

Impact of CSR Criteria and Sub - Criteria on Retailer Personality : A Study Using AHP

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Abstract

The retail industry accounts for about 10% percent of the total GDP of India and the retail industry generates around 8% of the total employment. An objective of this study was to analyze the relative importance of different CSR criteria on retailer personality in organized retail. Data were gathered from experts through specially designed AHP questionnaire and analyzed using the pairwise comparison through AHP. Weights for three CSR criteria, that is, environmental responsibility, societal responsibility, and philanthropic activities were determined. Hierarchical structure was developed to depict the relative importance of each criterion and sub-criteria of CSR. The results revealed that criterion of societal responsibility of CSR had maximum impact on building retailer personality, while criterion of environmental responsibility had minimum impact. In sub criteria comparison, no selling of cigarettes & tobacco had maximum impact on retailer personality, while solar energy use had minimal impact. Implications and recommendations were suggested to retail managers.

Keywords: CSR dimensions, analytic hierarchy process, organized retail

JEL Classification: M14, M140, M3, M31

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Corporate social responsibility (CSR) refers to moral, ethical, and social restrictions of a firm beyond its own economic interests (Brown & Dacin, 1997; McWilliams & Siegel, 2001). According to Kotler and Lee (2005), “CSR is a commitment to improving community well-being through discretionary business practices and contributions of corporate resources” (p.3). There is scarce research on perceived CSR policy of the retailers as an antecedent of retailer personality. Big retail conglomerates like Tata, Godrej, Birla, and Future Group have captured the Indian philosophy by giving assurance of provision of corporate governance and CSR. CSR is viewed by retail customers as an important benchmark in building retailer personality. Infosys and Wipro have successfully proved that satisfactory CSR practices can help in enhancing profits and stakeholders' satisfaction. Tata group catching and using the Indian values of philanthropic orientation at the workplace and in business has been appreciated worldwide. On the contrary, Future Group has also used CSR differently. They built their business model based on Indian orientation towards mythology. Thus, the relationship between CSR and retail are well established, and the benefits of CSR are proven in the Indian retail business. Big companies in India have contributed towards CSR according to the Indian Companies Act. Ramesh and Peswani (2017) categorized companies on the basis of CSR activities which they conducted in accordance with the Companies Act.

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Literature Review

(1) Studies Based on CSR : Swaen and Chumpitaz (2008) found three facets of corporate social responsibility, that is, respect for the environment (four items), respect for consumers (three items), and philanthropic activities (three items). The results revealed that a company's CSR policy had a positive and significant impact on two facets of trust, that is, credibility and integrity. The authors also found customer satisfaction as a determinant of customer trust.

Gupta and Pirsch (2008) found that CSR had an impact on the consumer store image. CSR was particularly effective at influencing store image when the customer's perception was positive.

Stanaland, Lwin, and Murphy (2011) examined the antecedents and consequences of perceived CSR. The results supported the fact that perceived financial performance and perceived quality of ethics statements influence perceived CSR, which in turn affected the perceptions of corporate reputation, consumer trust, and loyalty. Both consumer trust and loyalty were found to diminish the perceived risk by the customers.

Shaw (2012) studied CSR initiatives associated with diet and ethnicity in the United Kingdom. According to the author, the supermarket chains offered lower prices through economies of scale, but their large size could become a disadvantage when CSR aspects became important because smaller retailers were more closely associated with their local community. The findings suggested that big grocery retailers should adopt a more localized company structure and should co-operate with small food and grocery retail chains to adopt best CSR practices.

De Souza and Pai (2013) studied the corporate social responsibility practices adopted by the hospitality industry in Goa. An approach to CSR - employees, community, and the environment - was examined in the study. It was found that the six hotels incorporated CSR for employees like training, health concerns, and reserving jobs for disabled persons. The hotels gained benefits as a result of adopting CSR practices like good reputation for the hotel, awards, attainment of positive brand image, and customer loyalty.

