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DEWAN AUDITORIUM KAMPUS BANDAR

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ORGANIZED BY:

FACULTY OF BUSINESS MANAGEMENT, UiTM MELAKA

WITH COLLABORATION OF:

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Customers' Perception Towards The Bumiputra Retailing Business

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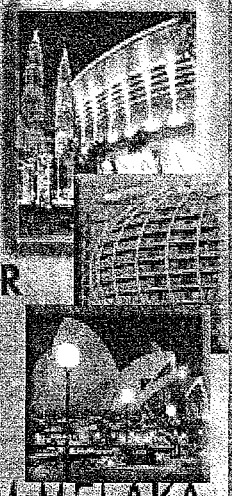

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By

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CUSTOMERS' PERCEPTION TOWARDS THE BUMIPUTRA RETAILING BUSINESS

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ABSTRACT

In the retailing business, the exploration of studies on consumer demographics, behaviour, attitude and attributes are useful as a framework for profiling a consumer's ultimate choice in retail purchasing. Using data that were cross-sectionally investigated, this study sought to investigate customers' perception towards Bumiputra retailing business activities. 359 respondents were selected from three districts, representing the developed, developing and less developed districts out of seven districts in Terengganu. Among the constructs that were hypothesized in the study were attitude of the retailers, quality of service provided, interest in buying, risk of spending at Bumiputra retail stores, and the perception of customers towards Bumiputra retail stores as the dependent variable. The finding, demonstrates that there is a significant relationship between service quality, attitude, interest, risk towards the perception of local customers towards the Bumiputra retailing business. If Bumiputra retailers are to competitively enjoy being market players and strongly position themselves in the expanding market they should acquire more initiatives and adopt strategies for continuous improvement of the above constructs.

Keyword: Bumiputra retailers, perception, service quality, attitude, interest, risk

Business is the activities of making, buying, or supplying goods or services for money. Business world today is no longer limited by national boundaries. Business development in Malaysia demonstrated that more of the Malaysian entrepreneur involves in even small manufacturing activities, purchases foreign material and hires immigrant workers. While the globalization of business opens new opportunities for government, firms and individuals, it also brings challenges. In Malaysia, there are Bumiputras and Non-Bumiputras who actively involve in business retailing. Retailing is the basic step for businessman to go to another higher level of business. Business retailing is a good business but if retailers are not competent enough managing their stores they will end up with failures because it need full commitment in handling the business and not just take it simply as basic routine life.

PROBLEM STATEMENT

Business is the major contributing factor towards the economic growth in Malaysia. Everyday people are involved in buying and selling a product or services. Considering as part of business, nowadays retailing is one of the popular businesses conducted by Malaysian regardless of the Bumiputra or Non- Bumiputra status. Unfortunately, from our observation we can see that the majority racial group involved and more successful in the retail business were most likely the Chinese or Non-Bumiputra. Thus we are motivated to explore why this situation occurred. There are many factors that can be related to this situation such as customer perception. Yet it is quite difficult to understand how customer view business retailing done by Bumiputra. In order to get further information our group conducted a research survey about the factor that contributes to the customer perception towards business retailing done by Bumiputra. Specifically among the research questions needed to be addressed include:

1) What are the general perception about business retailing done by Bumiputra in Terengganu?
2) What can be suggested to improve the business retailing done by Bumiputra in Terengganu?
3) Why some of the business retailing done by Bumiputra in Terengganu is not effective?

SCOPE OF STUDY

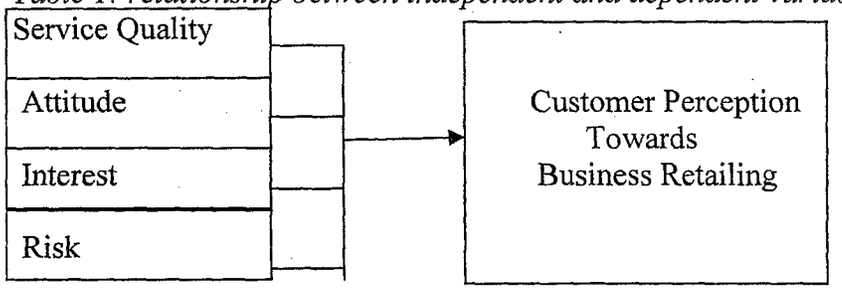
This study conducted in the state of Terengganu focusing only three districts namely, Dungun, Marang and Kuala Terengganu related to customer perception towards business retailing. The investigation focused further on to the people around the age of 15 to 59 years old among the population in Terengganu. There are many variable that highlight their importance but our group only limit the study on one dependent variable which is customer perception and four independent variables which are service quality, attitude, interest and risk.

