behaviour.

1. Introduction

India is second fastest growing, third largest economy in the world in terms of GDP and fourth largest economy in terms of purchasing power parity (Handa& Grover, 2012). In the current scenario, Indian retail sector is rapidly growing due to increase in investments by numbers of global retail players in this sector (Khare, 2012). In terms of coverage area, India's retail market is the fifth largest retail destinations across the world having largest number of outlets in the world (Sushmana, 2014) with rapid increase as various retail giants are joining hands with local companies (Khare, 2012).

Retail sector of Indian economy is facing the phase of transformation with the entry of private organized retailers (Grover *et al.,* 2012) as Indian government allowed 51% FDI in multi-brand retail and 100% FDI in single-brand (Pandey *et al.,*2015) with IKEA taking the lead as, it has already been given permission to set up single brand outlets in India.

Indian retail can be divided into two distinct sectors namely organized sector and Unorganized sector (Mehra, 2014 ;Grover *et al.,* 2012) in the total size of retail more than US $350 billion (Honda *et al.,* 2012) around 94% is governed by unorganized sector (Khare, 2011) under which sales are made through unorganized stores, kirana stores, mom and pop stores and other small temporary hawkers and vendors(Handa& Grover, 2012).

In the backdrop of huge unorganized and fragmented retail sector in India, this paper analyses the available literature related to unorganized retail sector specifically relates to the cultural factors, store attributes and its effect on consumer's post-purchase behavior like consumer satisfaction, customer loyalty and re-patronage behavior.

The purpose of the paper is to determine how far this chain of research has gone and what aspects are still left unexplored. Moreover, the paper brings together the major research findings related to the variables, in unorganized Indian retail sector, mentioned above. This paper intends to assist scholars in conducting their future research by enabling them to figure out where the research in this domain is going and what gaps still remain uncovered.The paper has three main purposes, first to describe the

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literature in general, second to explain the methodology and results of analysis and third is to discover out conclusions after making discussions over literature and look for future directions of research in this same field.

2. Theoretical background

Culture and store attributes play a vital role in determining the needs and buying behavior of consumers. Culture involves values and ideologies of a particular community of group of individuals or it is the culture of an individual which decides the way he/ she behaves so this different sets of habits, belief and principles have a significant effect on an individual's buying decision, on the other hand, store attributes also influence the buying behavior of consumers; as they get their preferred store attributes over a particular store, a positive image about the store will build in their mind which automatically leads to their satisfaction and further turned into loyalty. Due to versatility of these two variables, author choose them to explore their impact over various consumers.

2.1 Culture

Culture is identified as the collective mental programming of human beings in the living environment. It doesn't depict the features of persons in fact it consists of the individuals who are conditioned by the same education and experiences of life, thus culture is something that is common among individuals (Hofstede, 1980). According to *Merriam Webster dictionary,* culture is structured model of human intelligence, notion and behaviour that depends upon the power of learning and transferring knowledge to next genesis.

Taking the research to a span ofalmost six years, Hofstede (1980) has defined four basic dimensions of culture including power distance, uncertainty avoidance, individualism/collectivism and masculinity/feminity taking into the aspects of personality, energy, intelligence and emotional stability. Further, in 1988, he added that culture is not genetically inherited but we learnt this through our social interactions and experiences from the day of birth. Moreover, the impact of these values on individuals who belong to any nation worldwide, can be seen over the economic performance or statistics of that nation (Franke *et al.*, 1991).

From another point of view, culture can be identified by two different dimensions containing ten values. First dimension is *openness to change versus conservation* where comparison between concept of independent and self reserved mindset is made and another one is *self enhancement versus self transcendence*where comparison between personality who value superiority of oneself only and another personality who provide equality and concern for others ideas, is made. Both dimensions involve power achievement, hedonism, stimulation, self direction, universalism, benevolence, tradition, conformity and security (Schwartz &Sagiv, 1995). In a study on intensity of these values across 40 nations, Schwartz (1995) found attributes of first and second dimensions among all respondents. He also found these ten values in the different culture of all 40 nations. In another study correlation between value inheritances among above samples taken from various cross cultural nations was found (Schwartz&Boondi, 2001). Later on, in comparison between Hofstede's and Schwartz's cultural dimensions Siew *et al.* (2007) found that both dimensions are not congruous to each other but Blogett*et al.* (2008)while testing validity of Hofstede's cultural framework supported little congruency between Hofstede's and Schwartz''s framework and also clarified that Hofstede's cultural instrument has lack of construct validity when it is applied to an individual level of analysis.Soares *et al.* (2007) identified culture as fuzzy concept and explained Hofstede's framework as a simple, practical and usable shortcut to measure culture in studies.

Culture can also be reflected by pattern of writing a mailing address that how much interdependent and independent they are, US completely reflects individualism whereas China reflects collectivism as

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they are dependent upon their cohesive groups (West *et al.*, 2008). They also suggested that individualism and collectivism can be considered as positively related to one another when it comes to family but their relationship becomes weaker and weaker when the social distance increases to friends, relatives, reference groups etc. On the other hand, when US and Taiwanese culture was studied, Taiwanese are found to be most collectivist with their interdependence on their groups whereas US people are found to be just opposite to Taiwanese as they reflects Individualism (Lin, 2011).