Oberseder, Schlegelmilch, and Murphy (2013) explored corporate practices and consumer perceptions related to CSR and proposed a theory of CSR that explained how companies and consumers viewed CSR by describing for whom and for what corporates were responsible towards societal matters.

Ailawadi, Neslin, Luan, and Taylor (2014) studied the impact of consumer perceptions of four types of CSR initiatives on customer loyalty. The authors found that the impact of environmental friendliness was significantly negative for consumers. Also, it was found that the size of CSR's total impact on the share of wallet was statistically significant.

Chanana and Gill (2015) found that the cause-related marketing was viewed as a part of corporate philanthropy by the consumers. The results revealed that consumers considered the concept of CSR marketing as an important criterion and also considered this as a part of corporate philanthropy.

Kumar, Panda, and Mohanty (2015) identified the companies who followed CSR practices and focused on the customer's perception about CSR. The results showed that maximum customers related environmental dimension of CSR as the most important dimension of CSR to be followed.

Lombart and Louis (2014) investigated the impact of a retailer's corporate social responsibility policy and its price image on retailer personality and customer reactions (customer satisfaction, trust, and loyalty). It was found that perceived CSR and price image had a significant positive influence on conscientiousness, agreeableness, and sophistication and negative influence on disingenuousness personality trait of the retailer. Also, it was found that corporate social responsibility, price image, and retailer personality had a direct or indirect effect on customer reactions.

Manimalar and Sudha (2016) proposed a model of CSR that included an association between the two parts of CSR and their impacts on consumer trust and brand loyalty. The independent variable was the ethical and legal

components of CSR initiatives and dependent variables were consumer trust and brand loyalty. It was found that a brand's fulfilment of ethical CSR initiatives and legal CSR initiatives had a positive influence on brand loyalty and consumer trust. Companies should consider consumer trust while formulating CSR policies.

Rivera, Bigne, and Curras - Perez (2017) conducted two different studies, that is, company based and consumer based and assessed under what conditions CSR affected consumer satisfaction. The results showed a positive relationship between customer satisfaction and CSR training and environmental initiatives and a negative relationship between CSR corporate communication initiatives and customer satisfaction.

Kaur (2017) investigated the implementation of CSR policies towards consumer and society by Reliance Fresh situated in Kharar, Punjab. It was found that customers were not satisfied with the price, method of selling, and preserving social and cultural values.

(2) AHP Studies Based on CSR Criteria : Xu, Kumar, Shankar, Kannan, and Chen (2013) analyzed the importance of seven criteria as a means of selecting the best supplier under CSR environment. These seven criteria were underage labour, human rights issues, female gender labour, long working hours, pollution, safeguarding mechanisms, and organizational legal responsibilities. After applying AHP, the highest weightage was obtained by the organizational legal responsibility issue.

Saaty (1987, 1990, 2008) pioneered the concept of analytic hierarchy process (AHP) as a multi - criteria decision - making method (MCDM) used to obtain ratio scales from paired comparisons. It is widely used in complex group decision making around the world in business, healthcare, and education. AHP works on pairwise comparison of expert's judgement. AHP helps decision makers in finding the best alternative for achieving the set goal. AHP decomposes the process of complex decision making in a hierarchy of criteria and sub-criteria with the help of priority weights that give the relative importance of the attributes. Finally, ranking of different criteria and sub criteria is done to choose the best.

Staňková (2014) dealt with a complex CSR assessment of selected banking organizations' functioning in the Czech Republic (viz. Ceska sporitelna, a.s. ; Komerčni banka, a.s. ; and UniCredit Bank Czech Republic, a.s.). Ceska sporitelna, a.s. achieved the best scores and it was considered to be well operating in all economic and social sub-criteria. Komerčni banka, a.s. took a second place and it achieved the ideal values in the whole environmental field. UniCredit Bank Czech Republic, a.s. was placed in the third position.