PURPOSE OF STUDY

The main purpose of the research is to determine the customer's perception towards the retailing business done by Bumiputra in Terengganu. Specifically the study aimed to examine factors that contributes to the customer perception towards business retailing done by Bumiputra; to determine how far the above factor influence the customer's perception; to examine the significant relationship between the factors and customer perception.

THEORETICAL FRAMEWORKS

Table 1: relationship between independent and dependent variables



HYPOTHESES DEVELOPMENT

H1: There is a significant relationship between service quality provided by retailer and customer perception.

H2: There is a significant relationship between attitude of retailer and customer perception.

H3: There is a significant relationship between interest towards buying at Bumiputra retailer and customer perception.

H4: There is a significant relationship between risk buying at Bumiputra retailer and customer perception.

LITERATURE REVIEW

Customer perception

The roles of emotion are closely related in developing customer satisfaction in a retailing business. Cognitive evaluation and emotional reaction of customer will affect on their buying behavior. Burns and Neisner (2006) noted that cognitive evaluation was found to be more important than emotional reaction in explaining customer satisfaction. From their finding, retailers whose customers possess high expectations will need to place explicit attention on their customer's emotion. If performance of retailers is expected to be negative, not only the negative performance affect level of satisfaction, but also the negative emotions associated with the poor performance will also likely affect level of satisfaction.

Understanding the importance of responsibility of retailers to the customer will provide extra mileage for maintaining good business. The retailer should have the responsibility to their customer and also to increase customer satisfaction. Looking at UK as an example some of the large retailers are using corporate social responsibility as a means of communicating with customers while they are in the store. John,et. al. (2007) noted that while there were considerable

variations in the extent to which the top ten retailers used corporate social responsibility themes to communicate with customers at the point of sale, the scope was found to be generally limited. The retailers that are using corporate social responsibility were having the potential interest towards marketing activities, practitioners on working in the retail marketplace.

In business retailing, the exploratory study of consumer demographics and store attributes are useful as a framework for profiling consumers by ultimate retail format choice. Carpenter and Moore (2006) noted that there are useful for the retailer to identify demographic group by frequent specific format such as specialty grocers, traditional supermarket and super centers and also store attributes such as price competitiveness product selection and atmosphere as drivers of format choice. When the retailers adopted the approach, they can expect what customers' expectation from their retail store and responsibilities matched the customer needs.

Research on retail store image done by Porter and Claycomb (1997) found that retail store image influence the consumers' perception. The retailers should always improve the image of their store toward increasing their consumers' perception in order to be the favorite store among the consumers. The importance of store image was further discussed by Hu and Jasper (2006) research which noted that the retail stores will not only have a good image in the consumers' eyes when the retailers manage to provide several types of services to the consumers it could differentiate them from the competitors.

Reviewing on the work by Paulins and Geisfeld (2003), it could be generally noted that the consumers' perception towards the retail stores were involved as a whole of the store. The consumers will evaluate the type of clothing desired in stock, outside store appearance, shopping hours, and advertising. The management of the store should be well managed by the retailers in order to receive a good feedback from the consumers. Further work by Chatterjee (2007) indicated that each consumer has his or her own perception towards the retail store whether it is a good or bad perception. The retailers should know the consumers behavior towards their performance and it is hard to fulfill the consumers' requirement in order to receive a good consumer's perception. In this case the retailers should take initiatives to survey what is the consumers' expectation from them, so that they can provide better delivery in future.