Various researchers have explained Hofstede's dimensions of culture in their different ways some identified these dimensions as well established (Pandey *et al.,*2015) whereas some felt that there is still something missingover which research to be done to make it a valid measure of ulture (Blogett.*et al.,* 2008).After long debates and discussions, Hofstede(2011) added a new dimension into his existing cultural dimesions which is Indulgence versus Restraint where indulgence means inability to resist the gratification of whims and desires (prevails in South and North America) and restraint means a society which resist or control the gratification of desires by strict norms (prevails Eastern Europe, Asia and Muslim world).
Table 1 explains the dimensions of culture given by Hofstede over a period of time.

Table 1: Longitudinal analysis of term "Culture" by Hofstede

Year	Power-distance	Uncertainty avoidance	Individualism/ Collectivism	Masculinity/ Feminity	Conclusion
1980	To what extent a society adopt deviated power structure. It depicts more importance and respect to higher authorities.	To what extent society tries to avoid uncertain or risky situation by relying more upon law and order and maintaining fiscal security.	Individualists look after themselves and their families on their own. Collectivists look upon their groups. Groups are divided into In-groups (closely related) and Out- groups (formally related).	Masculinity is dominated by money, ambition and independence. Feminity is dominated by love, affection and quality of life.	US is single most individualistic country having medium power distance followed closely by Australia & Britain whereas China, Taiwan, Hongkong and Singapore are collectivists.
1983	How subordinates respond to their superiors. Relationships can be divided under three heads: 1.Under dependent relation 2.Counter dependent relation 3.Independent relation	It is related with anxiety or how often individuals feel threatened regarding rule breakdown.	Individualistic give importance to freedom, challenges, personal time and independency. Collectivists give importance to training, skill development and dependency on organization.	Masculinity emphasizes earning, recognition and advancement. Feminity gives stress on relationship, cooperation, nurturance and responsibility.	Asian and all African countries show great power distance with weak uncertainty avoidance, Anglo and Nordic countries are characterized by small power distance and weak uncertainty avoidance and Germany reflects Strong uncertainty avoidance.
1988	Subordinate's acceptability towards unequal power distributions or to what extent subordinates obey or have to obey their authorities.	How an individual or individuals feel in unstructured, unknown or surprising situations.	Individualists are no longer integrated to each other or no cooperation exists among them. Collectivists are connected with each other in form of groups (their extended families).	Masculinity is identified as assertive pole as its competition oriented. Feminity is explained as nurturing pole as it emphasies on affection and care.	There is no relationship between culture and economic growth of nation.

New dimension of culture added by Hofstede (2011)			
Year	Indulgence	Restraint	Conclusion
2011	Higher percentage of people declaring themselves very happy. A perception of personal life control. Freedom of speech is important. Higher importance of leisure, positive	Fewer very happy people. A perception of helplessness: what happens to me is not in my control. Freedom of sppech is not primary concern. Lower importance of leisure, negative	Indulgence tends to prevail in south and north America,Western Europe and in parts of sub-Sahara Africa. Restraint prevails in Eastern Europe, Asia and in Muslim world.

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| emotions and people highly involved in sports. | emotions and few people actively involved in sports. |

Source: Author's research

2.2 Insight into Indian Culture

As far as Indian culture is concerned, it consists of individuals that are of different kinds. This unique society consists of various sub-cultures with different languages, traditions and customs which create complexity for any marketer to find out common threads of Indian consumers among this heterogeneity (Banarjee, 2008).

It involves various aspects like different languages, symbols & signs, rituals, traditions and distinct tastes and preferences of consumers. So to address this unique as well distinct consumerbase withmulti sub-cultures, marketer should communicate in consumer's regional language about their products like P&G is doing with slogan *Padhega India tabhi to badhega India.* Indian symbols, signs and rituals should be used to promote their product in India. Adapting the product or its communication with local culture/ sub-culture help the local consumer feel connection with the product.

India is a collectivist society where individuals are taken care of by their families and relatives (Hofstede, 1980). Detailed and efficient understanding of Indian culture will make the marketer to acquire competitive advantage. Moreover, keeping in mind major issues of Indian culture there will be less chances of erroneous decision making (Banarjee, 2008).

In context of Indian culture, it is also found that individuals who are young with age between sixteen to twenty five years, highly educated, belonging to upper middle class and residents of metro cities, not only behaviourallybut attitudinally also acculturated themselves towards global consumer culture(Gupta, 2013).

2.3 Store Attributes

Store attributes are integral part of store environment which involves product quality, pricing policy, sales staff and location (Lin, 2011) and influence the consumer based store equity dimensions which ultimately influence profitability and sustainability of the store(Das, 2015). However different authors have defined store attributes in different manner. However all these attributes are related to putting the customer at ease and making the shopping experience comfortable. Moschis*et al.(*2004) and Khare(2014) reported that store attributes consists of kinship with consumers through social interactions, privilege to purchase in desired quantity, personalized attention, home deliveries, accepting telephonic orders, credit facilities, making the waiting period comfortable for consumers by offering tea, coffee or cold drinks, talking about their personal problems and local events, easy return and refund policies of retailers.

Nordvall*et al.* (2015) in their study explained store attributes under two categories – *attractiveness attributes and accessible attributes* where attractiveness consists of price level, product range, quality, services like relationships with consumers, properly attending consumers, child care facilities whereas accessibility attributes involves easy access by consumers which means that the consumer can easily reach to outlets by his car or other travel modes and availability of maximum hours store.
Pan &Zinkhan (2006) advocated that factors like physical location, parking facilities, fast check outs and atmosphere of store can make or break the store whereasTheodoridis*et al.* (2009) highlighted six major attributes of store which are products, pricing policies, store atmosphere, personnel, merchandising and in-store convenience to the consumers.