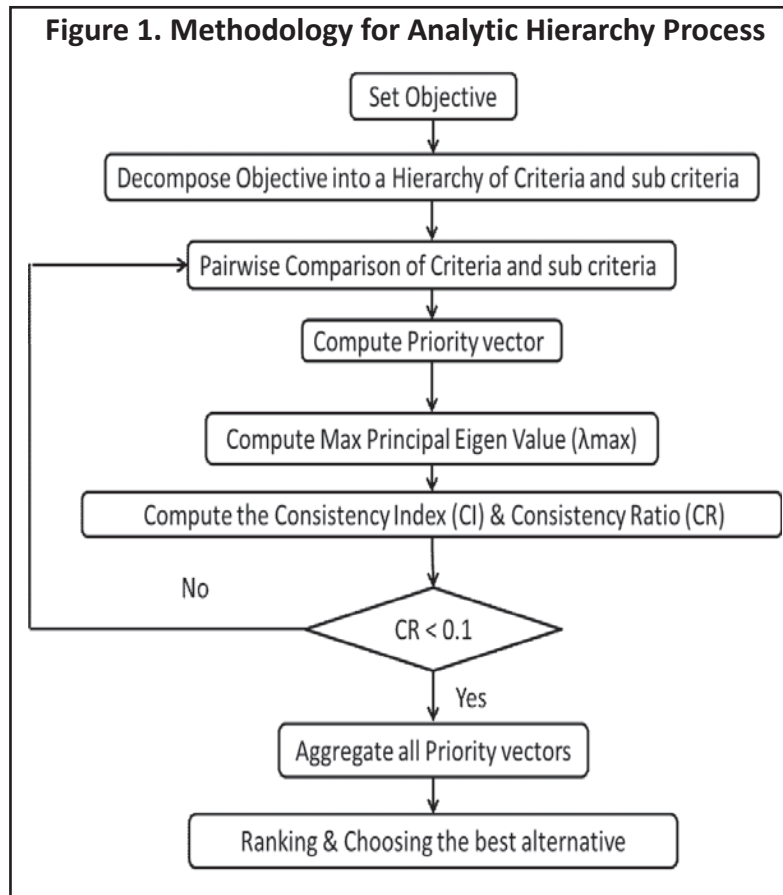
Shen, Govindan, and Shankar (2015) explored the 12 barriers that caused resistance in the implementation of CSR in the textiles industry. The outcomes revealed that 'financial constraints' scored the highest relative weight among all barriers of CSR implementation in the Indian textiles industry.

Statement of the Problem

From the literature review, it has been identified that CSR policies of retailers directly affect the retailer personality. There exists little research linking perceived CSR policy of the retailer and retailer personality. To fill this gap, there is a need to study the relative importance of CSR policies on retailer personality. The assessment of the relative importance of CSR criteria and sub-criteria shall be helpful in building retailer personality.

Methodology

Analytic hierarchy process (AHP) was introduced by Thomas L. Saaty (1987). AHP is a technique which deals with multi-criteria decision-making methods (MCDM). The easiest way is to combine different themes into one theme with the assistance of a weighing scheme. It works on the principle of ratio scales obtained from paired comparisons and helps in selecting the best alternative for achieving the set goal. Thus, it helped in prioritization



or ranking of criteria and sub-criteria from quantitative data collected through expert opinion survey conducted in June 2018. According to Sambasivan and Fei (2008), “AHP organizes feelings, intuition, and logic in a structured approach to decision-making and this proves beneficial in an environment that has predominantly intangible attributes.” The process of AHP can solve both quantitative and qualitative factors. The AHP process has been carried out in a stepwise manner as explained below and illustrated with the help of Figure 1.