Based on several studies, the finding indicated that employee's performance will affect the consumers' perception (Naylor and Frank, 2000); facilities that have at the retail stores influence the understanding of consumer perceptions where each group of consumer has their own requirement in accepting the benefit of facilities (Shaw and Haynes, 2004); increasing price of products at the retail stores while changes the consumer's perception and their decision making (Sheinin and Wagner, 2003); service quality such as Personal Attention, Reliability, Tangibles; and Convenience give an impact to the consumers' perception (Gagliano and Hathcote, 1994); type of risk that affect the consumers perception towards the retail stores such as namely time, financial, psychosocial and physical (Mitchell and Harris, 2005).

The ultimate end of customer and retailers relationship is how to maximized satisfaction. Based on the study by Miranda,et. al. (2005) the finding indicated that it is important for the retailers know what make their consumers feel satisfy while shopping at their stores. The consumers perception toward the retailers will be excellent if the consumers feel satisfy with them and there are so many factors that can provide by the retailers to their consumers in order to provide consumed satisfaction. The study done by Keiningham, et. al. (2006) found that there will be changes in consumers' and employees' satisfaction regarding to the sales changes for large specialty goods retailers. The impact of the changes in sales, perceived performance standards on some dimension must be consistently delivered and changes in satisfaction level must cross attribute specific threshold level. In this case, the retailers must achieve satisfaction level on those attributes where consistent performance is linked to Sales.

Quality of Service

As noted by Wong and Sohal (2002), there is a relationship between service quality and overall relationship quality on two levels of retail relationships (employee and employer level).When there is a good relationship between them, they can provide a good quality of services because the employees is a person that close to the consumers and he or she know what kind of consumers shopping attitude. Beside that the employer should be alert with the consumers attitude in order to improve the quality of services. A good understanding of the quality of services provided will probably end up with purchasing decision-making at the respected stores (Wong and Sohal 2006).

Consumers nowadays are looking for a store that can provide several types of services to them which make their lifestyle easier and convenience. Based on the study by Hu and Jasper (2006) found that the consumers will enjoy shopping at the retail store if the retailers had provide several type of services to them and it will influence them to shop at the store. The services provided by the retailers needs to be reinvented to create excitement among the consumers and at the same time it will present the store image. Facilities therefore need to be upgraded. As stated by Shaw and Haynes (2004), the facilities that have at the retail stores resulting in a more consumer satisfaction where the consumers have many choices to use the facilities that have at the stores. In addition the impact of physical appearance and the policy are salient on the overall perceived service quality and the future shopping behavior respectively (Siu and Cheung, 2001)

Another indicator of good service quality is the performance. The study done by Daskalopoulou and Petrou (2005) found that performance of the retail store is related to the service quality where Service quality is decomposed into tangible elements such as store size and personnel. The consumers will feel gratify when the performance of the store is success and sustainable. The performance mean as a whole of the store not only focus on employees performance because everybody is responsible towards the quality of service. Further illustration by John, et. al. (2006) noted that the understanding and implementing features by the retailers will contribute to the excellent service performance. The quality of services must often require flexibility and adaptability in the retailers' performance than only they can improve their service performance and the quality of the service.

Attitude

The image of the retailer is very important to develop an excellent image for the organization and to help them to be strong in the market. Burt and Encinas (Aug 2000) argued that for many retailers, competitive advantage in the home market has been based on upon the development of strong store and corporate image as retailers strive to develop themselves as brands in their own right. Retail companies therefore need to fully understand the importance of image in competitive positioning and the components of store image before attempting to replicate this image and positioning overseas."

Moreover, the retailer should understand the importance of their image to improve their performance in the global market. Based on the findings of Basso and Hines (2007), the data results support the notion that consumers' buying habit are forged or altered based on stimuli outside the quality of goods or services, some of the factors that most influence a consumers decision to continue to patronize a retail outlet include courtesy of sales associates, responsiveness of management in dealing with complaints and concerns' and added values such as knowledgeable staff. This shows those customers are very particular with the responsibility of the retailer and the way the retailer concern to them. The retailer and their employer should have a skill in dealing with customer complaints to their services.