Taking into consideration grocery store attributes, price consciousness, deals & promotions, product assortment, behaviour of store personnel to consumers, level of cleanliness in store, quality aspects, ease of shopping, payment procedures, credit facilities, home delivery facilities, store ambience ,parking slots, exchange and refund policies are identified as substantial by retailers (Goswami& Mishra, 2009). However, Poor site selection for store location is such a big loss in loyalty that can't be recovered by other store attributes (Burns,1992). So store attributes are generally policy variables which are under control of retailers (Das, 2014) and by screening and controlling them, retailers create the good store personality. These help in building perception about the store which affects patronage behaviour of consumers for that store (Osman, 2006).

2.4 Unorganized Retail Sector
In India, 86.67% consumers (Percentage of total sample taken by researcher) from all age groups visit unorganized stores weekly or monthly (Gupta, 2012). Small retail outlets are considered as a very convenient place to shop as they are located in residential areas or nearby residential areas (Khare, 2013) and provide services like direct credit, free home delivery and loyalty benefits (Khare, 2012). Due to this convenience, Indian retail sector is dominated by small retailers involving local kirana stores, panwaadi shops, handicraft peddlers, hawkers which constitute the traditional mode of retail (Sushmana, 2014; Gupta, 2012; Grover, 2012) and covers almost 94% share of total retail sector which comes up as the solid reason for co-existence of unorganized retail sector with organized retail sector in India (Khare, 2012). Khare(2013) and Pandey (2015) reiterated and concluded that local stores whether located in metro cities or in small towns have capacity to with stand the competitors from organized retail sector due to the similar attitude of consumers regarding small retail outlets regardless their location (metro cities or small town).

Small retail outlets are part of daily life of shoppers who are committed or loyal to them (Das, 2014) as they require less investment, offer personalized services (Khare, 2011), interest free store credit, sense of belongingness and linage (Gupta &Srivastav, 2016). Although these stores have limited space which means they are incapable to stock varieties of products yet consumers like to shop from these shops due to convenience provided and relationships with retailers which distinct them from organized retailers (Khare 2013; Mehra, 2014).

Unorganized outlets involve immediacy of store (Gupta, 2012) nearby consumers where they can make purchases even in holidays, in required quantities with credit facilities and with appropriate suggestions (Hariprakash *et al.,* 2016) which make these stores a convenient and hedonic place to shop (Khare, 2013). Finally it can be concluded that small retail stores may be tiny in size which focus on a particular geographic segmentation (Sanit&Jindabot, 2017), run within retailer's house or small rooms attached with their homes with poor storage capacity, congested and crowded layouts (Khare, 2013) but offer convenient shopping hours, credit facilities and bargaining facilities where the consumers need not plan their shopping trips (Khare, 2012).

2.5 Grocery Retailing in Indian Unorganized Retail Sector
As per Euro-monitor International's report (Feb, 2017) grocery retailing in Indian economy showed a steady growth in the year 2016 which is characterized by attracting consumers through price, service consistency, nearest and convenient location and having limited consumers in contact (Viachos*et al.,*2010). Ramakrishnan (2010) explained various types of retailers having functional and business strategies in grocery sector, first are of*competitive type* who focus on product preference and competitor's responses by not placing much emphasis on increasing experiences of consumers. Second are of *middle of the road type* who are no longer following any of functional or business

strategies of retailing, third are of *misdirected type* who neither closely screen their competitors and their activities nor further invest to improve their consumer's comfort or technology up- gradation, fourth are of *traditional type* who do not invest for technology up-gradation but capture the broad share or target market through product varieties and pricing policies and finally last are of *full service type* retailers who provide equal importance to all areas that satisfy their customers by providing stress on pricing policy, customer convenience as well as satisfaction, investments for technology up-gradation and of course monitoring competitor's activities by targeting both niche as well as price sensitive consumers.

Majority of grocery shoppers are found to be loyal to a particular store yet, use a variety of specialty stores for specific category of food items which may be fast eatables or beverages (Bourlakis*et al.,* 2006).Mostly consumers prefer small grocery stores for the fulfillment of their needs for fresh items within required quantities as per their immediate need (Khare, 2012).In developing countries like India, kirana stores and their equivalents are significant source of earnings for a good proportion of total population as people prefer to shop groceries from them (Saini & Sahay, 2014) and with the emergence of big players now a days, unorganized retail sector is keeping abreast by changing service qualities and facilities provided by them (Sinha &Banarjee, 2004).

In a study based in Sweden, Nilsson *et al.* (2014) had identified the four segments of grocery shoppers which are *city dwellers* who like to shop more from convenience stores, *social shoppers* who prefer supermarkets more as their shopping destinations, *pedestrians* who do their major shopping from convenience stores or they are hard core loyals to convenience stores and *planning suburban* whose major shopping destinations are supermarkets or they are hard core loyals to supermarkets. Among the four types of shoppers city dwellers and social shoppers are switch buyers whereas pedestrians and planning suburban are hard core loyals. This finding of Nilsson *et al.* (2014) has broad general implications including India, which means that in context of grocery consumers same situation prevails in India too, in Indian grocery system, most shoppers are pedestrians and city dwellers followed by social shoppers who are part of latest trend and very few are of planning suburban type consumers who basically belong to high profile or rich urban class people.