Conceptual Framework of Analytic Hierarchy Process (AHP)

Step 1 - Defining the Objective : The AHP process starts with defining the objective behind performing the AHP process. This is done to clarify and concise the goal in the mind of the researcher. The objective of this research related with AHP is to assess the relative importance of the criteria and sub-criteria of the antecedent(s) with only direct impact on consequence(s) of retailer personality. This assessment shall help in ranking the most important criteria and sub-criteria which have a direct impact on consequence(s), that is, customer satisfaction, customer trust, and customer loyalty as perceived by the food and grocery customers of organized retail stores.

Step 2 - Decompose the Objective : The objective is broken or decomposed into criteria and sub-criteria by developing a hierarchy of levels. Links are drawn to develop a hierarchy and establishing relationships among criteria and sub-criteria.

Step 3 - Pair-Wise Comparison & Priority Vector Computation : After developing a hierarchical structure of criteria and sub-criteria, a pair-wise comparison is done with the help of a questionnaire with ratings starting from 1 and extending till 9 on either side of scale, where 1 denotes *equally important* and 9 denotes *extremely important* according to the scale developed by Saaty. Pair-wise comparison of various components is made with the help of a comparison matrix, which is a type of reciprocal matrix. Responses from the questionnaire are then noted down for data analysis.

According to Saaty, these responses are the actual judgment values which represent the preference order of one criterion over another by a respondent. These judgment values are filled in a comparison matrix by the following two rules as under :

- (i) If the judgment value is on the left side of 1, then the actual judgment value is considered.
- (ii) If the judgment value is on the right side of 1, then the reciprocal of the actual judgment value is considered.

Here, it is worthwhile to note that all the values filled in the comparison matrix are positive ($a_{ij} > 0$). Also, note that the values filled at the diagonal of the comparison matrix are always 1, and we only need to fill up the upper triangular matrix. Thus, judgment values are filled first in an upper triangular matrix of the comparison matrix. To fill the lower triangular matrix, the reciprocal values (a_{ji}) of the upper diagonal are noted. If a_{ij} is the judgment value of row i column j of the matrix, then the lower triangular matrix is filled using the equation 1:

$$a_{ji} = 1 / a_{ij} \quad \dots \text{Equation (1)}$$

Now, a complete comparison matrix is ready for further calculations. All the values of each column are summed up, and then each element in the matrix is divided by its respective column sum, giving rise to another matrix (M_n). The sum of values in each column of matrix M_n should be equal to 1. Now, each element in summed up row-wise and this sum is averaged (a_i). This produces column vector V which is the relative weight of importance of the i^{th} criteria and is called as normalized principal Eigen vector or priority vector. It shows relative weights among the criteria that we compare. Sum of the priority vectors is always equal to 1.

Step 4 - Checking Consistency of Responses or Subjective Judgments : Checking consistency is the most important part of AHP since inconsistencies may lead to errors in results and can have adverse effects on the decision-making process. This is done by three steps :

(i) Calculation of Principal Eigen Value (λ_{max}): Principal Eigen value was obtained by summation of products between each value of the Eigen vector and sum of columns of the reciprocal matrix. Thus, the largest Eigen value is called principal Eigen value which is approximately equal to the number of comparisons (n) in a $n \times n$ comparison matrix.

(ii) Checking the Consistency Index (CI) : It is deviation or degree of consistency in responses. In judgmental responses, respondents may show the inconsistent behavior of judging the criteria. Creeping of these discrepancies may lead to errors in the model and can adversely affect the decision-making process. Thus, to avoid this, consistency index was calculated, which was further used to determine the consistency ratio. CI can be calculated by using the following equation (2) :

$$CI = (\lambda_{max} - n) / (n - 1) \dots \text{Equation (2)}$$

where,

Table 1. Saaty's Random Consistency Index (RI)

<i>n</i>	1	2	3	4	5	6	7	8	9	10
<i>RI</i>	0	0	0.58	0.9	1.12	1.24	1.32	1.41	1.45	1.49

Source: Saaty (1987)

n = number of comparisons in a n by n comparison matrix,
 λ_{max} = Principal Eigen value.