In the retailing business, the retailer should have a high skill and proper training worker in order to increase their performance and reduce the gaps occurred within their customers. From

the finding by Hart et.al (2007), discovered that the key issues and areas of concern to emerge were: the industry image and impact on recruitment and retention; employee and management skills gaps; and barriers to training. Succeeds in identifying the skills gaps associated with retail employees in SME and multiple retail companies and in investigating the potential training and business implications arising from these skills gaps. The finding further revealed the need for global retail industry especially UK in order to raise the image of the sector, to identify the skills sets for specific roles, and to clarify the retail qualifications.

Customer loyalty is very significant to the retailer in their business retailing. The attitude of the retailer in term of managing services quality will be reflecting to the customer retention. It is important for retailer to have retention strategies to make sure that their customer will not be switchers. Lopez et.al (2006), proved that there are differences between stayers and switchers. Their result show that the length, depth and breadth of relationships help to determine customers' propensity to switch. Customer who maintain a long-lasting relationship with the firm, use the service more, and invest in complementary services will be less predisposed to switch.

Another strong component of retail image is based on employee behavior towards their service to customer either positive or negative. Based on Kupke (2004), the first feelings and impressions are a key factor in understanding retail consumer behavior. Thus initial perceptions play an important role in explaining the images held by consumers of retail outlets, images which in turn account for customer evaluations and patronage. In that situation customer can perceived the performance of the retailer and it will be affect on their buying behavior.

Based on the study by Broadbridge and Calderwood (Aug 2002), "although respondents held a positive overall view of their local shops, less than one-third purchased a high proportion of their food shopping in local shops. Recommendations based on offer, service and environment are made to differentiate local shops from the major multiples." It shows that most of customers are buying their needs at the local shop and near to their home. The attitude of rural retailer and the environment of the shop will reflect customer buying habit and the repetition of their purchase at the rural shop.

In the retailing perspectives, the performances of the retailer at town are better than rural retailer in terms of their services, working environment and attitude of their employee. Based on the finding by Paddison and Calderwood (2007), suggested that what characterizes dynamic and innovative retailing differs by location, and the typology. First, market towns have used growth and differentiation opportunities as strategic foci. Second, innovative village shops have applied strategies that seek to counter their structural weaknesses, harness the community and yield new revenue streams. Third, the manner in which stand-alone retailing forms, such as farm shops together with specialty rural retail outlets, have grown and developed is reviewed.

Attitude of employee to some extend are very much related towards maintaining satisfaction at the workplace. Thus the employee satisfaction is very much significantly affected the performance of the retail store. Continuous supervision on the employees are therefore essential in the retail environment in order to increase their performance and the profitability. From the finding of (Keiningham et.al , 2006).

Consumers' Interest: Regarding to study done by Sullivan and Savitt (1997), there are three different type of consumers group which are low, medium and high by level of shopping activities when spending at the retail store. Each group had different store patronage practices, psychographic profiles and income level. It is the retailers' strategies to work with communities in organizing retail mixes that appeal to different shopping groups. While understanding different type of consumers group are essential, Moye and Giddings (2002) found that different type of consumers group have different ways, attitude, and reasons for shopping at retail stores.

Research on service environment done by Mattila, et. al. (2007) found that the service environment effect the consumers satisfaction. The retailers should take serious action in providing a pleasant of the store environment and increase the level of expectations regarding to the service environment. Service environment also affect the interest of consumer to spend at the retail stores. In addition there are several factors influence the interest of consumers to shop at the retail stores such as environmental and emotional. The consumers realize that some of the small downtown retailers primarily use empathy to influence WTB (willing-to-buy) and in this situation it will affect the consumers purchase because there was no attraction to shop Klemz and Boshoff (2001). The research done by Zielke and Dobbelstein (2007) found that the consumers are willing to shop at the retail store when there are new products in the market and it always base on the price, quality positioning, store brand perceptions and purchasing behavior. All this factors influence the consumers' interest to shop at the retail stores.

The study done by Lopez, et. al. (2006) noted that the consumers refuse to shop at the retail stores when the retailers failed to updating their product brands and performance. In this situation, the interest to shop at the retail store by the consumers will be reducing and it will affect the retail store itself. It is important for the retailers to sustain the number of their current consumers and the retailers have to identify the characteristic of consumer behavior in order to create long term relationship with them.