3. Methodology

The research papers which are reviewed were identified using various electronic databases involving **Emerald insight** *(52.23%of total papers)*, **Taylor &Francis** *(8.96% of total papers)*, **Elsevier** *(11.94% of total papers)* **and others** *(26.87% of total papers)*. These databases are most often used by researchers from *Economics, Business, Management, Marketing & Finance background.*Keywords for searching the articles were "culture", "small retailers", "store-attributes", "customer-satisfaction", "and customer loyalty"alongwith"re-patronage behavior. Time period was not taken a constraint while searching the relevant papers.

A total of 97 articles were selected which were further reduced to 67 articles as per their relevance for the study and papers were reduced in the following manner: articles which appeared more than once in the search were included once, most appropriate were taken and those which did not deal with variable of the study were eliminated as some papers mentioned culture, store attributes and patronage loyalty in title of the paper but did not study properly these whereas some papers studied these variables in depth e.g. Sinha &Banarjee(2004), Banarjee (2008), Khare (2012), Khare (2013), Khare (2014). On the other hand, a longitudinal research related to Hofstede's cultural dimensions was also included, (Hofstede 1980, 1983, 1988, 1991, 2011). Every care has been taken to include all the relevant papers on the variables under study.

4. Results

After making analysis of available literature, it can be inferred that papers from 1980 to the date are included in this analysis. By bifurcating the time span of years of publication in two equal parts and then making a comparison between the time span from 1980 to 2005 with time span from 2006 to 2017, it is drawn out that 17 papers are from former time period and 50 papers are from the latter which reveals that the areas of current study has grown in recent years.
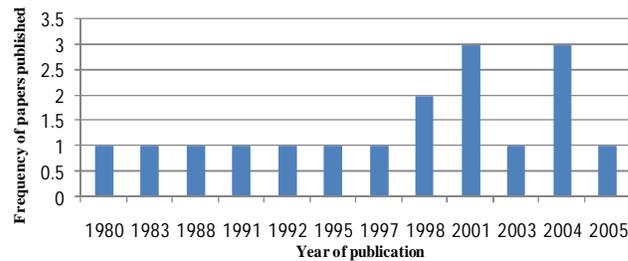

Figure 1: Graphical representation of published work from 1980-2005
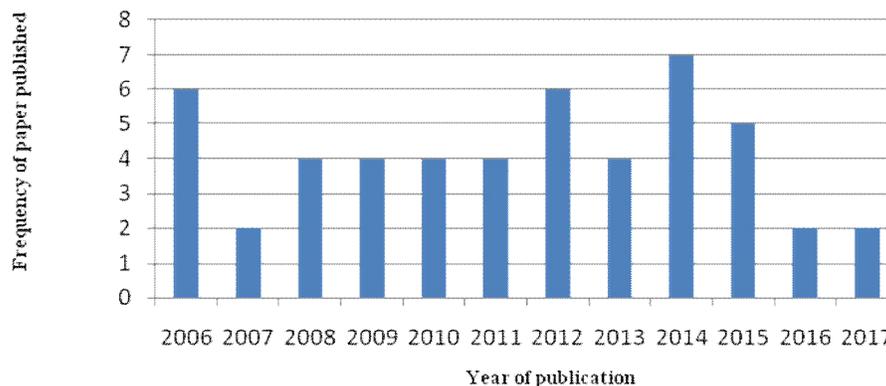
Source: Author's research

Figure 2: Graphical representation of published work from 2006-2017

Source: Author's research

Figure 1 and 2 show the chronological graphical representations of frequency of published work included in the literature analyzed. It depicts that most of articles are published in recent years where 2006, 2012 and 2014 can be figured out as peak years for research in currentfield. On the other hand, 2001 and 2004 can also be considered as important for publications in current area of study.

Table 2 shows the names of journals in which studies on culture, store attributes, small retailers and post-purchase behaviour are published. The journals are segregated according to culture, store attributes, post-purchase behaviour and miscellaneous. The distribution of articles is as follows: 27% of total article included are on culture whereas 24% of total articles related to store attributes, 29% papers include post-purchase behaviour and remaining 20% are miscellaneous in nature. Maximum papers in literature review are published in *International Journal of Retail & Distribution Management* which is 19% of total articles selected for review followed by *International Journal of Retail, Distribution and Consumer Research* which is 8% of total papers.

Table 2: Journal-wise analysis of articles selected for the current literature review