(iii) Checking the Consistency Ratio (CR) : For making a reliable decision, it is essential that responses should be consistent in nature. Thus, consistency ratio is a ratio between consistency index (*CI*) and random consistency index (*RI*). Saaty proposed a scale for determining *RI* according to n , as shown in the Table 1. Finally, *CR* was calculated as depicted in equation (3) :

$$CR = CI/RI \quad \dots \text{Equation (3)}$$

According to Saaty (1987), the value of *CR* should be less than 0.1 or 10 %. If the value of *CR* is greater than 0.1, then the recollection of data has to be done.

Step 5 - Aggregate the Local Weight of Factors Obtained at Various Levels : At last, the Eigen vectors of each matrix were multiplied with the Eigen vectors of their respective categories to get the local weightage of all the considered criteria. These local weights of elements of different levels were aggregated, and their geometric mean was calculated. The values obtained after the geometric mean calculation gave the final priorities and ranks.

Questionnaire Development and Data Collection

The AHP questionnaire was developed considering the CSR criteria and sub-criteria as shown in the Table 2. Dimensions of CSR were identified through rigorous literature review. The questionnaire consisted of all possible pairwise comparisons of CSR criteria and sub-criteria on a definite nine-point scale (1- *equal importance* to 9 - *extreme importance*) proposed by Thomas L. Saaty (1977) as shown in the Table 3.

The next step after the development of the questionnaire were to collect data to be used for assessing the relative importance of CSR criteria and sub-criteria. Data were collected at the end of June 2018 from experts.

Table 2. Criteria and Sub - Criteria of CSR

S.No.	Criteria	Sub-Criteria
1.	Societal Responsibility	No selling cigarettes & tobacco No child labor Jobs reserved for women & handicapped
2.	Philanthropic Activities	Donations Supports humanitarian causes Company's charity foundation
3.	Environmental Responsibility	Paper bag use Eco-friendly store Save the environment campaigns Solar energy use

Table 3. Saaty's Scale for Pairwise Comparison

Intensity of Importance	Definition	Explanation
1	<i>Equal importance</i>	Two elements contribute equally.
3	<i>Moderate importance</i>	Experience and judgment favor one element over another.
5	<i>Strong importance</i>	An element is strongly favored.
7	<i>Very strong or demonstrated importance</i>	An element is very strongly dominant.
9	<i>Extreme importance</i>	An element is favored by at least an order of magnitude.
2,4,6,8	Intermediate values	Compromise is needed between two judgments.
Reciprocals	When activity <i>i</i> compared to <i>j</i> is assigned one of the above numbers, the activity <i>j</i> compared to <i>i</i> is assigned its reciprocal.	

Source: Saaty (1987)

Table 4. Profession of Experts

S. No.	Profession of Expert	Number
1.	Retail Managers	11
2.	NGO members	5
3.	Academicians	4

✎ **Sample Size and Expert Opinion Survey :** A number of participants involved in AHP studies range from a few experts in the relevant field of research to hundreds of interviewed people. Larger sample size may lead to a creeping of inconsistency in results (Cheng & Li, 2002). Obtaining precise results by using a few judgments are possible through AHP (Harker, 1987). Thus, an initial sample size of 20 was selected for assessing the relative importance of CSR criteria and sub-criteria on retailer personality. A sample of experts consisted of retail managers, academicians, and NGO members as shown in the Table 4. Finally, a total of 13 completely filled AHP questionnaires which were found consistent were selected for pairwise comparison and subsequent analysis.

Analysis and Results

The hierarchical structure which was built from priority weights is shown in the Figure 6.

(1) Findings from Criteria Comparison : In the criteria comparison, societal responsibility criteria shows the highest weightage (67.87%) as shown in the Figure 2. Thus, this shows that it has the maximum impact on retailer personality. Environmental responsibility criterion of CSR has minimum weightage (7.35%), which proves its minimal impact on retailer personality. Thus, we can infer that the customers still do not regard environmental issues in CSR as important.