Consumer risk perception: Sometimes customers are facing with the risk of their buying activities at the retail stores Mitchell (1998) demonstrated that shoppers' behaviour were associated with risk perception. The study conducted in UK explores how retailers use perceived risk in their strategies and develops the links between store attributes and risk dimensions. It can be in term of services that they get from the retailer, the product condition, and price of product and the environment of the retail store. It is therefore essential for the customer to be knowledgeable enough so that they will feel safety when buying at the retail store and they will not be skeptical to spend their money.

In assessing the risk element, there is a need to clarify the variables which have proven to be most relevant when explaining the difference of the perceived quality of the store as opposed to that of the national brands. Familiarity with the store brands and confidence in the extrinsic attributes of the product to assess its quality demand analysis of risk upon the act of purchasing. Normally, the customer will feel satisfy with national brands rather than store brands because the national brands are already well-known (Mieres et.al. 2006).

DATA COLLECTION METHOD

Information were gathered by using questionnaire on 359 respondents sampled in the state of Terengganu. The questionnaire was pilot tested and further improved for obtaining more reliable response. The instrumentation by means of questionnaire measured demographic profile on nominal scale, while most of the construct were divided into 5 sections measuring a total of 43 items using Likert scale technique. Data collected were further edited and transcribed after several typing errors were ractified. All the information is fully utilized to this survey. Other information from the observation was used in our discussion of the issue investigated.

Sampling Procedures

Referring to the statistic computed by Economic Planning Unit, there were approximately 1,005,943 people in Terengganu (UPEN, 2005). Using the entire population may not able to provide a good generalization of the study, then a more specific focus was considered by eliminating the less powerful purchasing age group from the sample. The research therefore

came out with the new population age group which varies from the age of 15 years old until 59 years old which is about 346,933 people that are actually shaping the purchasing market. Initially the sample size of 380 respondents was considered but after all attempts were taken only 359 respondents were used for the analysis.

Having the possibilities of generalizing such properties or characteristics to the population elements, the research decided to use Cluster Sampling to get three out of seven districts in Terengganu. Each of the districts selected which is Kuala Terengganu, Dungun, and Marang will be representing progressively developing districts, developing district and less developing district. From the three clusters, the unit of analysis was collected conveniently.

FINDINGS & DATA ANALYSIS

Reliability Analysis

Variables	Number of Items	Cronbach's Aplha
B (Quality of Services)	9	0.862
C (Attittude)	10	0.898
D (Interest)	10	0.912
E (Perception)	9	0.866
F (Risk)	5	0.766

Table 2: ***Summary of Cronbach's Alpha for dependent variable and independent variable.***

Table 2 above shows the Cronbach's Alpha Score for the dependent and independents variable. Following the rule of thumb as suggested by Hair et. al (2003) indicating scores of more then 0.7 for each variables, therefore the measurement found to be reliable and acceptable.

Table 3: Frequency Distribution

Items	Frequencies	Percentage
Gender		
Male	166	46.2%
Female	193	53.8%
Place		
Kuala Terengganu	178	49.6%
Dungun	119	33.1%
Marang	62	17.3%
Age		
<20	24	6.7%
20-30	175	48.7%
31-40	52	14.5%
41-50	75	20.9%
>50	33	9.2%
Profession		
Government	137	38.2%
Private	83	23.1%
Own Business	46	12.8%
Student	91	25.3%
No/Housewife	2	0.6%
Income Per Month		
<RM 1000	178	49.6%
RM 1001 – RM 2000	106	29.5%
RM 2001 – RM 3000	50	13.9%
RM 3001 – RM 4000	21	5.8%
RM 4001 – RM 5000	3	0.8%
>RM 5000	1	0.3%
Highest Education		
SPM	180	50.1%
Diploma	85	23.7%
Degree	63	17.5%
Master / PHD	4	1.1%
Others	27	7.5%