Variable	Name of Journal	Frequency
Culture	*International Journal of Emerging Markets*	1
	International Journal of Retail & Distribution Management	1
	International Review of Retail, Distribution and Consumer Research	1
	Journal of Consumer Marketing	1
	Journal of Cross Cultural Psychology	2
	International Journal of Contemporary, Hospitality and Management	1
	Journal of Global Marketing	1
	International Marketing Review	1
	Cross Cultural Management: An International Journal	1
	International Studies of Management and Organization	1
	Strategic Management Journal	1
	Journal of Research in Personality	1
	Journal of Business Research	2
	Online Readings in Psychology and Culture	1
	Organizational Dynamics	2
Store- attributes	*International Journal of Retail & Distribution Management*	4
	Facilities	2
	Journal of Fashion Marketing and Management	2
	European Journal of Marketing	1
	Marketing Intelligence and Planning	1
	EuroMed Journal of Business	1
	Journal of Small Business and Entrepreneurship	1
	Journal of Marketing Research	1
	Business Process Management	1
	Journal of Indian Business Research	1
	Journal of Retail and Leisure Property	1
Post-purchase behaviour (consumer satisfaction, Loyalty & patronage Behaviour)	*International Journal of Retail & Distribution Management*	6
	Journal of Consumer Marketing	2
	International Journal of Retail, Distribution and Consumer research	2
	European Journal of Marketing	1
	Journal of Fashion Marketing and Management	1
	Psychology and Marketing	1
	International Journal of Service and Industry Management	1
	Marketing Intelligence and Planning	1
	Journal of Strategic Marketing	1
	Journal of Indian Business Research	1
	Journal of Retailing	2
	Journal of Retailing and Consumer Services	1
Others	*Journal of Retailing and Consumer Services*	2
	International Journal of Retail & Distribution Management	2
	International Review of Retail, Distribution and Consumer Research	2
	International Journal of Research in Commerce, Economics and Management	1
	International Journal of Advance Research in Education, Technology and Management	1
	Journal of Emerging Knowledge in Emerging Markets	1
	International Journal of Research in Management, Social Sciences and Technology	1
	International Journal of Multidisciplinary Research	1
	International Journal of Advertising	1
	Asia-pacific Journal of Marketing & Logistics	1
	Total	1

67

Source: Author's research

Among the papers, 84% of total articles (i.e56 papers) are empirical in nature and remaining 16% (11 papers) are theoretical in nature. The empirical papers are reviewed to seek out following information; methodology, geographical area, and analytical techniques what is presented in table no.2.

Table 3: Analysis of Basis of reviewing papers with relevant references

Bases of analysis	Some examples of references
Typology	
Empirical	**(Osman, 2006), (Khare, 2012)**
Theoretical	**(Gupta *et al.* 2016) ,(Handa*et al.,* 2012), (Sushmana, 2014)**
Geographical area	
Only one	**(Ghosh *et al.,*2010), (Khare, 2014)**
More than one	**(Sullivan &Savitt, 1997), (Hofstede, 2011), (McClure& Liu, 2001)**
Analytical Techniques	
ANOVA, Correlation.	
Regression,multiple-discriminant analysis	**(Soderlund, 1998), (Liu *et al.,*2001) (Das, 2015), (Nordvall*et al.,* 2015)**
CFA, Chi-Square	**(Ray *et al.,* 2009), (Nobel *et al.,* 2006)**

Source: Author's research

The table 3 explains some inferences drawn out from literature after reviewing, most of papers examined only one geographical area and very few papers have covered more than one area in their study. Mostly papers are empirical in nature using ANOVA and correlation as analytical techniques most often followed by regression, CFA and chi-square test. Along with these techniques MANOVA, SEM, Sign rank test, CV Scale, conjoint analysis and f test is been used in research papers as shown in figure 3.
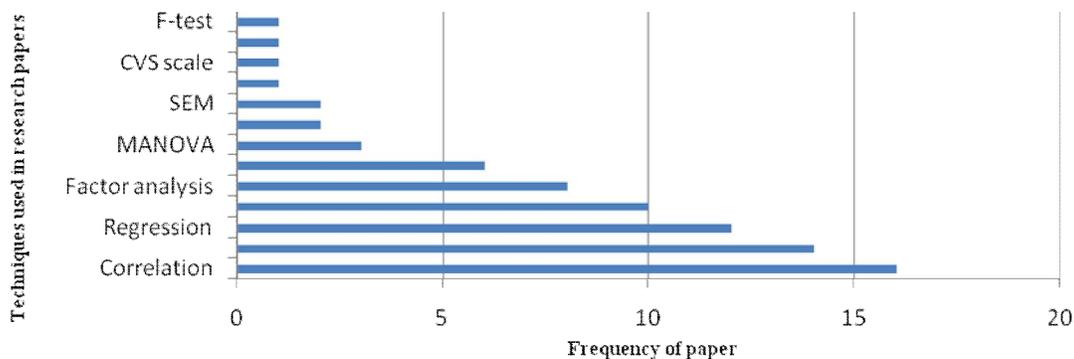

Figure 3: technique wise analysis of research papers

Source: author's research

Table 4: Research articles on the basis of Geographical area covered.

Geographic area	Frequency
One nation	
India	**25**
China	**2**
Sweden	**2**

Uganda	1
Greek	2
US	1
Finland	1
Netherlands	1
More than one nation	
US and Taiwan	1
US, Vermont and Hardwick	1
More than 44 countries	2
More than 40 countries	1
More than 23 countries	1
Area not specified	25
Total	67

Source: Author's research

The table 4 explains the geographical areas where various studies are been conducted by various researchers. It can be inferred that available literature involves the articles which covered single nation or more than one nation as research field. Along with the same it can also be inferred that most of studies included are conducted in India. Other papers studied various nations simultaneously.

5. Discussion
The purpose of this review is to develop a comprehensive set of grocery store attributes and cultural factors that can be standardized and used in empirical research aiming at increasing author's understanding that how these factors influence consumer's post purchase behavior consists of consumer satisfaction, consumer loyalty and re-patronage behaviour.

5.1 Culture and Consumer Post-purchase Behaviour
Culture consists of social heritage of society that involves beliefs, values, morals, law and traditions of individuals as part of the society (Grover *et.al.*, 2011). Consumer behaviour refers to searching for, purchasing, consuming, appraising and disposing off goods and services. It measures how consumers make purchasing decisions with available resources (Chabra *et al.,* 2011). Mooij (2003) explained that consumer converges in their behaviour of having some products but diverge in their behaviour of consuming that product. This totally depends upon the culture as cultural factors are important in determining consumer's store preferences (Khare, 2012).