(2) Findings from Sub - Criteria Comparison : In environmental responsibility criterion, 'paper bag use' scored the highest weightage (57.22%) followed by eco - friendly store (26.84%) as shown in the Figure 3. This depicts that customers gave most importance to the use of paper bags for carrying their shopping material, but did not care about solar energy use in the store which got the lowest weightage (5.44%).

In the societal responsibility criterion, 'no selling of cigarettes and tobacco' sub-criterion got the highest weightage (57.23%) among all sub-criteria as shown in the Figure 4 since it is directly related to the life of customers ; whereas, 'jobs reserved for women and handicapped' (22.20%) and 'no child labour' (20.50%) got low weightage since they are not directly related to the health and life of the customers.

Figure 2. Ranking of CSR Criteria Affecting the Retailer Personality

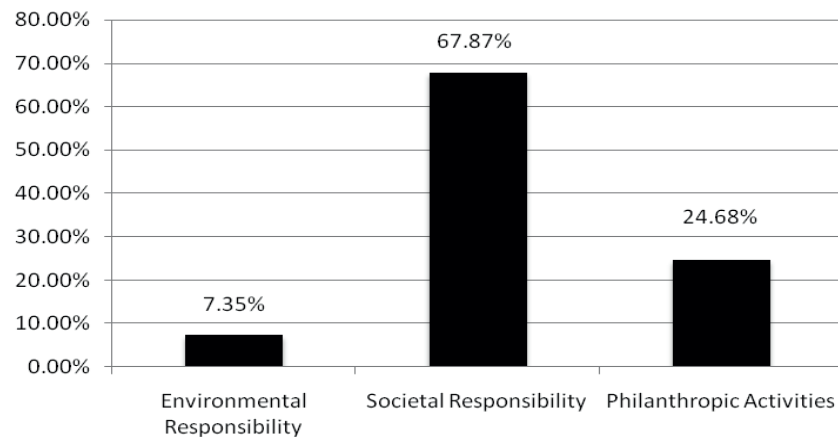


Figure 3. Ranking of Sub Criteria of Environmental Responsibility Affecting Retailer Personality

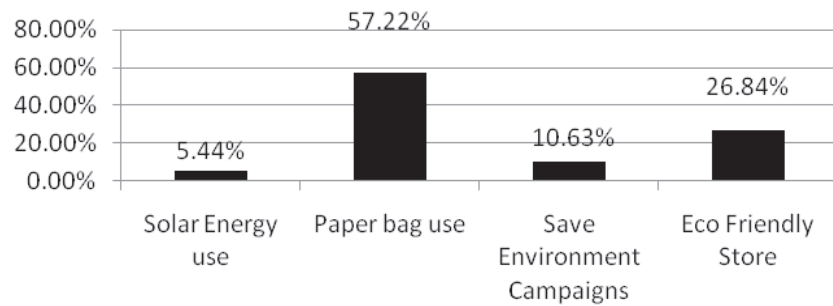
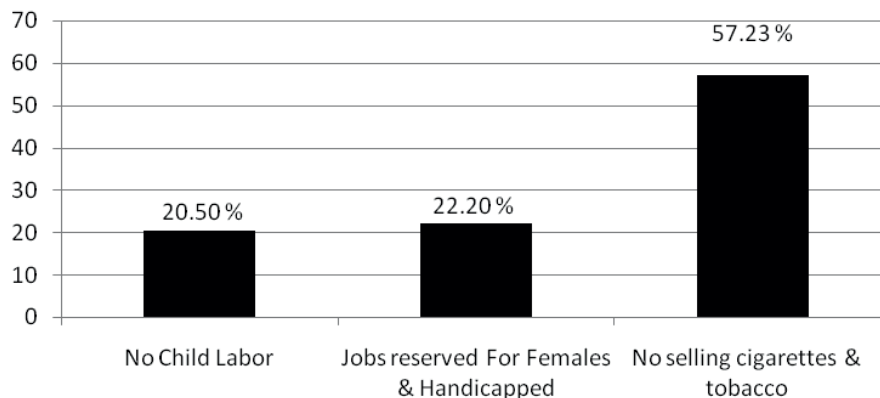