Table 3 illustrated that respondents taken were almost equally represented in term of gender where 46.2% and 53.8% were from male and female. Reflecting the nature of population distribution, most of the respondents were taken from Kuala Terengganu representing 49.6 %, followed those from Dungun with a total of 33.1%, and the least from Marang totaling 17.3%. In capturing the age bracket that were more likely involved in shopping activities, our finding revealed that most of the shoppers were from the age bracket between 20-30 years old, followed by those within the age bracket of 41 -50, then those between 30-40 and the rest were those which were more then 50 years old and less then 20 years old as demonstrated with 48.7%, 20.9%, 14.5%, 9.2%, and 6.7% respectively. The distribution of the profession indicated that there were almost evenly distributed whereby those from the government sector made up 38.2 %, a total of 35.9% were from private sector, and 25.3% were represented by students. Looking at the income bracket, 49.6% were among those earning less then RM 1,000, 29.6% were those

between RM1000 to RM 2000, 13.9% were from the income bracket of RM2000 to RM 3000, and a small percentage were from the higher income bracket group. The analysis of education level indicated that most of the customers are from the lower education group as indicated with 50.1% possessed SPM, followed by trhose among the Diploma holders that made up 23.7% of the shoppers group. Those with better education were underrepresented in this study.

Cross tabulations (Chi-Square Tests)

Nominal Variable		Value	Df	As Sig.(2-Sided)
Gender	Chi-Square	23.103 [a]	30	0.811
Place	Chi-Square	84.554 [a]	60	0.020
Age	Chi-Square	152.798 [a]	120	0.023
Profession	Chi-Square	135.699 [a]	120	0.155
Income	Chi-Square	132.225 [a]	150	0.849
Highest Education	Chi-Square	94.849 [a]	120	0.956

Table 4: Chi-Square Test between nominal variable and dependent variable (Perception)

The table 4 above shows that, the result of chi-square testing between demographic profile and their perception towards retailers. The result shows that there is no significant relationship between gender, profession, income and level of education with the customer perception towards business retailing done by Bumiputra as indicated by p-value of 0.811, 0.155, 0.849, and 0.956 respectively. However when analyzing the age group profile and differences of where the retailing activities, the result revealed that there is a significance different at the p-value of 0.020 and 0.023 respectively.

Correlation Coefficient Analysis

Table 5.: Summary of Pearson Correlation

Variables		Mean_B (Service Quality)	Mean_C (Attitude)	Mean_D (Interest)	Mean_F (Risk)	
Customer Perception	Pearson Correlation	0.656**	0.658**	0.669**	0.630**	
	Sig(2-tailed)	.000	.000	.000	.000	
	N	359	359	359	359	

**. Correlation is significant at the 0.01 level (2-tailed) : *. Correlation is significant at the 0.05 level (2-tailed)

In assessing the strength of relationship among independent and dependent variables Pearson Correlation was conducted. Table 5 indicated that, all the selected variables found to be statistically significant towards the customer perception on the bumiputera retailers with the 0.000 p-value for all variables at 0.01 significant level. Referring to the relationship of Sewrvice quality, attitude of the retailers, interest, and the risk involved demonstrated a moderately high relationship with the r value of 0.656, 0.658, 0.669. and 0.630 respectively. Thus, all the four identifiable constructs are important towards influencing customer perception on retail business done by Bumiputra in Terengganu.

Regression Analysis

Table 6:Coefficients of independent variables as to the customer peerception

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
Model	***B***	***Std. Error***	***Beta***		
(Constant)	0.824	0.179		4.604	0.000
service quality	0.153	0.056	0.154	2.735	0.007
Attitude	0.254	0.054	0.266	4.665	0.000
Interest	0.209	0.042	0.250	5.006	0.000
Risk	0.214	0.045	0.223	4.796	0.000

a Dependent Variable: Customer perception **Note,* R^2*=0.601*

Further analysis through multiple regression on the service quality, attitude, interest, and risk with the customer perception towards Bumiputera retailers indicated a significant relationship at p-value of 0.000. Eventhough all the four variables were significant, the strength of relationship between each of independent variables differ whereby attitude is the strongest followed by interest then risk factor and lastly is service quality at the Beta score of 0.266, 0.250, 0.223 and 0.154 respectively. However all the variables were able to exolain 60% towards the perception of customer on the Bumiputera retailers.