Consumer's post- purchase behaviour involves customer's further purchasing decisions after experiencing the product and services by a particular retailer. It consists of consumer satisfaction, loyalty and repatronage intentions driven by various rational and emotional motives (Chabra, 2011). Patronage behaviour of consumer refer to identify those consumers who purchase very often from the same retailer (Pan&Zinkhan, 2005). In collectivist culture, personal relationship and socialization play vital role to create consumer loyalty and store patronage behaviour (Khare, 2012) which depend upon tangibles (products) than intangibles (services) (Butcher *et al.*, 2008). Here, long term orientation and collectivism have greater influence over consumer behaviour than power distance and masculinity (Khare, 2013) and consumers like to shop with their friends or families instead of purchasing alone (followed by individualists) (Lee &Kacen, 2008).

In international context, cultural factors play significant role in multinational out shopping motives as they have direct effect on the tendency of out shopping (Wang*et al.,* 2010) which directly influence the buying behaviour of consumers belong to cross cultural nations. In collectivist culture, if consumers are dissatisfied with product or organization, they are less likely to raise their voice responses but proceed to private behavior and ask friends and relatives not purchase the same product in future anymore whereas in individualistic culture, dissatisfied consumers will raise their voices

against the organization or manufacturer rather than behaving privately but, in both of cases, they won't go to third party for redressal of their grievances initially (Liu & McClure, 2001). Individualistic people provide more importance to customer care, service delivery and convenience where on the other hand collectivist people prefer all aspects of store attributes (Lin, 2011).

In context of Indian society, culture positively influences store loyalty, governed by long term orientation, masculinity, power distance (Pandey *et al.,*2015 ;Khare, 2012). Indian consumers value tradition and customs very much and like to shop from small retail outlets (Khare, 2013). So it is figured out that culture influences local store loyalty behaviour of Indian consumers involving maximum influence of masculinity (achievement, heroism and assertiveness) along with least impact of long term orientation (Pandey *et al.,* 2015) which is opposite to the finding of Khare (2013) that considered long term orientation and collectivism as major drivers that influence Indian consumer's loyalty towards small retail outlets. Finally it can be concluded that cultural factors affects the consumer loyalty propensities, perceptions towards products & services and also the purchasing behaviour of consumers where country of residence is an important driver (Lin, 2011 ;Khare, 2013).

5.2 Impact of Store Attributes on Consumer's Post-purchase Behaviour
In the previous section store attributes as highlighted by the researchers have been explained. In this section, the impact of store attributes over consumer satisfaction, loyalty and patronage behavior has been divided under two heads:worldwide view and Indian view. The reason behind this bifurcation is the difference in retailscenarios that exists at international and national level. .In international view, the western countries or developed nations are included where consumers prefer to shop from organized sector whereas in the following sector, study of Indian retail sector are presented as it is highly governed by unorganized sector. Indian consumer prefers to shop from unorganized sector than organized one where traditional buying-selling modes still prevail.

International View
Store related factors are considered important drivers to enhance consumer shopping experiences (Khare, 2014) as they directly affect store's positive picture and also encourage store patronage behaviour (Lin, 2011). Various researchers have given different opinions about the importance of store attributes for consumer satisfaction, loyalty and patronage behaviour. Soderlund (1998) and Prasad *et al.(* 2011) advocated that consumer behaves differently in state of high satisfaction and low satisfaction; first they choose a particular store where they can save money, time and their effort. Four clusters of consumers are defined according to their level of satisfaction these are *typical, unstable, social and occasional. Typical* consumers are most satisfied followed by *social* and *occasional* consumers who are satisfied at almost same level and then *unstable* who are less satisfied with the store (Theodoridis *et al.,* 2009) so store manager should provide hedonic shopping experiences to shoppers which induce them to shop more and stay loyal.

Chang *et al.,* (2015) applied a *stimulus-organism-response model* to understand relationship among store attributes, consumer satisfaction and consumer patronage behaviour where they found that consumer satisfaction turns positive word of mouth and repatronage intentions. Patronage Behaviour is affected by the shopping styles of consumers, various demographic variables and product types (Savitt& Sullivan, 1997). Koul *et al.(*2017) found that repurchase and patronage decisions- aspects of behavioural loyalty in many cases get excited more due to dependence on particular store than attitudinal loyalty. Mishra *et al.* (2017) explained that consumer loyalty leads to consumer dependence but dependence may not lead to loyalty as consumer can switch to another stores anytime whenthey feel they don't want to stay with the shop anymore. So shoppers's intention to remain loyal to their primary store is governed by various contextual factors like rewards /schemes, travel

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assistance, size of bills, levels of the personnel assistance given to them (Havrilla*et al.,* 2005). Yi and La, (2004) compares loyal consumers to advocates of the company or store for which they are having favorable attitude and strong intention to repatronize whereas, non loyals can change their mood or belief even after single transaction. Havrilla*et al.* (2005) argued that shopping patterns and store attributes that affect shopping satisfaction in primary store is different from those attributes that influences them to stay loyal to their current store.Theodoridis*et al* (2009) found that a healthy relationship exists between store attributes and consumer satisfaction.

Komunda&Aihie (2012) argued that communication in recovery of service failure positively impacts customer loyalty because it enhances consumer's perception regarding quality of service that leads to positive W-O-M and consumer satisfaction which directs the customer loyalty and relationships.