Figure 4. Ranking of Sub Criteria of Societal Responsibility Affecting Retailer Personality



In the philanthropic activities criterion, 'supports humanitarian cause' sub-criterion got the highest weightage (53.85%) as shown in the Figure 5. This shows that the customers regarded it as important in building retailer personality, while 'donations' sub criteria scored the lowest weightage (21.82%) because of non - reliance of customers on the internal compliance of CSR in the form of donations, etc.

Figure 5. Ranking of Sub Criteria of Philanthropic Activities Affecting Retailer Personality

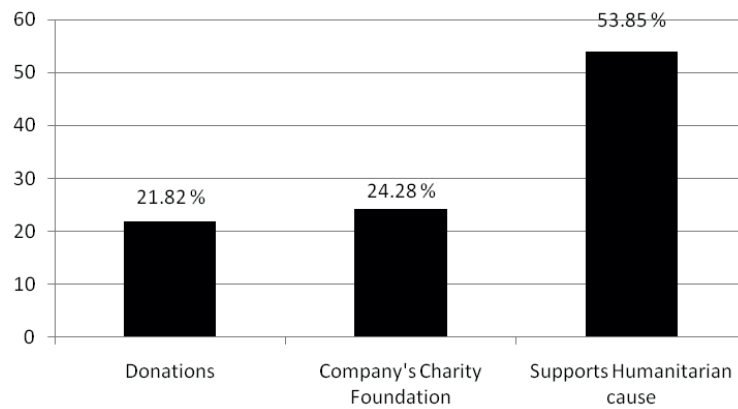
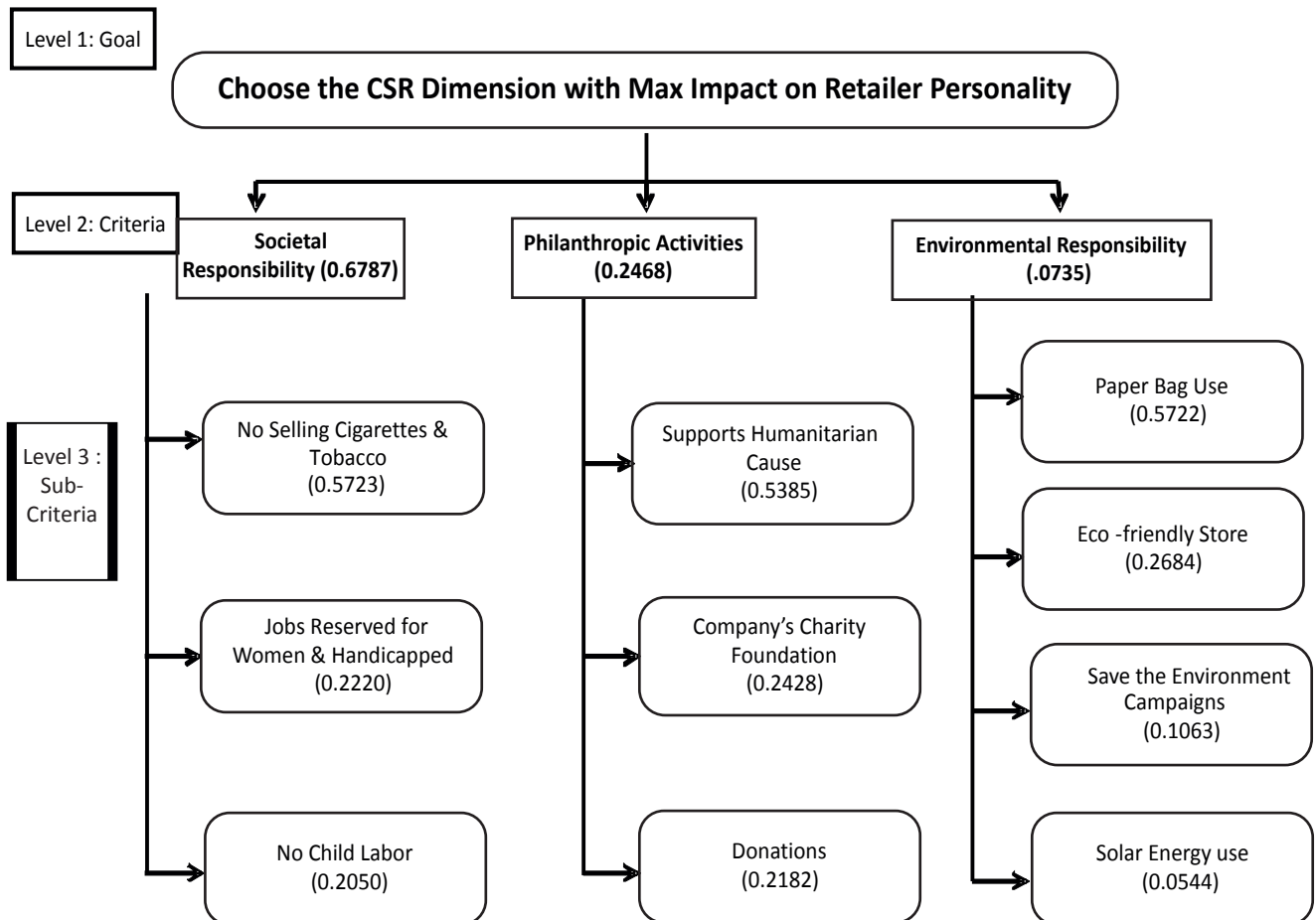