CONCLUSION & DISCUSSION

Our study had earlier identified four independent variables and exploring further as to what extent they were able to contribute to the perception of the consumers towards retailing business of the Bumiputera. Focusing the investigation in the state of Terengganu eventhough may not be able to generalize the development of other state in Malaysia, but still able to provide a broad view of the retail activities of the Bumiputera. Considering more then 90% of the population are Malays but still their existence are not competitive enough to match the shopping interest of the population towards non Bumiputera retailers. This situation had been revealed by our study indicating that there is significant relationship between service quality of business retailing, attitude of retailer, interest of buying, and risk factor associated with the customer perception towards Bumiputra business retailing.

Analyzing the importance of attitude as related to the action of individuals is always critical for most social science studies. As the term attitude is quite permanent attached to the respective individuals, it therefore in most occasion reflected the way decision and behaviour been portrayed. Our studies revealed that attitude of the retailers are significantly related to the perception of customers. Through discussions with several customers, it is noted that not much attempted efforts were considered in building interesting rapport while delivering their services. Thus there were more initiatives need to be considered while having the business transactions with the customers. Setting up a clear vision and goals in their retailing effort should be enculturation so that the Bumiputera retailers could stand on par with the non-bumiputera. The idea of doing business as a hobby or part-time activities should not be a good excuse for not been able to professionally meets the need of the customers. At the same time, they should confidently and independently enter into the competition with the other retailers and considered it as a challenge in motivating them to be success retailers. Shaping a more acceptable personality towards building a good image must always be upheld so as to get the trust from the customers.

The issue of delivering best quality services is always essential in promoting a business. Most of the Bumiputra retailers failed to satisfy this fundamental approach. To some retailers

they are lacking of sensitivity concerning about the changes of buying trend among the customers. Preaching to meet the needs and wants of the customers discovered to be less serious. In fact greeting the customers while they are shopping at the store outlets is not a big deal for the retailers. Nowadays, customers are looking for something that can satisfy them in term of services and it will give a good impact on the development of the store if the retailers can create a new service that different from the competitors such as credit card service. From our observation, we realized that there were no Bumiputra retail stores provide facilities like credit card payment or other form of non-cash transaction to the customer. Realizing that while credit card transactions are gaining its popularity among the shoppers throughout the nation especially the middle income bracket, moving into this new way of shopping facilities should be in the pipe line. By doing this it will not only increasing the benefit sought to the retailers but will facilitate the shopping interest among the customers, to spend more at the retail store.

While addressing the issue of providing the highest satisfaction to the end consumers is always on the business agendas, but still little effort had been put into in meeting unsatisfied needs and wants. No doubt that it will never be possible to meet the satisfaction in total due to the fact that customers want and needs differs and changes over time, but any actions toward the improvement will definitely yield the positive outcome. Knowing the potential difficulties in providing the desired products and services in matching the customers needs and wants will create better avenues to remain competitive in the market. One way of maintaining customer satisfaction is through providing choices of quality product while ensuring market environment and services, to be clean, neat, put in order and easily reachable will add up interesting shopping. The vision of maintaining customer loyalty is achievable only if they are extremely satisfied and enjoy shopping at the store.

Continuous attempts should be strategically taken towards building the interest to shop among customers. In order to increase the number of customers to shop at the Bumiputra retails store, the retailers should create a more conducive shopping environment by providing attractive discount, increased promotional efforts, have more attachment with social activities with customers, given a surprise gift for the shoppers, and always make the customers existence as someone importance to be with. All these form of initiatives will provide key motivators for the customers towards establishing good relationship with the retailers and other customers as well.

Minimizing or avoiding risk is always critical for most shoppers. The customers will always find a store that did not have a problem while shopping because they felt unsafe and cheated if they shop at the store that will give them problems unattended. In this situation, the retailers should avoid doing same mistake like giving wrong advice, incomplete information, and outdated facts while doing business with the customers. In addition they should be honest to their customers. Avoid risk means, the retailers should avoid from providing unbranded product, cheating in price and rude attendance with customers. Thus the ability to maintain honesty in business, not only support in building a good business environment but it will further strengthen customer loyalty in future.

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