Nobel *et al.* (2006) also supported it by stating that consumers feel motivated by price comparisons and enjoy this task of making comparison among various retailers. They want to go to that retail store which provides products as per their requirement but with low price and least waiting time for billing (Sushmana, 2012)(Moschis*et al.,*2004). Positive relationship between discount on products and consumer's patronized behavior is identified by Chiagouris& Ray (2009). Credit policy and low price guarantee helps to determine consumer's purchase intentions which means presence of credit and low price guarantee enhances the probability to purchase more by consumers (Saini & Sahay, 2014).

Pan &Zinkhan (2006) identified that personal factors (taste, preferences, age etc.) are dominant predictor of frequency of purchase of consumers whereas market and product realted variables are dominant predictor of patronage decisions by consumers through various tools like greater assortment, low prices, credit facilities etc. Store atmosphere, store uniqueness, merchandise and store familiarity positively leads to customer loyalty (Chiagouris& Ray, 2009). Store personality has positive role in affecting consumer's store choice behaviour (Das, 2014) where controllable attractiveness attributes(price levels, supply range, supply and service quality, storescape quality) plays smaller role and uncontrollable accessible attributes (easy access by car, easy acess by other modes, closeness to home or work-place) plays important role to determine consumer satisfaction and loyalty (Nordvall*et al.,* 2015).

Hence, store related factors have important role in determination of consumer's better shopping experiences (Khare, 2014). Various researchers have highlighted different store attributes that play pivotal role for enhancing shopping experiences. Bourlakis*et al.* (2006) identified store design, variety of products, personal assistance and location as the key attribute to influence consumer loyalty.

Wiman*et al.* (2001) stated thatsales personnel's courtesy, their knowledge about concerned product, responsiveness and friendliness leads positively leads to customer satisfaction and then loyalty. Price, product assortment and services provided by employees influences store satisfaction regardless of store type whether conventional stores or specialty stores but the degree of their effect varies from store to store (Lee *et al.,* 2009). US shoppers considered cleanliness as most important attribute regardless any store format (Moore, 2006)

According to Mclister*et al.* (1998) consumer's perception regarding assortment of products or availability of their favorite item leads to patronage intentions where Khare (2014) also agreed that customized assortment and offering consumer's personalized services can help local retailers in improving their store patronage. Assortment leads to consumer satisfaction and their repatronage intentions (Ramakrishnan, 2010).

Indian View
As Indian consumers are concerned, they give much more importance to service quality, employee-consumer relationships to assess retail service quality (Khare, 2013).Retailer-consumer relationship is considered as long term relationship (Khare, 2014) because the need whether it is utilitarian or hedonic brings consumers to store but emotions and relationships with retailer make them stay and shop repeatedly (Goelet al., 2015) so the relational bonds what a retailer carries with the customer, aids them to attract more consumers and of course to retain them (Mishra et al.,2017 ;Das, 2014).Besides relationships, some researchers argued that low price of goods and services positively affect consumer loyalty (Pandey et al., 2015).Indian consumers prefer small retail stores for immediacy of store, relationship with owner, billing duration, credit availability, bargaining options, easy replacement of defected products (Gupta, 2012) , consumer-centric approach and managing assortment as per local consumer requirements (Khare, 2014). Long hours of operation and easy access for consumers either by their cars, scooters or other modes of travel (Litz&Rajaguru, 2012) and parking facilities influence customer satisfaction directly but Maruyama et al. (2014) opposed the statement by saying that consumers with higher incomes, those who shops less frequently and those who don't take up their cars while shopping are considered with higher loyalty potential. Consumer loyalty patronage is influenced by store image and their past purchase experiences (Osman, 2006).

In other words, Indian consumer's local store loyalty is termed under relationships and convenience (Khare, 2012), a good shopping experience created by store variable and building trust in consumers lead to long term loyalty and high dependence on store (Sinha et al.,2017).. Brand conscious and utilitarian consumers are loyal to small retailers whereas quality conscious consumers are not due to their perception that local retailers don't provide good quality products (Khare, 2012).

Indian consumers perceive small retail outlets to stock good brands and provide them convenience (Khare, 2012) by offering them special deals, fast check-outs, perfect or nearest location that influence their patronage motives (Moschis et al.,2004). Proximity and merchandising are main reasons followed by store ambience for choosing a particular store and creating patronize intentions among consumers (Sinha &Banarjee, 2004) however this is opposed by Theodoridiset al.(2009) by stating that atmosphere and merchandising don't have a significant impact on satisfaction formation.
Kirana stores compete with organized retail stores through store credit, low price guarantee (Saini & Sahay, 2014), location (Goswamiet al., 2009), convenience, availability (Sinha et al., 2004), variety, quality, assortment of goods (Theodoridiset al., 2009) that have direct impact on satisfaction. It can be said that a superior value delivered by small retail stores, infrastructure and location of stores create a situation of dependence and this leads to customer loyalty (Mishra et al., 2009). Customer wants a store with convenience, merchandise mix, store atmospherics and services (Ghosh et al.,2009) where retailers need not to maintain high standard service levels to create customer satisfaction but all they need to avoid poor service levels which may annoy consumers (Wimanet al., 2001). store credit facilities schemes provided by the retailers can even beat the low price guarantee claims by various sellers (Sahay & Saini, 2014).