Figure 6. The Hierarchic Structure for Assessment of CSR Criteria and Sub-Criteria on Retailer Personality



Source: AHP Analysis

Managerial Implications

The present study implements the scale developed by Thomas L. Saaty (1987) for pairwise comparison of CSR criteria and sub-criteria and broadly applies the same to organized retail stores located in Bhopal city. Thus, we developed a new framework specifically for cities of central India. The retail managers should lay stress on societal responsibility aspect of CSR to build a favorable retailer personality which can indirectly enhance customer satisfaction, trust, and loyalty. Retailers should not sell Nicotine products and neither should they promote them to build a favourable retailer personality, which may yield positive reactions from customers. The results thus provide us with empirical pieces of evidence to strongly support the adoption of some societal responsibility criterion in general and sub-criteria in specific such as no selling of cigarettes, no child labour, and jobs reserved for women and handicapped to build a favourable retailer personality.

Limitations of the Study and Scope for Future Research

This study nonetheless has limitations that lead to avenues of future research. The convenience sampling, although it enhances internal validity of the study, but still, care has to be taken for external validating of the results. Thus, this study could be carried on a more diversified sample. This study has been conducted in the food and grocery segment, which ceases its application in general domains of retail. Thus, the CSR criteria and sub-criteria cannot be generalized for the entire country as the study area is confined to Bhopal. Future research should also include staff opinion to get results that are more generalized. The ranking of the CSR criteria and sub-criteria done in the study taken for food and grocery shoppers of organized retail stores shall help academicians, researchers, and retailers to understand and prioritize the criteria and sub-criteria of CSR which play an important role in building a favourable retailer personality and modify it accordingly. The significance and uniqueness of the current study is that it has ranked the CSR criteria and sub-criteria which has an impact in making a favourable retailer personality which has never been done before in organized food and grocery retail in India. Thus, this study may motivate future researchers to explore unidentified areas in pairwise comparison of CSR criteria and sub-criteria of organized retail stores.

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