Consumer's preferences and patronage intentions are highly affected by both functional attributes(store assortment, service quality, facilities by stores) and Emotional attributes (relationship, interaction, affiliation) which creates favorable past purchase experiences that leads to positive word of mouth and attracting new customers (Osman, 2006) so those consumers who pay much attention to information attainment, merchandise uniqueness, social interaction and browsing are more likely to

be loyal to local merchants (Nobel *et al.,* 2006) for their location accessibility and best prices (Goswami& Mishra, 2009).

5.2.1 Influence of Demographics over Post-purchase Behaviour of Consumers
Demographics are the characteristics of human beings involving *gender, residential status, income, education, age, occupation, marital status etc.* Researchers have studied the impacts of these factors on customer loyalty, satisfaction and patronage behavior.

Gender has an important role in influencing shopping behaviour of consumers (Nobel *et al.,* 2006), it has strong effect on patronage behaviour what other demographic variables can't beat or compensate (Pan &Zinkhan, 2006). Thus it has direct effect on loyalty to local store merchants (Nobel *et al.,* 2006). Studies shows thatfemales are more loyal than male shoppers towards local merchants and shop from local stores due to convenience, accessibility and personal relationships with retailers (Khare, 2013; Nobel *et al.*(2006). HoweverBorges *et al.*(2012) added that female shoppers feel attracted towards hedonic atmosphere than utilitarian which encourages repeat purchase intentions. On the other hand, male shoppers are more motivated by price comparisons than their female counterparts and prefer information gathering and convenience whereas females prefer uniqueness, assortment and interactions (Nobel *et al.,* 2006). Khare (2014) also agrees with above findings by stating that male segment is more influenced by attributes like store ambience, product style and variety which shows positive impact on their loyalty and patronage intentions. Females are attracted by service quality of store, store ambience which leads to positive W-O-M and repatronagebehaviour. Male personalities want sale personnel to provide full attention to them by not embarrassing them in front of their family and friends (Butcher *et al.*, 2008).

Besides gender, age also plays an important role in determining consumer's shopping at small retail stores (Khare, 2012). There's difference in local store patronage behaviour of young and old consumers (Khare, 2014), older generations are less experimental and want to remain in touch with their primary stores which they have been patronizing for longer duration (Ghosh *et al.*,2009) However Khare (2012) reported that they are less likely to be loyal to local retailers.Because with age and retirement they get more time for shopping and become sophisticated shopper and prefer to shop at super and hypermarket (Kohijoki, 2011) but youngsters prefer to shop at small retail stores as they don't have enough time to walk at supermarkets for long hours as per their busy schedule (Khare, 2012)so there's difference between patronage behaviour of young and old consumer groups (khare, 2014). Gupta (2012) completely disagrees the above facts by giving statement that young generation has more inclination towards organized retail against older generation people where higher age group people like to visit at kirana stores.

Education has direct relationship with small retail outlets for shopping as educated individuals prefer to shop from local retailers (Khare, 2013). Poor and rural consumers are more apt to shop locally and thus face fewer shopping options (Khare, 2012) ,they are called BOP consumers or bottom of the pyramid consumers who exhibits their loyalty to small retailers as trust, satisfactions and commitments (Gupta & Srivastav, 2016). Now it can be said that demographics of consumers directly influence the store format choice in food and grocery retailing which depend upon needs and attributes of consumers (Prasad &Aryasri, 2011).

6. Conclusion
The Indian retail scenario is flooded with smaller or unorganized retailers. It is growing exponentially so information about consumer purchasing behaviour and store preferences can help in understanding the strategic role of small retail stores in Indian retail. This paper is an attempt to bring together the

literature on small retailers and presents an overview of the research being done in the domain. It highlights the different factors including culture that shape the post purchase behavior of customers towards these unorganized grocery stores.

The existing literature, consisting of 67 papers, is a combination of various empirical as well theoretical papers. These papers are cross-cultural where articles in Indian context are mostly theoretical in nature so a detailed and empirical study in context of Indian retail sector is needed. Thispaper has taken into consideration three main variables*Culture, Store-attributes and Post-purchase behaviour.*Firstly putting light on variable Culture; current literature explained about Hofstede's cultural dimensions and their impacts over various nation's retail sectors, but in Indian context a very few studies on impact of Indian cultural factors over consumer satisfaction, their loyalty and on their re-patronage intentions have been done.So this section is needed to be explored more to study the impact of cultural factors over Indian small retailers.

Now moving on the next variable that's store-attributes, numerous studies have been conducted on attitudinal measures of loyalty (perceptions, spreading W-O-M) whereas another aspect behavioural measures of loyalty (repeat purchase, enhancing purchasing frequency) are still to be explored more so an exploratory study on impacts of various store attributes on consumer's behavioral loyalty is needed along with another research to be made on impression of service quality and socialization by small grocery stores on consumer's post purchase behavior

Besides culture and store attributes, impacts of various demographic variables like income, education and occupation on small retailer loyalty need to be examined thoroughly as they have been taken only in few studies of Indian context. A study examining the relationship between customer satisfaction and store loyalty and patronage behavior should be conducted. Further research can also be taken up to understand all the apt reasons for preferring local stores by Indian consumers like convenience, relationship, variety, credit facilities, services and personnel interactions which lead to construct loyalty. Finally, further research is needed to understand the factors stimulating consumers to be loyal to local merchant and how consumer's needs and desires are related to their choice of grocery stores. Besides culture and store attributes, impacts of various demographic variables like income, education and occupation on small retailer loyalty need to be examined thoroughly as they have been taken only in few studies of Indian context.

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